Zurich Relevant Life
Terms and conditions
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This document sets out the terms and conditions relating to your Zurich Relevant Life policy. Your ‘Confirmation of terms’ sets out the specific cover we agree with you. Together these documents form the contract of your policy provided by Zurich Assurance Ltd. You should read them carefully.

1. Definitions
Like many industries, insurance has a language all of its own. We’ve tried to remove jargon wherever we can. Where we need to use a technical or legal term we will show this in **bold**. A glossary of these terms can be found in section 14.

See section 11 for details of the general terms applying to your policy as they are important.

2. What cover does your policy provide?
Zurich Relevant Life offers a tax efficient way for an **employer**, to arrange life cover for an **employee** (who we call the ‘**life assured**’). The policy can only be issued into a **Zurich relevant life policy trust**, which the **employer** sets up when applying. The **employee**’s family or dependants can be beneficiaries of that trust. The **employer** completes the application, agrees the policy terms and is the initial **policyholder**. By issuing the policy into the **relevant life policy trust**, Zurich is agreeing that the rights and obligations of the **policyholder** are then assigned from the **employer** to the trustees of that trust, provided the trustees agree to take over as the **policyholder** in the terms of the trust.

If the **life assured** dies or is diagnosed with a **terminal illness** during the **term** of the policy, the **sum assured** will be paid to the trustees of the **relevant life policy trust** and the policy will then end. The trustees will then consider to whom the **sum assured** should be paid.

For more details, please see section 5, ‘How much will the cover be for?’.

**You** should also see the ‘Relevant Life Policy: Technical Guide for Employers and Employees’, which is available from **your** adviser, for more information.

3. Who will be covered?
The policy can cover one **life assured** only. It can start any time from the **life assured**’s 16th birthday until the day before their 74th birthday.

**You**, as the **employer**, and the **life assured** must be **UK resident** when this policy starts.
4. When will the cover be in place?

Your policy will run from the start date to the end of the term. These are shown in ‘Your Zurich Relevant Life Policy Schedule’.

You can choose a start date up to 90 days in the future, providing your premiums won’t increase from those we’ve agreed with you, in which case you’ll need to choose an earlier date. This is because the age of the life assured affects how much we’ll charge to provide this cover.

You agree how long you want the term of your policy to be. This may be a specific number of years (a minimum of one and a maximum of 50) or to a specific birthday of the life assured, although cover must end before the life assured’s 75th birthday. If you choose to take out your policy until a specific birthday, this may result in a term with a partial year. In this case you must pay your premiums monthly rather than annually.

At the end of the policy term the cover will stop. Your policy will stop before the end of the term if:

- we’ve paid out the sum assured
- your premiums aren’t paid when agreed (see section 7, ‘Paying your premiums’)
- we cancel the policy because you or the life assured didn’t answer all the questions we asked fully, honestly, and accurately, to the best of your or their knowledge
- we cancel the policy because offering cover will violate any financial sanctions, laws or regulations
- in our reasonable opinion you are in material breach of these terms and conditions
- the life assured doesn’t give us consent to access their medical reports as part of our routine checks (see section 6.1 for more details).
- the trustees of the relevant life policy trust do not agree to assume the rights and obligations of the policyholder once the policy is issued.

You can end your policy at any time. There is no cash-in value for the policy.

5. How much will the cover be for?

Your ‘Confirmation of terms’ shows what cover is included and how much you’ll pay.

Your premiums are guaranteed – this means they won’t change unless you change the cover or you’ve chosen increasing cover.

**Life cover**

The sum assured will be payable if the life assured dies or is diagnosed with a terminal illness during the policy term. The benefit can only be paid to the trustees of the relevant life policy trust.

**When you claim**

As long as your claim is valid and meets the terms and conditions of your policy, we’ll pay out the sum assured and the policy will end.

**Special conditions**

We won’t pay a claim in full or in respect of an increase in sum assured, if the life assured commits suicide or dies as a result of intentional self-inflicted injury within 12 months of the start date or the date a requested increase or milestone benefit is exercised. Instead, we’ll refund the premiums paid in respect of the cover.

We won’t pay a terminal illness claim if the life assured is no longer an employee of the employer who is paying the premiums for the policy, or if the policy has been assigned to the life assured.
### Level, increasing or decreasing cover

At the start of your policy, you choose whether you want level cover, increasing cover or decreasing cover. You can only choose increasing cover or decreasing cover before your policy starts – you can’t change them later.

#### Level cover

If you choose level cover, the sum assured will stay the same throughout the life of your policy unless you change the cover.

