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# LIFE COVER LIMITS

**Medical Underwriting Limits**

## LIFE COVER UNDERWRITING LIMITS EFFECTIVE 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 65	Age 66 to 70	Age 71 to 75
Up to €30,000	—	—	—	—	—	—	—	—	PMA
€30,001 to €50,000	—	—	—	—	—	—	—	PMA	PMA
€50,001 to €70,000	—	—	—	—	—	—	—	PMA	PMA, NM
€70,001 to €100,000	—	—	—	—	—	—	NM	PMA, NM	PMA, NM
€100,001 to €150,000	—	—	—	—	—	—	PMA, NM	PMA, NM	PMA, IME
€150,001 to €250,000	—	—	—	—	—	NM	PMA, NM	PMA, NM	PMA, IME
€250,001 to €375,000	—	—	—	—	NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME
€375,001 to €500,000	—	—	—	NM	NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME
€500,001 to €575,000	—	—	—	NM	NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME, Bio/Haem
€575,001 to €600,000	—	—	NM	NM	NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME, Bio/Haem
€600,001 to €700,000	—	—	NM	NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME	PMA, IME, Bio/Haem, R ECG
€700,001 to €750,000	—	—	NM	NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME	PMA, IME, Bio/Haem, R ECG
€750,001 to €800,000	—	NM	NM	PMA, NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME	PMA, IME, Bio/Haem, R ECG
€800,001 to €1,000,000	—	NM	NM	PMA, NM	PMA, NM	PMA, NM	PMA, NM	PMA, IME	PMA, IME, Bio/Haem, 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, 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, R&E ECG
€1,500,001 to €2,000,000	NM, COT	NM, COT	NM, COT	PMA, IME, COT	PMA, IME, Bio/Haem	PMA, IME, Bio/Haem	PMA, IME, Bio/Haem, E ECG	PMA, IME, Bio/Haem, R ECG	PMA, IME, Bio/Haem, R&E ECG
€2,000,001 to €2,500,000	NM, COT	NM, COT	PMA, IME, COT	PMA, IME, Bio/Haem, COT	PMA, IME, Bio/Haem	PMA, IME, Bio/Haem, E ECG	PMA, IME, Bio/Haem, E ECG	PMA, IME, Bio/Haem, R&E ECG	PMA, IME, Bio/Haem, R&E ECG
€2,500,001 to €3,000,000	NM, COT	NM, COT	PMA, IME, Bio/Haem, COT	PMA, IME, Bio/Haem, COT	PMA, IME, Bio/Haem, E ECG, COT	PMA, IME, Bio/Haem, E ECG	PMA, IME, Bio/Haem, E ECG	PMA, IME, Bio/Haem, R&E ECG	PMA, IME, Bio/Haem, R&E ECG
€3,000,001 to €4,000,000	PMA, IME, Bio/Haem, COT	PMA, IME, Bio/Haem, COT	PMA, IME, Bio/Haem, COT	PMA, IME, Bio/Haem, R ECG, COT	PMA, IME, Bio/Haem, E ECG, COT	PMA, IME, Bio/Haem, E ECG	PMA, IME, Bio/Haem, E ECG	PMA, IME, Bio/Haem, R&E ECG	PMA, IME, Bio/Haem, R&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>IME</b>	Independent Medical Examination
<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>NM</b>	Nurse Medical Screening
<b>E ECG</b>	Exercise ECG	<b>PMA</b>	Private Medical Attendant's Report
<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>R&amp;E ECG</b>	Resting & Exercise ECG
		<b>R ECG</b>	Resting ECG