



Medical Condition Guide

June 2015



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Important (Please read)

Listed in this guide are the most common medical disclosures we are asked about. You will find an explanation of each disorder, a guide to the evidence that we may request and a suggested underwriting decision.

The suggested decisions are intended only as a guide. If a rating is indicated, you should not let this influence your decision to recommend the appropriate cover for your customer's needs. Underwriting decisions ultimately depend upon a combination of factors – for example, medical history, build, family history, age and habits.

- Additional evidence may be required for larger sums assured, please refer to the Underwriting section of the Zurich Life Broker Centre.
- The requirements may change if a customer is suffering from a combination of illnesses.

The explanations of each common medical disorder, the type of evidence that Zurich Life Assurance plc ("Zurich Life") may request and the suggested underwriting decisions set out in the following pages (together, the "Information") are provided to you on a confidential basis and should only be distributed on a 'need to know' basis. These explanations should not be provided to third parties without Zurich Life's prior written consent.

Whilst all reasonable effort has been made to ensure that the Information is accurate and up-to-date, such Information is necessarily only intended as a general guide and should not therefore be relied upon by you as a comprehensive statement or analysis of any particular medical condition, of the evidence that Zurich Life may request in relation to such condition, or of the underwriting decision that Zurich Life may ultimately take in relation to that medical condition. Any reliance on such Information is therefore entirely at your own risk.

Further Information

If you have any further questions about this or any other matter, or would like more information in respect of any of the Information given in this guide, please contact the **Technical Queries Helpline** on **01 799 2825 / 799 2826** or email underwritingsupport@zurich.ie

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See overleaf for an explanation of terms.

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Explanation of terms

This section will help you use this guide.

What underwriting decisions can be given?

Standard Rates

We will give standard (ordinary or normal) rates.

Usually Standard Rates

Usually standard rates but if there are extra risk factors, standard rates may not apply.

Rated / Rating

We will charge an extra premium for the increased risk. We may also decline benefits such as Guaranteed Insurability Option, Inflation Protection Option or Protection Continuation Option if ratings go higher than a certain level.

Exclusion

We will exclude a specific insured event or cause of disability from the policy.

Postponed

Unable to consider any terms for a specified period of time.

Declined

Unable to offer cover now or in the future.

What does it mean if my client is rated?

If in this guide we indicate that we may rate a customer, the table below suggests how the rating may affect the premium. Please remember that these are purely guidelines.

Life Cover

Level 1	Premium increase 50 - 75%
Level 2	Premium increase 100 - 175%
Level 3	Premium increase 200%+

Serious Illness Cover

Level 1	Premium increase 50%
Level 2	Premium increase 75 - 100%
Level 3	Premium increase 125%+

- **Abnormal Smear**

Definition:

A collection of cells taken from the cervix which show changes from normal healthy cells. Not defined as cancerous but will require further investigation and possible treatment.

Underwriting Decisions:

Will depend on the degree of the abnormality (CIN classification) and whether or not smears have normalised following initial diagnosis.

Evidence most likely required:

- Life Cover only – Client Gynaecological Questionnaire
- Serious Illness and Cancer Cover – Private Medical Attendants Report

Abnormal Smear

	Life Cover	Serious Illness Cover	Cancer Cover
History of and normal follow up	Standard Rates	Usually Standard Rates	Standard Rates
History of and no normal follow up yet (CIN I or II)	Usually Standard Rates	Postpone / Exclusion	Postpone / Exclusion
History of and no normal follow up yet (CIN III)	Postpone	Postpone	Postpone

- **Angina**

Definition:

Chest pain associated with heart disease.

Underwriting Decisions:

Depends on results of investigations, severity of any heart disease, smoking status and any associated complications.

Please note the following:

- If your client is below the age of 40 next birthday we will more than likely decline all cover.
- If the application is made within 6 months of the diagnosis we will postpone cover for 6 months.
- If there is a combination of angina and either diabetes or stroke we will decline all cover apart from cancer cover.
- Cancer cover will be acceptable at Standard Rates.

Evidence most likely required:

Private Medical Attendants Report

	Life Cover	Serious Illness Cover	Cancer Cover
Infrequent Symptoms	Level 2 to Level 3 rating	Decline	Standard Rates
Frequent Symptoms	Level 3 rating to Decline	Decline	Standard Rates
Angina – with complications	Decline	Decline	Standard Rates

- **Asthma**

Definition:

A respiratory disorder causing shortness of breath and difficulty in breathing.

