



SPECIFIED SERIOUS ILLNESS LIMITS

Medical Underwriting Limits

These are guidelines only – additional evidence may be required in relation to particular applications.
These limits may not apply where there is an existing policy with Royal London.

Sum Assured	Age Attained						
	Up to age 35	Age 36 to 40	Age 41 to 45	Age 46 to 50	Age 51 to 55	Age 56 to 60	Age 61 to 65
Up to €15,000	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit
€15,001 to €25,000	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit
€25,001 to €75,000	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit	Nurse Medical Screening
€75,001 to €135,000	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit	Nurse Medical Screening	Nurse Medical Screening
€135,001 to €150,000	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit	Nurse Medical Screening	Nurse Medical Screening	Nurse Medical Screening, PMA
€150,001 to €200,000	Non Medical Limit	Non Medical Limit	Non Medical Limit	Non Medical Limit	Nurse Medical Screening	Nurse Medical Screening, PMA	Nurse Medical Screening, PMA
€200,001 to €275,000	Non Medical Limit	Non Medical Limit	Non Medical Limit	Nurse Medical Screening	Nurse Medical Screening, PMA	Nurse Medical Screening, PMA	Nurse Medical Screening, PMA
€275,001 to €300,000	Non Medical Limit	Non Medical Limit	Non Medical Limit	Nurse Medical Screening	Nurse Medical Screening, PMA	Nurse Medical Screening, PMA	Nurse Medical Screening, PMA
€300,001 to €400,000	Non Medical Limit	Non Medical Limit	Nurse Medical Screening	Nurse Medical Screening	Nurse Medical Screening, PMA, FLP	PMA, IME, FBP	PMA, IME, FBP
€400,001 to €500,000	Non Medical Limit	Nurse Medical Screening	Nurse Medical Screening	Nurse Medical Screening, PMA, FLP	PMA, IME, FBP	PMA, IME, FBP	PMA, IME, FBP, EECG
€500,001 to €650,000	Nurse Medical Screening	Nurse Medical Screening	Nurse Medical Screening, PMA, FLP	PMA, IME, FBP	PMA, IME, FBP	PMA, IME, FBP	PMA, IME, FBP, EECG
€650,001 to €750,000	Nurse Medical Screening, PMA	PMA, IME, FBP	PMA, IME, FBP	PMA, IME, FBP	PMA, IME, FBP, EECG	PMA, IME, FBP, EECG	PMA, IME, FBP, EECG
€750,001 to €1,400,000	PMA, IME, FBP, COT	PMA, IME, FBP, COT	PMA, IME, FBP, COT	PMA, IME, FBP, EECG	PMA, IME, FBP, EECG	PMA, IME, FBP, EECG	PMA, IME, FBP, EECG

Abbreviations			
COT	Cotinine test – N.B. required for non-smokers only (Saliva or Urine Test)	Non Medical Limit	Proposal Form only required
EECG	Exercise ECG	PMA	Private Medical Attendant's Report
FBP	Full Blood Profile (the client should fast for at least 12 hours before test)	FLP	Fasting Lipid Profile (Blood Test – the client should fast for at least 12 hours before test)
IME	Independent Medical Examination		

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