

## SPECIFIED SERIOUS ILLNESS UNDERWRITING LIMITS AUGUST 2017

### Medical Underwriting Limits

These are guidelines only – additional evidence may be required in relation to particular applications.

Sum Assured	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 70
Up to €15,000	—	—	—	—	—	—	—
€15,001 to €25,000	—	—	—	—	—	—	—
€25,001 to €75,000	—	—	—	—	—	—	NM
€75,001 to €135,000	—	—	—	—	—	NM	NM
€135,001 to €150,000	—	—	—	—	NM	NM	NM, PMA
€150,001 to €200,000	—	—	—	—	NM	NM, PMA	NM, PMA
€200,001 to €275,000	—	—	—	NM	NM, PMA	NM, PMA	NM, PMA
€275,001 to €300,000	—	—	—	NM	NM, PMA	NM, PMA	NM, PMA
€300,001 to €400,000	—	—	NM	NM	NM, PMA, Lipids, PSA	PMA, IME, Bio/Haem, PSA	PMA, IME, Bio/Haem, PSA
€400,001 to €500,000	—	NM	NM	NM, PMA, Lipids	PMA, IME, Bio/Haem, PSA	PMA, IME, Bio/Haem, PSA	PMA, IME, Bio/Haem, PSA, E ECG
€500,001 to €650,000	NM	NM	NM, PMA, Lipids	PMA, IME, Bio/Haem	PMA, IME, Bio/Haem, PSA	PMA, IME, Bio/Haem, PSA	PMA, IME, Bio/Haem, PSA, E ECG
€650,001 to €750,000	NM, PMA	PMA, IME, Bio/Haem	PMA, IME, Bio/Haem	PMA, IME, Bio/Haem	PMA, IME, Bio/Haem, PSA, E ECG	PMA, IME, Bio/Haem, PSA, E ECG	PMA, IME, Bio/Haem, PSA, E ECG
€750,001 to €1,400,000	PMA, IME, Bio/Haem, COT	PMA, IME, Bio/Haem, COT	PMA, IME, Bio/Haem, COT	PMA, IME, Bio/Haem, R ECG	PMA, IME, Bio/Haem, PSA, E ECG	PMA, IME, Bio/Haem, PSA, E ECG	PMA, IME, Bio/Haem, PSA, E ECG

### Abbreviations

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



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