Underwriting Decisions:

Terms may be affected by smoker level.

Evidence most likely required:

Client Respiratory Disorders Questionnaire

Asthma

	Life Cover	Serious Illness Cover	Cancer Cover
No attacks in last 2 years and infrequent wheezing	Standard Rates / Level 1 rating	Standard Rates	Standard Rates
No more than 3 attacks in the last 2 years with very occasional requirement for steroids	Level 1 / Level 2 rating	Standard Rates / Level 1 rating	Standard Rates
Frequent attacks with possible hospital admissions and steroid use	Level 2 / Level 3 rating	Level 1 – Level 3 rating	Standard Rates

- **Back Pain**

Definition:

This includes back pains, strains, injuries and prolapsed discs.

Underwriting Decisions:

Will depend on the cause and the duration of the back problems, as well as any time off work and treatment. We will also take the applicant's occupation into account when assessing the risk.

Evidence most likely required:

Client Back Disorders Questionnaire

Back Pain

	Life Cover	Serious Illness Cover	Cancer Cover
Infrequent Symptoms	Standard Rates	Standard Rates	Standard Rates
Frequent Symptoms	Standard Rates	Standard Rates	Standard Rates

- **Blood Pressure (BP)**

Definition:

High Blood Pressure is also known as hypertension. It indicates an increased risk of cardiovascular problems.

Underwriting Decisions:

Will depend on the individual's age, sex, actual BP readings and other risk factors such as height, weight, alcohol consumption, smoking habits and family history. An exact guide to ratings is not possible but the younger the life and the more risk factors present, then the higher potential rating that may apply. As a general guide, well controlled hypertension with no risk factors is usually acceptable at standard rates for all benefits.

Evidence most likely required:

Client Blood Pressure Questionnaire

Blood Pressure

	Life Cover	Serious Illness Cover	Cancer Cover
Well controlled on treatment with no associated risk factors	Standard Rates	Standard Rates / Level 1 rating	Standard Rates
Less well controlled on treatment, some associated risk factors	Level 1 / Level 2 rating	Level 1 – Level 3 rating	Standard Rates
Poor control or non-compliant with treatment, associated risk factors	Level 3 rating or Postpone until control is established	Level 3 rating – Postpone / Decline	Standard Rates

- **Breast Lump / Cyst**

Definition:

May be a benign growth or a malignant growth (cancer).

Underwriting Decisions:

Will depend on the type of growth. If malignant, it will also depend on the degree of the tumour.

Evidence most likely required:

- Benign growth – Client Growths Questionnaire (Life Cover) or Private Medical Attendants Report (Serious Illness Cover and Cancer Cover)
- Malignant growth – Private Medical Attendants Report

Breast Lump / Cyst

	Life Cover	Serious Illness Cover	Cancer Cover
Benign	Standard Rates	Standard Rates / Level 1 rating	Standard Rates / Level 1 rating
Malignant	Postpone if within 1 year of diagnosis – Postpone to Level 3 rating will apply for a given number of years after.	Decline	Decline

- **Build**

Definition:

The fundamental cause of obesity is the consumption of excess calories, although other factors may contribute. Significant obesity greatly increases mortality and morbidity and is associated with coronary artery disease, hypertension, stroke, diabetes, respiratory disease and osteoarthritis.

Obesity can be expressed as Body Mass Index (BMI) which is internationally accepted as the measure for assessing body weight in relation to height as it corresponds very closely with actual mass of body fat.

BMI Men	BMI Women	WHO* Classification
<18.5	<17.5	Underweight
18.5 – 24.9	17.5 – 23.9	Normal Weight
25.0 – 29.9	24.0 – 29.9	Mild increase in mortality
30.0 – 34.9	30.0 – 34.9	Moderate increase in mortality
35.0 – 39.9	35.0 – 39.9	Substantial increase in mortality
>39.9	>39.9	Extreme increase in mortality

*WHO = World Health Organisation

Underwriting Decisions:

As there are a number of factors to be considered when assessing build (age, smoking status, family history, alcohol consumption, etc.) it is difficult to give a guide in this area.

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- **Cancer**

Definition:

A malignant growth.

Underwriting Decisions:

Will depend on the site of the tumour, histology and staging, the date of diagnosis and treatment. If you have some further details with exact type of cancer / grade, etc. it may be worthwhile contacting Zurich Life's Underwriting Department to get a further indication of possible terms.

