

# 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