## Non Medical Limits (Life Cover)

Sum assured €	To Age 35	To Age 40	To Age 45	To Age 50	To Age 55	To Age 60	To Age 65	To Age 70	To Age 75
0 - 25,000									PMA
25,001 - 50,000								PMA	РМА
50,001 - 75,000							PMA	PMA	MEGP
75,001 -							PMA	MEGP	MEGP
100,000						РМА	MEGP	MEGP	MEGP
175,000 175,001 -						MEGP	MEGP	MEGP	MEGP
200,000						MEGP	MEGP	PMA, Nurse Medical	PMA, Nurse Medical
225,000 225,001 -					Nurse Medical	MEGP	MEGP	PMA, Nurse Medical	PMA, Nurse Medical
400,000 400,001 -					PMA,	PMA,	PMA,	PMA,	PMA,
500,000					Nurse Medical	Nurse Medical	Nurse Medical	Nurse Medical	Nurse Medical Lipids and blood chemistry
500,001 - 600,000				Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical, Lipids and blood chemistry
600,001 - 750,000			Nurse Medical	Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical, Lipids and blood chemistry
750,001 - 800,000			Nurse Medical	MEGP	PMA, Nurse Medica	PMA, Nurse Medica	PMA, Nurse Medica	PMA, Nurse Medica	PMA, Nurse Medical, Lipids and blood chemistry
800,001 - 900,000		Nurse Medical	Nurse Medical	MEGP	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical	PMA, Nurse Medical, Lipids and blood chemistry
900,001 - 1,000,000		Nurse Medical	Nurse Medical	MEGP	PMA, Nurse Medical	PMA, Nurse Medical, Lipids and blood chemistry	PMA, Nurse Medical, Lipids and blood chemistry	PMA, Nurse Medical, Lipids and blood chemistry	PMA, Nurse Medical, Lipids and blood chemistry
1,000,001 - 1,500,000	Nurse Medical	Nurse Medical	Nurse Medical	MEGP	PMA, Nurse Medical, Lipids and blood chemistry	PMA, Nurse Medical, Lipids and blood chemistry	PMA, Nurse Medical, Lipids and blood chemistry	PMA, Nurse Medical, Lipids and blood chemistry	PMA, Nurse Medical, Lipids and blood chemistry
1,500,001 - 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)
2,000,001 - 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)
3,000,001 - 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)
4,000,001 - 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 & Haematologies (including ESR) MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR) MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematologies (Including ESR), (Including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (Including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (Including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)
5,000,001 - 10,000,000	PMA, Nurse Medical Lipids and blood chemistry & Haematology (Including ESR) MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR) MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR) MSU Nt ProNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR) MSU Nt ProNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (Including ESR), PSA MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)	PMA, Nurse Medical Lipids and blood chemistry & Haematology (including ESR), PSA, MSU Nt ProbNP PQC, 3 yrs Acts, Broker report & LOA (If applicable)

BR = Broker Report
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

ParaMed = Nurses Medical Examination PMA = Private Medical Attendant's Report

**PQC** = Countersigned Personal Financial Questionnaire

**PSA** = Blood Test

**R&E ECG** = Resting & Exercise ECG

NtproBNP = Blood test

Cotinine tests will be requested on all Nurse Medicals for Non Smokers

Zurich Life Assurance plc

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Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

