

Serious Illness- 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
0 - 35,000							PMA
35,001 - 75,000						PMA	PMA
75,001 - 150,000					PMA	MEGP	MEGP
150,001 - 200,000					MEGP	MEGP	MEGP
200,001 - 300,000				Nurse Medical	MEGP	PMA, Nurse Medical	PMA, Nurse Medical
300,001 - 350,000			Nurse Medical	Nurse Medical	MEGP, Fasting Lipids and Blood Chemistry	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry
350,001 - 400,000			Nurse Medical	MEGP	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry
400,000.01 - 500,000		Nurse Medical	MEGP	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry
500,000.01 - 650,000	Nurse Medical , PQ or LOA	Nurse Medical , PQ or LOA	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, PQ or LOA	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, PQ or LOA	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, NtproBNP, PSA, Fin Que or LOA	PMA, IME, R & E ECG, Fasting Lipids and Blood Chemistry, PSA, Fin Que or LOA	PMA, IME, R & E ECG, Fasting Lipids and Blood Chemistry, PSA, Fin Que or LOA
650,000.01 - 1,000,000	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, Fin Que + LOA	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, Fin Que + LOA	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, NtproBNP, Fin Que + LOA	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, NtproBNP, Fin Que + LOA	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, NtproBNP, PSA, Fin Que or LOA	PMA, IME, R & E ECG, Fasting Lipids and Blood Chemistry, PSA, Fin Que or LOA	PMA, IME, R & E ECG, Fasting Lipids and Blood Chemistry, PSA, Fin Que or LOA
1,000,000.01 - 1,500,000	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, Haematology (including ESR), MSU, Fin Que + LOA + BR	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, Haematology (including ESR), MSU, Fin Que + LOA + BR	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, NtproBNP, Haematology (including ESR), MSU, Fin Que + LOA + BR	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, NtproBNP, Haematology (including ESR), MSU, Fin Que + LOA + BR	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, NtproBNP, Haematology (including ESR), MSU, PSA, Fin Que + LOA + BR	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, NtproBNP, Haematology (including ESR), MSU, PSA, Fin Que + LOA + BR	PMA, Nurse Medical, Fasting Lipids and Blood Chemistry, NtproBNP, Haematology (including ESR), MSU, PSA, Fin Que + LOA + BR
1,500,000.01 - 2,000,000	PMA, Nurse medical, HIV, Fasting Lipids and Blood Chemistry, Haematology (including ESR), MSU, Fin Que + LOA + BR	PMA, Nurse medical, HIV, Fasting Lipids and Blood Chemistry, Haematology (including ESR), MSU, Fin Que + LOA + BR	PMA, Nurse medical, HIV, Fasting Lipids and Blood Chemistry, Haematology (including ESR), MSU, Fin Que + LOA + BR	PMA, Nurse Medical, HIV, Fasting Lipids and Blood Chemistry, NtproBNP, Haematology (including ESR), MSU, Fin Que + LOA + BR	PMA, Nurse Medical, HIV, Fasting Lipids and Blood Chemistry, NtproBNP, Haematology (including ESR), MSU, PSA, Fin Que + LOA + BR	PMA, Nurse Medical, HIV, Fasting Lipids and Blood Chemistry, NtproBNP, Haematology (including ESR), MSU, PSA, Fin Que + LOA + BR	PMA, Nurse Medical, HIV, Fasting Lipids and Blood Chemistry, NtproBNP, Haematology (including ESR), MSU, PSA, Fin Que + LOA + BR
2,000,000.01 - 3,000,000	Refer Manual Underwriting						

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
Blood Chemistry
Cotinine (N/S)
ESR
Fasting Lipids
Fin Que
Haematology
HIV
IME

= BR
= Blood Test
= Saliva Test
= Blood Test
= Fasting Blood Test
= Personal Financial Questionnaire or signed Factfind
= Blood Test
= HIV Test
= Independent Medical Examination

LOA
MEGP
MSU
PMA
PQC
PSA
R&E ECG
NtproBNP

= Loan Offer Agreement if applicable
= Medical with own GP
= Urine Test
= Private Medical Attendant's Report
= Countersigned Personal Financial Questionnaire
= Blood Test
= Resting & Exercise ECG
= Blood test

10/02/2025