Evidence most likely required:

Private Medical Attendants Report

Cancer

	Life Cover	Serious Illness Cover	Cancer Cover
Cancer	Decline / Postpone within 1 year of diagnosis (cover may be considered within 1 year for certain low grade tumours). A Level 2 / 3 rating will then apply for a given number of years.	Decline	Decline

- **Cholesterol**

Definition:

Cholesterol is a type of fat found in the blood, essential to the functioning of the body. If raised above the level acceptable for age and sex, it can be an indicator of future heart disease.

Underwriting Decisions:

Will depend on cholesterol levels and other risk factors such as height, weight, family history and smoking. Generally speaking, the more risk factors present, and the younger the life, the higher any rating will be. The risk factors have a cumulative effect. As a general guide, well controlled hypercholesterolaemia with no risk factors is usually acceptable at standard rates for all benefits.

Evidence most likely required:

Client Hypercholesterolaemia Questionnaire

Cholesterol

	Life Cover	Serious Illness Cover	Cancer Cover
Well controlled with no associated risk factors	Standard Rates	Standard Rates – Level 1 rating	Standard Rates
Not controlled with possible associated risk factors	Level 1 – Level 2 rating	Level 2 – Level 3 rating	Standard Rates
Poor control or not compliant with treatment, possible risk factors	Level 3 rating or Postpone until control is established.	Postpone until control is established to potential Decline.	Standard Rates

- **Coeliac Disease**

Definition:

Hypersensitivity of the small intestine to gluten in foods such as wheat, barley and rye. Eating gluten causes the lining of the small intestine to become inflamed thus reducing the coeliac's ability to absorb certain foods.

Underwriting Decisions:

This will depend on how long the client has suffered from the condition and whether there are any associated complications of malabsorption.

Evidence most likely required:

Client Coeliac Questionnaire

Coeliac Disease

	Life Cover	Serious Illness Cover	Cancer Cover
Fully controlled, diagnosed over 1 year ago	Usually Standard Rates	Usually Standard Rates	Standard Rates
Poor control with possible complications	Depends on complications	Depends on complications	Usually Standard Rates
Diagnosed in past 6 months	Postpone	Postpone	Usually Standard Rates

- **Crohn's Disease**

Definition:

Chronic inflammation commonly affecting the intestine, but which may also affect any part of the gastrointestinal tract. Symptoms include diarrhoea, weight loss and rectal bleeding and can be a risk factor for colonic cancer.

Evidence most likely required:

Private Medical Attendants Report

Crohn's Disease

	Life Cover	Serious Illness Cover	Cancer Cover
Minor symptoms responding to simple remedies	Level 1 rating	Level 1 rating & Exclusion	Level 1 rating
Symptoms requiring steroid treatment and/or hospital admission	Level 2 rating	Level 2 rating & Exclusion	Level 2 rating & Exclusion
Continuing symptoms requiring surgical treatment, complications such as weight loss	Level 2 / Level 3 rating	Level 3 rating & Exclusion to Decline	Level 3 rating & Exclusion to Decline

- **Depression / Anxiety**

Definition:

A wide range of conditions including stress, anxiety and depression.

Underwriting Decisions:

Will depend on the cause, frequency, severity, time off work and treatment.

Evidence most likely required:

- Client Mental Health Questionnaire

Depression / Anxiety

	Life Cover	Serious Illness Cover	Cancer Cover
Mild anxiety or depression	Standard Rates	Standard Rates	Standard Rates
History of moderate or severe depression	Level 1 to Level 3 rating	Standard Rates / Level 1 rating	Standard Rates
Current moderate or severe depression	Level 3 rating / Postpone / Decline	Level 2 rating / Postpone / Decline	Standard Rates

- **Diabetes**

Definition:

Caused by insufficient production of insulin which, if not controlled, can cause complications such as cardiovascular and renal disease. Type I Diabetes is another term for insulin dependent diabetes and Type II Diabetes is another term for non-insulin dependent diabetes.

Underwriting Decisions:

May vary from a Level 1 rating to a Decline dependent on a number of factors such as age, date of diagnosis, family history, smoking status, blood pressure, height and weight, control, residual complications and any other significant medical history.

Please note the following:

- A combination of Ischaemic heart disease (e.g. angina, heart attack, heart disease) or stroke and diabetes means it is likely we will decline cover.
- We will also decline all Diabetics for Serious Illness Cover.

