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04/2016 211.9

LIFE COVER LIMITS

Medical Underwriting Limits

LIFE COVER LIMITS EFFECTIVE APRIL 2016

Medical Underwriting Limits

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	Age 66 to 70	Age 71 to 75
Up to €30,000	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	PMA
€30,001 to €50,000	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	PMA	PMA
€50,001 to €70,000	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	PMA	PMA, NM
€70,001 to €100,000	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	NM	PMA, NM	PMA, NM
€100,001 to €150,000	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	PMA, NM	PMA, NM	PMA, IME
€150,001 to €250,000	Proposal Form	Proposal Form	Proposal Form	Proposal Form	Proposal Form	NM	PMA, NM	PMA, NM	PMA, IME
€250,001 to €375,000	Proposal Form	Proposal Form	Proposal Form	Proposal Form	NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME
€375,001 to €500,000	Proposal Form	Proposal Form	Proposal Form	NM	NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME
€500,001 to €575,000	Proposal Form	Proposal Form	Proposal Form	NM	NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME, Bio/Haem
€575,001 to €600,000	Proposal Form	Proposal Form	NM	NM	NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME, Bio/Haem
€600,001 to €700,000	Proposal Form	Proposal Form	NM	NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME	PMA, IME, Bio/ Haem, PSA, R ECG
€700,001 to €750,000	Proposal Form	Proposal Form	NM	NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME	PMA, IME, Bio/ Haem, PSA, R ECG
€750,001 to €800,000	Proposal Form	NM	NM	PMA, NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME	PMA, IME, Bio/ Haem, PSA, R ECG
€800,001 to €1,000,000	Proposal Form	NM	NM	PMA, NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME	PMA, IME, Bio/ Haem, PSA, R ECG
€1,000,001 to €1,300,000	NM	NM	NM	PMA, NM	PMA, NM	PMA, NM, Lipids	PMA, NM, Lipids	PMA, IME, Bio/Haem	PMA, IME, Bio/ Haem, PSA, R ECG
€1,300,001 to €1,500,000	NM	NM	NM	PMA, NM	PMA, IME, Bio/Haem	PMA, IME, Bio/Haem	PMA, IME, Bio/Haem	PMA, IME, Bio/Haem	PMA, IME, Bio/Haem, PSA, R&E ECG
€1,500,001 to €2,000,000	NM, HIV, COT	NM, HIV, COT	NM, HIV, COT	PMA, IME, HIV, COT	PMA, IME, Bio/Haem	PMA, IME, Bio/Haem	PMA, IME, Bio/ Haem, EECG	PMA, IME, Bio/ Haem, PSA, R ECG	PMA, IME, Bio/Haem, PSA, R&E ECG
€2,000,001 to €2,500,000	NM, HIV, COT	NM, HIV, COT	PMA, IME, HIV, COT	PMA, IME, Bio/ Haem, HIV, COT	PMA, IME, Bio/Haem	PMA, IME, Bio/ Haem, EECG	PMA, IME, Bio/ Haem, EECG	PMA, IME, Bio/Haem, PSA, R&E ECG	PMA, IME, Bio/Haem, PSA, R&E ECG
€2,500,001 to €3,000,000	NM, HIV, COT	NM, HIV, COT	PMA, IME, Bio/ Haem, HIV, COT	PMA, IME, Bio/ Haem, HIV, COT	PMA, IME, Bio/Haem, EECG, HIV, COT	PMA, IME, Bio/ Haem, EECG	PMA, IME, Bio/ Haem, EECG	PMA, IME, Bio/Haem, PSA, R&E ECG	PMA, IME, Bio/Haem, PSA, R&E ECG
€3,000,001 to €4,000,000	PMA, IME, Bio/ Haem, HIV, COT	PMA, IME, Bio/ Haem, HIV, COT	PMA, IME, Bio/ Haem, HIV, COT	PMA, IME, Bio/Haem, EECG, HIV, COT	PMA, IME, Bio/Haem, EECG, HIV, COT	PMA, IME, Bio/ Haem, EECG	PMA, IME, Bio/ Haem, EECG	PMA, IME, Bio/Haem, PSA, R&E ECG	PMA, IME, Bio/Haem, PSA, R&E ECG
€4,000,001	PMA, IME, Bio/ Haem, HIV, COT	PMA, IME, Bio/ Haem, HIV, COT	PMA, IME, Bio/ Haem, HIV, COT	PMA, IME, Bio/Haem, EECG, HIV, COT	PMA, IME, Bio/Haem, EECG, HIV, COT	PMA, IME, Bio/ Haem, EECG	PMA, IME, Bio/ Haem, EECG	PMA, IME, Bio/Haem, PSA, R&E ECG	PMA, IME, Bio/Haem, PSA, R&E ECG

Abbreviations				
COT	Cotinine test – required for declared non-smokers. This is a saliva or urine test used to screen declared non-smokers for tobacco product use.		HIV	HIV Antibody Test (Saliva or Blood Test)
Lipids	Fasting Lipid Profile - (blood test) to include Cholesterol, HDL, LDL and Triglycerides. The client should fast for 12 hours prior to test.		IME	Independent Medical Examination
Bio/ Haem	Blood Test. Blood Chemistry (to include Total Protein, Albumin, Calcium, Urea, Cxreatinine, Blood Glucose, Uric Acid Total Bilirubin, Alkaline Phosphatase (ALP) AST (SGOT), ALT(SGPT), GammaGT (GGT), Ferritin, <i>Fasting Lipid Profile.</i> Blood Haematology (to include WBC, RBC, Haemoglobin Haemacrit ,Platelets, Erythrocytes, MCV, MCH,MCHC, Differential Blood Count, Thrombocytes). The client should fast for 12 hours prior to test.		PSA	Prostatic Serum Antigen (blood test)
			PMA	Private Medical Attendant’s Report
EECG	Exercise ECG		NM	Nurse Medical Screening
R ECG	Resting ECG			
R&E ECG	Resting & Exercise ECG			