

# Life- Non-Medical Limits



| Sum assured €            | Up to age 35                                                                                                                            | Up to age 40                                                                                                                            | Up to age 45                                                                                                                            | Up to age 50                                                                                                                            | Up to age 55                                                                                                                                 | Up to age 60                                                                                                                                 | Up to age 65                                                                                                                                 | Up to age 70                                                                                                                                 | Up to age 75                                                                                                                                 |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| 0 - 25,000               |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                              |                                                                                                                                              |                                                                                                                                              |                                                                                                                                              | PMA                                                                                                                                          |
| > 25,000 - 50,000        |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                              |                                                                                                                                              |                                                                                                                                              | PMA                                                                                                                                          | PMA                                                                                                                                          |
| > 50,000.- 75,000        |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                              |                                                                                                                                              | PMA                                                                                                                                          | PMA                                                                                                                                          | MEGP                                                                                                                                         |
| > 75,000 - 100,000       |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                              |                                                                                                                                              | PMA                                                                                                                                          | MEGP                                                                                                                                         | MEGP                                                                                                                                         |
| > 100,000.- 175,000      |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                              | PMA                                                                                                                                          | MEGP                                                                                                                                         | MEGP                                                                                                                                         | MEGP                                                                                                                                         |
| > 175,000 - 200,000      |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                              | MEGP                                                                                                                                         | MEGP                                                                                                                                         | MEGP                                                                                                                                         | MEGP                                                                                                                                         |
| > 200,000.- 225,000      |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                              | MEGP                                                                                                                                         | MEGP                                                                                                                                         | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           |
| > 225,000 - 400,000      |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         | Nurse Medical                                                                                                                                | MEGP                                                                                                                                         | MEGP                                                                                                                                         | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           |
| > 400,000 - 500,000      |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical, Lipids, Blood Chemistry                                                                                                  |
| > 500,000 - 600,000      |                                                                                                                                         |                                                                                                                                         |                                                                                                                                         | Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical, Lipids, Blood Chemistry                                                                                                  |
| > 600,000 - 750,000      |                                                                                                                                         |                                                                                                                                         | Nurse Medical                                                                                                                           | Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical, Lipids, Blood Chemistry                                                                                                  |
| > 750,000 - 800,000      |                                                                                                                                         |                                                                                                                                         | Nurse Medical                                                                                                                           | MEGP                                                                                                                                    | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical, Lipids, Blood Chemistry                                                                                                  |
