Income Protection - 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
0 - 20,000						
20,001 - 30,000						Nurse Medical
30,001 - 35,000					Nurse Medical	Nurse Medical
35,001 - 40,000					Nurse Medical	Nurse Medical
40,001 - 50,000				Nurse Medical	Nurse Medical	Nurse Medical
50,001 - 60,000			Nurse Medical	Nurse Medical	Nurse Medical	Nurse Medical
60,001 - 85,000	Nurse Medical	Nurse Medical & PMA				
85,001 - 95,000	Nurse Medical	Nurse Medical	Nurse Medical	Nurse Medical	PMA, Nurse Medical, Fasting Lipids, BioChem	PMA, Nurse Medical, Fasting Lipids, BioChem, NT-proBNP
95,001 - 105,000	Nurse Medical	Nurse Medical	Nurse Medical & PMA	Nurse Medical & PMA	PMA, Nurse Medical, Fasting Lipids, BioChem, NT-proBNP	PMA, Nurse Medical, Fasting Lipids, BioChem, NT-proBNP
105,001 - 125,000	PMA, Nurse Medical, Fasting Lipids, BioChem	PMA, Nurse Medical, Fasting Lipids, BioChem, NT-proBNP	PMA, Nurse Medical, Fasting Lipids, BioChem, NT-proBNP			
Over 125,000	PMA, Nurse Medical, HIV, Fasting lipids, BioChem, haemotology, MSU, NT- proBNP	PMA, Nurse Medical, HIV, Fasting lipids, BioChem, haemotology, MSU, NT- proBNP	PMA, Nurse Medical, HIV, Fasting lipids, BioChem, haemotology, MSU, NT- proBNP	PMA, Nurse Medical, HIV, Fasting lipids, BioChem, haemotology, MSU, NT- proBNP	PMA, Nurse Medical, HIV, Fasting lipids, BioChem, haemotology, MSU, NT- proBNP	PMA, Nurse Medical, HIV, Fasting lipids, BioChem, haemotology, MSU, NT- proBNP

Financial underwriting is required when the Income Protection sum insured is in excess of €150,000.

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

Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland. Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurich.ie Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

 BioChem
 =
 Blood Test

 Fasting Lipids
 =
 Fasting Blood Test

 Haematology
 =
 Blood Test

 HIV
 =
 HIV Test

 MSU
 =
 Urine Test

 NT-proBNP
 =
 Blood Test

PMA – Private Medical Attendant's Report

PSA = Blood Test

Intended for distribution within the Republic of Ireland.