

# 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