

## **Underwriting Requirements**

for Individuals residing in Eastern Europe and the Russian Federation

Sums Insured	Age Next Birthday			
	18 - 46	47 - 55	56 - 60	61 and above
Up to \$ 750 000	HIV 1 and 2 Cotinine Test *	HIV 1 and 2 Cotinine Test *	HIV 1 and 2 Cotinine Test * Short Form Medical Exam GGT Test Random Cholesterol Test	HIV 1 and 2 Cotinine Test * Full Medical Exam GGT Test Random Cholesterol Test Rest and Effort ECG
\$ 750 001 - \$ 1 000 000	HIV 1 and 2 Cotinine Test * Short Form Medical Exam GGT Test Random Cholesterol Test	HIV 1 and 2 Cotinine Test * Short Form Medical Exam GGT Test Random Cholesterol Test	HIV 1 and 2 Cotinine Test * Full Medical Exam GGT Test Random Cholesterol Test Rest and Effort ECG	HIV 1 and 2 Cotinine Test * Full Medical Exam GGT Test Random Cholesterol Test Rest and Effort ECG
\$ 1 000 001 - \$ 3 000 000	HIV 1 and 2 Cotinine Test * Short Form Medical Exam GGT Test Random Cholesterol Test	HIV 1 and 2 Cotinine Test * Full Medical Exam GGT Test Random Cholesterol Test Rest and Effort ECG	HIV 1 and 2 Cotinine Test * Full Medical Exam GGT Test Random Cholesterol Test Rest and Effort ECG	HIV 1 and 2 Cotinine Test * Full Medical Exam GGT Test Random Cholesterol Test Rest and Effort ECG Random Blood Sugar Test
Above \$ 3 000 000	HIV 1 and 2 Cotinine Test * Full Medical Exam GGT Test Random Cholesterol Test GP Medical History Report ‡ Financial Questionnaire	HIV 1 and 2 Cotinine Test * Full Medical Exam GGT Test Random Cholesterol Test GP Medical History Report † Rest and Effort ECG Financial Questionnaire	HIV 1 and 2 Cotinine Test * Full Medical Exam GGT Test Random Cholesterol Test GP Medical History Report † Rest and Effort ECG Random Blood Sugar Test Financial Questionnaire	HIV 1 and 2 Cotinine Test * Full Medical Exam GGT Test Random Cholesterol Test GP Medical History Report † Rest and Effort ECG Random Blood Sugar Test PSA Test (if Male)
				Financial Questionnaire

Can be completed by Registered Nurse or Paramedic

HIV 1 and 2 Cotinine Test \* Short Form Medical Exam GGT Test Random Cholesterol Test Random Blood Sugar Test PSA Test Must be completed by a Doctor

Full Medical Exam
Rest and Effort ECG
GP Medical History Report †

- \* The Cotinine Test is a test for declared non-smokers only.
- † GP Medical History Report the life assured's regular GP or Family Doctor should complete a Private Medical Attendant's Report (PMAR) summarising their medical history.

If you require any further details, please ask your financial adviser.

Alternatively you can contact your nearest Unilife office, details of which are available on our website, or get in touch using our email address: administration@unihealthandlife.com