Evidence most likely required:

Private Medical Attendants Report and Client Diabetes Questionnaire

Diabetes

Type 1	Life Cover	Serious Illness Cover	Cancer Cover
Well controlled on treatment, no complications	Level 2 rating	Decline	Level 1 rating
Average control, no complications	Level 2 – Level 3 rating	Decline	Level 1 rating
Poor control, presence of risk factors including smoking, hypertension or obesity	Decline	Decline	Level 1 rating
Type 2			
Well controlled on treatment, no complications	Level 1 rating	Decline	Level 1 rating
Average control, no complications	Level 2 rating	Decline	Level 1 rating
Poor control, presence of risk factors including smoking, hypertension or obesity	Decline	Decline	Level 1 rating

- **Epilepsy**

Definition:

Characterised by convulsive fits or seizures caused by abnormal electrical impulses in the brain. It is usually diagnosed following an electroencephalogram (EEG). There are two main types: Grand Mal and Petit Mal. Grand Mal usually involves seizures and Petit Mal involves absence attacks – where the patient may not be aware of the loss of consciousness.

Underwriting Decisions:

Depends on exact diagnosis, frequency and severity of attacks, treatment, and the date of last attack or seizure.

Evidence most likely required:

- Life Cover – Client Epilepsy Questionnaire
- Serious Illness Cover – Private Medical Attendants Report
- Cancer Cover Standard Rates.

Petit Mal	Life Cover	Serious Illness Cover	Cancer Cover
Diagnosis in the last 6 months	Postpone	Postpone	Standard Rates
Less than 12 attacks per year	Standard Rates	Standard Rates	Standard Rates
More than 12 attacks per year	Level 1 – Level 2 rating	Level 2 – Level 3 rating	Standard Rates
Grand Mal			
Diagnosis in the last 6 months	Postpone	Postpone	Standard Rates
Less than 12 attacks per year	Level 1 – Level 2 rating	Level 2 – Level 3 rating	Standard Rates
More than 12 attacks per year	Level 2 rating	Level 3 rating – Decline	Standard Rates

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- **Family History**

Definition:

Relating to first degree blood relatives only (parents, brothers, sisters). Important, especially when considering Serious Illness Cover and Cancer Cover.

Underwriting Decisions:

Will depend on the relative affected, the relative's age at diagnosis, the specific illnesses and, for cancer, the site and type. It is not possible to cover all the possible outcomes in this Guide, but the following gives an indication of the family histories that require special consideration by the Underwriter:

- Cardiovascular Disease (including stroke, heart disease and heart attack)
- Polycystic Kidney Disease
- Cancer (especially breast, ovarian and bowel / colon cancer)
- Multiple Sclerosis
- Huntingtons Disease

- **Haemochromatosis**

Definition:

A genetic or acquired disease which results in excess iron deposits in organs throughout the body. This iron overload can then result in damage to the affected organs.

Underwriting Decisions:

Terms will depend on whether primary or secondary haemochromatosis, whether normal liver function tests have been achieved and whether or not there has been any organ damage.

Evidence most likely required:

Client Haemochromatosis Questionnaire

Haemochromatosis

	Life Cover	Serious Illness Cover	Cancer Cover
Less than 6 months since diagnosis	Postpone	Postpone	Usually Standard Rates
No symptoms, liver function control achieved	Usually Standard Rates	Usually Standard Rates	Usually Standard Rates
Symptoms, poor control	Level 2 rating – Decline	Level 2 rating – Decline	Decline

- **Heart Attack**

Definition:

Death of part of the heart muscle, also known as myocardial infarction or coronary thrombosis. Symptoms usually include chest pains.

Underwriting Decisions:

Depends on the severity of the heart attack, age of the applicant, any complications and ongoing risk factors such as smoking, obesity, raised blood pressure or cholesterol. We will postpone all cover until the applicant has made a full recovery and returned to work, or returned to normal duties for at least 6 months.

Please note the following:

If a combination of heart disease and diabetes is present then we will decline all cover apart from Cancer Cover.

Evidence most likely required:

Private Medical Attendants Report

Heart Attack

	Life Cover	Serious Illness Cover	Cancer Cover
Mild heart attack	Level 2 – Level 3 rating	Decline	Standard Rates
Heart attack	Level 2 – Level 3 rating	Decline	Standard Rates
Severe heart attack or more than one attack	Level 3 rating – Decline	Decline	Standard Rates

- **Heart Disease including Angioplasty and Coronary Artery Bypass Graft**

Definition:

For men and women, heart disease is the single largest cause of death and a significant source of morbidity in developed countries.