| > 800,000.- 900,000      |                                                                                                                                         | Nurse Medical                                                                                                                           | Nurse Medical                                                                                                                           | MEGP                                                                                                                                    | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical, Lipids, Blood Chemistry                                                                                                  |
| > 900,000 - 1,000,000    |                                                                                                                                         | Nurse Medical                                                                                                                           | Nurse Medical                                                                                                                           | MEGP                                                                                                                                    | PMA, Nurse Medical                                                                                                                           | PMA, Nurse Medical, Lipids, Blood Chemistry                                                                                                  | PMA, Nurse Medical, Lipids, Blood Chemistry                                                                                                  | PMA, Nurse Medical, Lipids, Blood Chemistry                                                                                                  | PMA, Nurse Medical, Lipids, Blood Chemistry                                                                                                  |
| > 1,000,000.- 1,500,000  | Nurse Medical                                                                                                                           | Nurse Medical                                                                                                                           | Nurse Medical                                                                                                                           | MEGP                                                                                                                                    | PMA, Nurse Medical, Lipids, Blood Chemistry                                                                                                  | PMA, Nurse Medical, Lipids, Blood Chemistry                                                                                                  | PMA, Nurse Medical, Lipids, Blood Chemistry                                                                                                  | PMA, Nurse Medical, Lipids, Blood Chemistry                                                                                                  | PMA, Nurse Medical, Lipids, Blood Chemistry                                                                                                  |
| > 1,500,000 - 2,000,000  | Nurse Medical, PQ & LOA (if applicable)                                                                                                 | Nurse Medical, PQ & LOA (if applicable)                                                                                                 | Nurse Medical, PQ & LOA (if applicable)                                                                                                 | MEGP, Fin Q or LOA                                                                                                                      | PMA, Nurse Medical, Lipids and Blood Chemistry, PQ & LOA (if applicable)                                                                     | PMA, Nurse Medical, Lipids and Blood Chemistry, PQ & LOA (if applicable)                                                                     | PMA, Nurse Medical, Lipids and Blood Chemistry, Nt ProBNP, PQ & LOA (if applicable)                                                          | PMA, Nurse Medical, Lipids and Blood Chemistry, Nt ProBNP, PQ & LOA (if applicable)                                                          | PMA, Nurse Medical, Lipids and Blood Chemistry, Nt ProBNP, PQ & LOA (if applicable)                                                          |
| > 2,000,000 - 3,000,000  | PMA, Nurse Medical, PQ & LOA (if applicable)                                                                                            | PMA, Nurse Medical, PQ & LOA (if applicable)                                                                                            | PMA, Nurse Medical, Lipids and Blood Chemistry, PQ & LOA (if applicable)                                                                | PMA, Nurse Medical, Lipids and Blood Chemistry, PQ & LOA (if applicable)                                                                | PMA, Nurse Medical, Lipids and Blood Chemistry, PQ & LOA (if applicable)                                                                     | PMA, Nurse Medical, Lipids and Blood Chemistry, Nt ProBNP, PQ & LOA (if applicable)                                                          | PMA, Nurse Medical, Lipids and Blood Chemistry, Nt ProBNP, PQ & LOA (if applicable)                                                          | PMA, Nurse Medical, Lipids and Blood Chemistry, Nt ProBNP, PQ & LOA (if applicable)                                                          | PMA, Nurse Medical, Lipids and Blood Chemistry, Nt ProBNP, PQ & LOA (if applicable)                                                          |
| > 3,000,000 - 4,000,000  | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, PQ & LOA (if applicable)                             | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, PQ & LOA (if applicable)                             | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, PQ & LOA (if applicable)                             | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, PQ & LOA (if applicable)                             | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, Nt ProbNP, PQ & LOA (if applicable)                       | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, Nt ProbNP, PQ & LOA (if applicable)                       | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, Nt ProbNP, PQ & LOA (if applicable)                       | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, Nt ProbNP, PQ & LOA (if applicable)                       | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, Nt ProbNP, PQ & LOA (if applicable)                       |
| > 4,000,000 - 5,000,000  | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, PQC, 3 yrs Acts & LOA (if applicable)                | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, PQC, 3 yrs Acts & LOA (if applicable)                | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), PSA, MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), PSA, MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), PSA, MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), PSA, MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), PSA, MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) |
| > 5,000,000 - 10,000,000 | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), PSA, MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), PSA, MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), PSA, MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), PSA, MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) | PMA, Nurse Medical, Lipids and Blood Chemistry & Haematology (including ESR), PSA, MSU, Nt ProbNP, PQC, 3 yrs Acts, BR & LOA (if applicable) |

A Cotinine test (saliva) will be requested during a nurse medical for all non smokers.

**Zurich Life Assurance plc**  
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Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

Intended for distribution within the Republic of Ireland.

**BR** = BR  
**Blood Chemistry** = Blood Test  
**Cotinine (N/S)** = Saliva Test  
**ESR** = Blood Test  
**Fasting Lipids** = Fasting Blood Test  
**Fin Que** = Personal Financial Questionnaire or signed Factfind  
**Haematology** = Blood Test  
**HIV** = HIV Test  
**IME** = Independent Medical Examination

**LOA** = Loan Offer Agreement if applicable  
**MEGP** = Medical with own GP  
**MSU** = Urine Test  
**PMA** = Private Medical Attendant's Report  
**PQC** = Countersigned Personal Financial Questionnaire  
**PSA** = Blood Test  
**R&E ECG** = Resting & Exercise ECG  
**NtproBNP** = Blood test