



Medical Underwriting Requirements for Individuals residing in Africa, Latin America or the Middle East

Age Next Birthday	Sum Insured To \$750,000	\$750,001 - \$1,000,000	\$1,000,001 - \$3,000,000	> \$3,000,000
18 - 46	HIV Cot (If N/S)	HIV Cot (If N/S) RChol GGT Para/Nurse Medical	HIV Cot (If N/S) RChol GGT Para/Nurse Medical	HIV Cot (If N/S) RChol Gamma GT GP Medical Report from GP
47 - 55	HIV Cot (If N/S)	HIV Cot (If N/S) RChol GGT GP Medical	HIV Cot (If N/S) RChol GGT GP Medical R&E ECG	HIV Cot (If N/S) RChol Gamma GT GP Medical R&E ECG Report from GP
56 - 60	HIV Cot (If N/S) GGT GP Medical	HIV Cot (If N/S) RChol GGT GP Medical R&E ECG	HIV Cot (If N/S) RChol GGT GP Medical R&E ECG	HIV Cot (If N/S) RChol Random Blood Sugar Gamma GT GP Medical R&E ECG Report from GP
> 60	HIV Cot (If N/S) GGT GP Medical R&E ECG	HIV Cot (If N/S) RChol GGT GP Medical R&E ECG	HIV Cot (If N/S) RChol GGT RBS GP Medical R&E ECG	HIV Cot (If N/S) RChol Random Blood Sugar Gamma GT GP Medical R&E ECG Report from GP PSA (If male)

List of Abbreviations

HIV	Human immune deficiency ELISA test
COT	Cotinine test
RChol	Random cholesterol test
GGT	Gamma glutamyl transpeptidase test
RBS	Random blood sugar test
PSA	Prostatic specific antigen test
GP Medical	General practitioner medical examination to be completed by a registered medical doctor
Para/Nurse Medical	Short medical examination to be completed by a registered nurse or paramedic
R&E ECG	Resting and effort electrocardiogram
Report from GP	The client's usual medical GP needs to complete a PMAR (Private Medical Attendance Report) form giving a summary of the client's 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:
info@ses-zambia.com