Underwriting Decisions:

It is important that Underwriters can identify the many risk factors associated with the development and acceleration of heart disease in an otherwise healthy person. This is particularly important for Serious Illness Cover where the incidence of heart attack can result in a claim many years before a claim for Life Cover might occur.

Risk factors can include:

- Smoking
- Build
- Raised Cholesterol
- Raised Blood Pressure
- Family History

Due to the number of variables involved it is difficult to give an indication of possible terms that may be applied for someone suffering from heart disease but in most instances they will be declined for Serious Illness Cover.

Evidence most likely required:

Private Medical Attendants Report

- **Irritable Bowel Syndrome (IBS)**

Definition:

A common condition where the symptoms include recurrent abdominal pain and irregular bowel habit. The cause is often unknown, but can be associated with anxiety and stress.

Underwriting Decisions:

Depends on underlying cause and severity.

Evidence most likely required:

Client Stomach Disorders Questionnaire

Irritable Bowel Syndrome (IBS)

	Life Cover	Serious Illness Cover	Cancer Cover
Infrequent symptoms	Standard Rates	Standard Rates	Standard Rates
More frequent and severe symptoms	Standard Rates	Standard Rates	Standard Rates
With any underlying mental disorder	Standard Rates / Level 1 rating	Standard Rates / Level 1 rating	Standard Rates / Level 1 rating

- **Kidney Disorders**

Definition:

There are a number of disorders affecting the renal system that may affect the kidney's performance to filter blood and remove any waste products. Common kidney disorders include renal calculus (kidney stones) and nephritis (inflammation).

Underwriting Decisions:

Depends on the exact diagnosis, the current renal function and treatment prescribed.

Evidence most likely required:

- Renal calculus (kidney stones) / kidney infection – Client Kidney Disorders Questionnaire
- Most other kidney disorders – Private Medical Attendants Report

Kidney Disorders

	Life Cover	Serious Illness Cover	Cancer Cover
Simple kidney infection or renal calculus	Standard Rates	Standard Rates	Standard Rates
Moderate nephritis	Level 1 – Level 2 rating	Level 3 rating – Decline	Standard Rates
Severe nephritis	Level 3 rating – Decline	Decline	Standard Rates / Loading

- **Malignant Melanoma**

Definition:

A mole is a non-malignant pigmented area of the skin. However, changes in the shape, colour or recent bleeding should be investigated as this may be an early sign of malignant melanoma (skin cancer).

Underwriting Decisions:

Depends on the date of diagnosis, the staging (progression) and the treatment given.

Evidence most likely required:

Private Medical Attendants Report

Malignant Melanoma

	Life Cover	Serious Illness Cover	Income Protection
Malignant Melanoma	A rating will apply for a given number of years after the diagnosis. Staging of the Melanoma will determine whether a Level 1, 2 or 3 rating will apply.	Exclude Melanoma * – Decline	Exclude Melanoma * – Decline

*An exclusion will usually only be considered if we can offer standard rates for Life Cover.

- **Mole**

Definition:

A small, sometimes raised, area of skin, usually of darker pigment that is usually benign in nature but can lead to increased risk of malignant melanoma if not cared for properly.

Underwriting Decisions:

Usually standard rates but if multiple moles present we may exclude for Serious Illness Cover.

Evidence most likely required:

Client Cysts / Growths / Lumps / Tumours Questionnaire

Mole

	Life Cover	Serious Illness Cover	Cancer Cover
Single mole with no adverse features	Standard Rates	Standard Rates	Standard Rates / Exclusion
Mole(s) with recently changing features such as bleed or itch	Postpone	Postpone / Exclusion	Postpone / Exclusion

- **Multiple Sclerosis**

Definition:

A disease of the central nervous system. Symptoms include disturbance of vision and speech, tremor, muscle weakness and incontinence.

Underwriting Decisions:

Depends on the degree of disability.

Evidence most likely required:

Private Medical Attendants Report

Multiple Sclerosis

	Life Cover	Serious Illness Cover	Cancer Cover
Minimal signs with no disability	Level 1 – Level 2 rating	Decline	Standard Rates
Minimal disability but self-sufficient	Level 2 – Level 3 rating	Decline	Standard Rates
Disability preventing work, requires assistance with mobility	Level 3 rating – Decline	Decline	Standard Rates

- **Osteoarthritis**

Definition:

A range of disorders involving inflammation of the joints. This inflammation can cause destruction and/or deformity of the joints affected, producing symptoms of pain, swelling and stiffness and possibly decreased mobility.

