

Non-Medical Limits.

Appropriate Fidelity Life application form is to be completed in the first instance. Please refer to the front of the application form to determine if you are completing the correct form for the benefits being applied for.

Medical requirements are based on the total sum insured with Fidelity Life (proposed and in-force) by the cover type with the highest level of medical code.

Life cover.

Age	0 - 45	46 – 50	51 – 55	56 – 60	61+
\$1 - \$500,000	Application form				
\$500,001 - \$750,000	Application form	Application form	Application form	Application form	Code A
\$750,001 - \$1,000,000	Application form	Application form	Application form	Application form	Code A
\$1,000,001 - \$1,500,000	Application form	Application form	Code A	Code A	Code A
\$1,500,001 - \$2,000,000	Application form	Code A	Code B	Code B	Code B
\$2,000,001 - \$3,000,000	Code B	Code B	Code B	Code B	Code C
\$3,000,001 - \$4,000,000	Code C	Code C	Code C	Code C	Code D
\$4,000,001 - \$5,000,000	Code C	Code C	Code C	Code C	Code D
\$5,000,001+	Code D				

Total and permanent disability cover.

Age	0 - 45	46 – 50	51 – 55	56 – 60	61+
\$1 - \$500,000	Application form				
\$500,001 - \$750,000	Application form	Application form	Application form	Application form	Code A
\$750,001 - \$1,000,000	Application form	Application form	Application form	Code A	Code A
\$1,000,001 - \$1,500,000	Application form	Code A	Code A	Code A	Code A
\$1,500,001 - \$2,000,000	Application form	Code A	Code B	Code B	Code C
\$2,000,001 - \$3,000,000	Code B	Code B	Code B	Code C	Code C
\$3,000,001 - \$4,000,000	Code C	Code C	Code C	Code C	Code D
\$4,000,001 - \$5,000,000	Code D				

Income protection, Key person, Rural key person and Business expenses cover.

\$1 – 8,000 per month	\$8,001 - \$12,500 per month	\$12,501 - \$15,000 per month	\$15,001 + per month
Application form	Code A	Code C	Code C

* For Key person and Business expenses cover, take only 50% of the monthly benefit.

Trauma & Trauma multi cover.

Age	0 - 45	46 – 50	51 – 55	56 – 60	61+
\$1 - \$500,000	Application form				
\$500,001 - \$750,000	Application form	Application form	Application form	Application form	Code B
\$750,001 - \$1,000,000	Application form	Application form	Code A	Code A	Code B
\$1,000,001 - \$1,500,000	Code D	Code D+	Code D+	Code D+	Code D+
\$1,500,001 - \$2,000,000	Code D	Code D+	Code D+	Code D+	Code D+

Trauma cover requirements.

* Trauma cover is calculated based on a combination of standalone trauma, accelerated trauma, and trauma multi cover.

** If Trauma multi cover is included, take only 50% of the Trauma multi cover sum insured.

Code A	GP Medical or Paramedical HbA1c Serum Lipids Liver Function tests	Code C	GP Medical HbA1c Serum Lipids Liver Function tests Full Blood Count Creatinine Hepatitis B HIV PMAR	Code D+	GP Medical HbA1c Serum Lipids Liver Function tests Full Blood Count Creatinine Hepatitis B Hepatitis C HIV PMAR Exercise ECG or Calcium Score PSA for all males 45 and over Breast exam or mammogram for all females 45 and over
Code B	GP Medical or PMAR HbA1c Serum Lipids Liver Function tests	Code D	GP Medical HbA1c Serum Lipids Liver Function tests Full Blood Count Creatinine Hepatitis B Hepatitis C HIV PMAR Exercise ECG or Calcium Score		