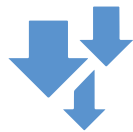


# New medical underwriting requirements

At Zurich we aim to continuously improve and simplify our processes to ensure the best possible customer experience.

We have reviewed our corporate medical underwriting requirements for the Zurich International Group Risk Solutions product and have made the following changes:



## Reduced number of tests for compulsory schemes

FBS and ESR tests are no longer required. Removing these tests means fasting is no longer required and tests can be carried out at any time of the day.



## Simplified Medical Application form

The new form requires less information and is easier to use.



## Grouping of blood tests

Blood tests have been divided into two groups, Test 1 and Test 2. Please see the chart below to see what each test covers.



## ECGs (Exercise) – alignment on ages for men and women

The age for ECG (Exercise) tests has increased for men from age 45 to 50. This means ECGs (Exercise) are now required for men and women aged 50 and over.



## Increased levels of cover on voluntary schemes

The level of cover available on voluntary schemes has increased substantially. The coverage bracket USD 250,000 to USD 500,000 has been changed to USD 250,000 to USD 2,000,000. The medical requirements for this bracket have been reduced from full blood tests to only blood test 1.

**Test 1**  
HbA1c, FLP, HIV & HBsAg

**Test 2**  
ALT, AST & GGT, S.Cr, CBC

**ECG (Exercise)**  
For ages > 50

The chart below outlines the new requirements.

## New medical requirement chart

### Compulsory schemes

Up to USD  
**500,000** above  
the automatic  
acceptance level

**Medical application form**

> USD  
**500,000** above  
the automatic  
acceptance level

**MER + ECG  
HbA1c + FLP + HIV + HBsAg  
ALT + AST & GGT, S.Cr, CBC**

### Voluntary schemes

Up to USD  
**250,000**

**Medical application form**

Between USD  
**250,000 to  
2,000,000**

**MER + ECG  
HbA1c + FLP + HIV + HBsAg**

> USD  
**2,000,000**

**MER + ECG  
HbA1c + FLP + HIV + HBsAg  
ALT + AST & GGT, S.Cr, CBC**

### Glossary of abbreviations

- FLP  
**Full Lipid Profile**  
Cholesterol test
- HIV  
**Human Immunodeficiency Virus**
- HBsAg  
**Hepatitis B marker**
- ALT, AST, GGT  
**Liver function tests**
- S.Cr  
Serum Creatinine  
**Renal function test**
- CBC  
**Complete Blood Count**  
– a range of blood results to  
evaluate overall health
- ECG (Exercise)  
**Electrocardiogram**
- MER  
**Medical Examination Report**
- HbA1c  
**Diabetic Test**
- FBS  
**Fasting Blood Sugar**
- ESR  
**Erythrocyte Sedimentation Rate**



### Increased levels of cover on voluntary schemes

The level of cover available on voluntary schemes has increased substantially. The coverage bracket USD 250,000 to USD 500,000 has been changed to USD 250,000 to USD 2,000,000. The medical requirements for this bracket have been reduced from full blood tests to only blood test 1.

Please note:

- The level of voluntary cover cannot exceed that of compulsory cover at any given time.
- Cover over the Automatic Acceptance Level (AAL) on compulsory schemes and the full amount of cover on voluntary schemes is subject to acceptance by Zurich's medical underwriters.
- The medical underwriters reserve the right to ask for further medical evidence if necessary.

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