Underwriting Decisions:

This will depend on the type and severity of the illness.

Evidence most likely required:

Client Joints Disorders Questionnaire

Osteoarthritis

	Life Cover	Serious Illness Cover	Cancer Cover
Minor symptoms	Standard Rates	Standard Rates	Standard Rates
More persistent symptoms requiring simple analgesics	Usually Standard Rates	Usually Standard Rates	Standard Rates
Regular and persistent pain, limited range of movement, severe deformity	Level 1 rating	Exclusion	Standard Rates

- **Rheumatoid Arthritis**

Definition:

A chronic, systemic inflammatory disorder that may affect many tissues and organs, but principally attacks the joints producing an inflammation that often progresses to destruction of the cartilage and stiffness of the joints.

Underwriting Decisions:

This will depend on the severity of the illness.

Evidence most likely required:

- Client Joints Disorders Questionnaire for applicants over age 40
- Private Medical Attendants Report for applicants under age 40

Rheumatoid Arthritis

	Life Cover	Serious Illness Cover	Cancer Cover
Minor symptoms or in remission for 3 years	Usually Standard Rates	Level 1 rating and Exclusion	Standard Rates
More persistent symptoms requiring simple analgesics	Level 1 rating	Level 1 rating and Exclusion	Standard Rates
Regular and persistent pain, limited range of movement, severe deformity	Level 2 – Level 3 rating	Decline	Standard Rates

- **Stroke**

Definition:

Damage to part of the brain caused by interruption to its blood supply or by a leakage of blood through the walls of the blood vessels. Also known as a Cerebral Vascular Accident (CVA).

Underwriting Decisions:

Depends on the age of the applicant, the date of the event and the degree of residual disability.

Please note the following:

If a combination of heart disease or stroke and diabetes is present then we will decline all cover apart from Cancer Cover.

Evidence most likely required:

Private Medical Attendants Report

Stroke

	Life Cover	Serious Illness Cover	Cancer Cover
Single episode, full recovery within 6 months	Level 2 – Level 3 rating	Decline	Standard Rates
Single episode, residual symptoms lasting for more than 6 months	Level 3 rating	Decline	Standard Rates
More than 1 attack, or single attack with significant complications	Level 3 rating – Decline	Decline	Standard Rates

- **Ulcer (Stomach)**

Definition:

This is a general term used to describe an ulcer occurring anywhere in that part of the alimentary tract which comes into contact with the gastric juices. The most common are duodenal and gastric ulcers.

Underwriting Decisions:

Depends on the type of ulcer, date of last symptoms and whether or not there was any underlying cause for the ulcer in the first place.

Evidence most likely required:

- Life Cover – Client Stomach Disorders Questionnaire
- Serious Illness Cover and Cancer Cover – Private Medical Attendants Report

Stomach Ulcer

	Life Cover	Serious Illness Cover	Cancer Cover
Good response to treatment, no current symptoms	Standard Rates	Standard Rates	Standard Rates
Slow response to treatment, ongoing symptoms	Level 1 rating	Level 2 rating	Level 1 rating – Postpone
Ongoing severe symptoms	Postpone	Postpone	Postpone

- **Ulcerative Colitis**

Definition:

Chronic inflammation and ulceration of the lining of the bowel causing abdominal pain with recurring diarrhoea. Can be a risk factor for colonic cancer in the future.

Underwriting Decisions:

Depends on the severity and frequency of the attacks, type of treatment and date of last attack.

Evidence most likely required:

Private Medical Attendants Report

Ulcerative Colitis

	Life Cover	Serious Illness Cover	Cancer Cover
Infrequent attacks responding to treatment	Standard Rates / Level 1 rating	Level 1 / Level 2 rating	Level 1 / Level 2 rating and or Exclusion
Frequent relapses requiring hospital admissions or use of oral steroids	Level 1 / Level 2 rating	Level 3 rating / Decline	Level 3 rating / Decline
Continuing symptoms requiring continual oral steroids	Level 2 / Level 3 rating	Decline	Decline

Further Information

If you have any further questions about this or any other matter, or would like more information in respect of any of the Information given in this guide, please contact the **Technical Queries Helpline** on **01 799 2825 / 799 2826** or email: ***underwritingsupport@zurich.ie***

Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurichlife.ie

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