

## Chubb Life Non-medical Limits

### Medical codes

|                       |  |
|-----------------------|--|
| <b>Code A</b>         | GP Medical Exam/Paramedical exam OR PMAR, plus HbA1c, Lipids, LFTs   |
| <b>Code B</b>         | GP Medical Exam/Paramedical exam plus PMAR, HbA1c, Lipids, LFTs, Hep B, FBC and Creatinine   |
| <b>Code C</b>         | GP Medical Exam, PMAR, HBA1c, Lipids, LFTs, Hep B, Hep C, FBC, Creatinine, Exercise ECG or Calcium Score   |
| <b>Code D</b>         | GP Medical Exam, PMAR, HBA1c, Lipids, LFTs, Hep B, Hep C, FBC, Creatinine, MSU, PSA (males over age 45), breast exam/mammogram (females over 45), Exercise ECG or Calcium Score) |
| <b>Code K (build)</b> | Build medical exam, HbA1c, Lipids, LFTs  |

### Non-medical limits

Medical requirements are based on the total sum insured with Chubb Life (including in force business and proposed). Please consider the cover type with the highest level of medical code for overall requirements.

| Life cover, Complete Disablement Cover, Life Income Cover (total amount) |                    |                    |                    |                    |
|--|--------------------|--------------------|--------------------|--------------------|
| Age  | 0-45               | 46-50              | 51-60              | 61+                |
| \$1 - \$500,000  | Personal Statement | Personal Statement | Personal Statement | Personal Statement |
| \$500,001 - \$750,000  | Personal Statement | Personal Statement | Personal Statement | Code A             |
| \$750,001 - \$1,000,000  | Personal Statement | Personal Statement | Personal Statement | Code A             |
| \$1,000,001 - \$1,500,000  | Personal Statement | Personal Statement | Code A             | Code A             |
| \$1,500,001 - \$2,000,000  | Personal Statement | Code A             | Code A             | Code A             |
| \$2,000,001 - \$2,500,000  | Personal Statement | Code A             | Code A             | Code B             |
| \$2,500,001 - \$3,000,000  | Code A             | Code A             | Code A             | Code B             |
| \$3,000,001 - \$4,000,000  | Code B             | Code B             | Code B             | Code C             |
| \$4,000,001 - \$4,500,000  | Code B             | Code B             | Code B             | Code C             |
| \$4,500,001 - \$5,000,000  | Code B             | Code B             | Code B             | Code C             |
| \$5,000,001+   | Code C             | Code C             | Code C             | Code C             |

- If Optional Guaranteed Insurability (GIO) is included, take 1.5 times the base sum insured e.g. life of \$200,000 with GIO would be considered \$300,000 for non-medical limit purposes.
- If Business Increase Option (BIO) is included, take 2.5 times the base sum insured e.g. Assurance Extra Business Life of \$200,000 with BIO would be considered \$500,000 for non-medical limit purposes.

| Trauma Cover and Moderate Trauma Cover |  |  |                    |                    |
|--|--|--|--------------------|--------------------|
| Age                                    | 0-45   | 46-50  | 51-60              | 61+                |
| \$1 - \$500,000                        | Personal Statement   | Personal Statement   | Personal Statement | Personal Statement |
| \$500,001 - \$750,000                  | Personal Statement   | Personal Statement   | Personal Statement | Code A             |
| \$750,001 - \$1,000,000                | Personal Statement   | Personal Statement   | Personal Statement | Code A             |
| \$1,000,001 +                          | Code B plus<br><ul style="list-style-type: none"> <li>› MSU</li> <li>› Breast exam (F)</li> <li>› PSA (M)</li> </ul> | Code B plus<br><ul style="list-style-type: none"> <li>› MSU</li> <li>› Breast exam (F)</li> <li>› PSA (M)</li> </ul> | Code D             | Code D             |

- Trauma cover is calculated as a combination of any standalone trauma and accelerated trauma cover in force and applied for with Chubb Life.
- If continuous trauma benefit is included, take 1.5 times the base sum insured, e.g. trauma of \$200,000 with continuous trauma would be considered \$300,000 for non-medical limit purposes.
- If Optional Guaranteed Insurability (GIO) is included, take 1.5 times the base sum insured e.g. trauma of \$200,000 with GIO would be considered \$300,000 for non-medical limit purposes.
- If Business Increase Option (BIO) is included, take 2.5 times the base sum insured e.g. Assurance Extra Business Trauma of \$200,000 with BIO would be considered \$500,000 for non-medical limit purposes.

| Income Cover (Agreed Value, Indemnity Value, Loss of Earnings, Loss of Earnings Ultra) and Mortgage Repayment Cover |                    |                     |            |
|---|--------------------|---------------------|------------|
| Assurance Extra Business – Monthly Disability and Start-up Monthly Disability                                       |                    |                     |            |
| \$1 - \$8,000   | \$8,001 - \$12,500 | \$12,501 - \$15,000 | \$15,001 + |
| Personal Statement  | Code A             | Code A              | Code B     |

- For Assurance Extra Business Variable Cover – please use the highest monthly sum insured to establish limits.
- For Assurance Extra Business with Business Increase Option (BIO) – please multiply the monthly sum insured by 2.5x to establish limits, for example: \$10,000 per month with BIO = \$10,000 x 2.5 = \$25,000.