

AIG Life Medical Requirements

Life & Permanent Disablement[^]

Age NB	MBA, HIV Test, HEP B & C	Medical Exam by GP or Paramedic	Short Medical Exam*	PMAR	ECG (Resting)	Exercise ECG	PSA (Males)	Full Blood Count
Up to 40	\$1,000,001	Nil	\$1,500,001	\$3,000,001	Nil	Nil	Nil	\$5,000,001
41 - 50	\$750,001	Nil	\$1,000,001	\$3,000,001	\$2,500,001	\$5,000,001	Nil	\$5,000,001
51 - 60	\$650,001	\$750,001	Nil	\$2,500,001	\$2,000,001	\$3,000,001	\$2,000,001	\$3,000,001
61 - 65	\$500,001	\$500,001	Nil	\$2,000,001	\$1,500,001	\$2,000,001	\$2,000,001	\$3,000,001
66+	\$250,001	\$250,001	Nil	\$750,001	\$1,000,001	\$1,500,001	\$2,000,001	\$1,000,001

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Medical evidence must be obtained for all applications where the proposed sum insured reaches or exceeds the levels shown in the table above.

* Short M/E: A short medical exam consists only of blood pressure, height/weight details and urine specimen. Completion of AIG's full application is required including the Personal History and Medical History sections.

M/E by Specialist Physician is required for all ages at \$2,000,001.

(For non-English speaking clients, medical exam must be performed by applicant's own doctor.)

[^] Above applies to Life or Permanent Disablement Stand Alone. Where the Life and Permanent Disablement Stand Alone or Buy Back are both purchased add 50% of lowest sum insured to the higher sum insured to determine the total sum insured. Above includes existing cover held with AIG only.