#### Increasing cover

You can choose for the cover to increase each year by 3%, 5%, or in line with the Retail Prices Index. If you choose to increase the cover by the Retail Prices Index, any increase will be limited to a maximum of 10% in any year.

Your premiums will go up each year by 1.5% for each 1% increase in cover so that we can provide this extra cover. If your ‘Confirmation of terms’ shows a premium loading on your policy, your premiums may go up by less than this.

We’ll make this change automatically each year on the anniversary of the start date. We’ll let you know eight weeks in advance how much the cover will increase by and how much extra you’ll need to pay.

If you tell us you don’t want to increase the cover, we’ll keep the cover and premiums at the same level as they were for the previous policy year.

If you ask to keep the cover and premiums the same three times during your policy term, we’ll remove increasing cover from your policy and you won’t be able to add it back on. Your policy will then become a level cover policy.

We won’t increase the cover and premiums if it means that the sum assured would exceed £40m.

#### Decreasing cover

You can choose to have the cover reduce, taking account of a fixed interest rate. If you choose this option, the cover will decrease each month and will reduce to zero by the end of the term.

The cover is designed to reduce in line with the outstanding amount on a repayment mortgage of the same interest rate. You can choose a fixed interest rate between 2% and 18% per year, at 2% intervals.

Your premiums will stay the same over the term of your policy.

Remember, the percentage by which the cover will reduce may be different from the percentage decrease in the outstanding mortgage or loan, so there’s a chance that the amount we would pay on a claim may be more or less than the amount owed.

To reduce the risk of a claim amount being less than the amount owed on a mortgage or loan, you can choose a fixed interest rate that is higher than the mortgage or loan interest rate.

If you want to check the current level of cover, you can do so by logging on to the customer portal.
6. Your commitment

6.1 If anything changes or is incorrect

For the purpose of this section only, when we say “you” or “your”, we mean the policyholder and the life assured.

You must take reasonable care to answer the questions we ask fully, honestly, and accurately, to the best of your knowledge. Even if this information has already been provided in a previous application, it must be provided again. The policyholder is ultimately responsible for the information provided to us in respect of the life assured.

If someone other than you records your answers, you must make sure the recorded answers accurately reflect what you have said. Our decision to offer cover, and the terms of that cover, will be based upon the recorded answers and won’t take into account any verbal information not otherwise recorded.

If you think anything you’ve told us is wrong, or if anything changes between you agreeing to take out the policy and the policy start date, it is important that you let us know as soon as possible.

If you don’t tell us about something that’s incorrect or has changed, the policy may be cancelled, its terms may be changed, or a claim may be rejected or not fully paid. Cancelling a policy means that no cover will be provided. If you tell us about something that’s incorrect or has changed but it does not affect the cover we have offered, then we may alter the policy to the extent required to keep our records up to date, but your premiums and these terms will not change.

As part of our routine checks on the accuracy of the information that has been provided to us, we may ask for permission to access the life assured’s medical reports up to six months after your policy has started. If the life assured doesn’t give us their consent, we will cancel your policy and refund your premiums.

6.2 If your contact details change

You can make changes to your contact details on the customer portal. Please let us know as soon as possible if your or the life assured’s name, address or contact details change. If you or the life assured move abroad, you must let us know – please see section 13.4 for more details.

6.3 If you want to cancel

You can tell us you no longer want the policy at any time.

When we issue your policy documents we’ll send you details of how to cancel your policy. You’ll have 30 days from receiving these documents to do this. If you decide to cancel within the 30 day period we’ll refund any premiums you’ve already paid and will stop providing cover.

If you tell us that you want to cancel at any time after the 30 day cancellation period, we’ll stop collecting premiums and offering cover.

6.4 If you need to make a claim on your policy

You should tell us as soon as possible if you need to make a claim. For more information on how to make a claim, please see section 8.
7. Paying your premiums

7.1 How much you’ll pay

Your ‘Confirmation of terms’ shows how much your premiums will be. Your premiums are guaranteed – this means they won’t change unless you change the cover or you’ve chosen increasing cover. If you do make a change to the cover, we’ll tell you how much your new premium will be. The change will take place from your next premium due date.

Any changes you make to your policy must not reduce your premium below our minimum premium amount. As at May 2018, our minimum premiums are £5 a month or £50 a year.

7.2 How you can pay

We’ll collect your premiums by direct debit. You can choose whether to pay monthly or annually unless your policy runs to a specific birthday, in which case you must pay monthly. Premiums will only be collected from a bank account held in the UK and must be paid in sterling.

7.3 When you pay

You can choose which day of the month you wish us to collect the premium on (any day between 1st and 28th). This is your premium collection date. Your first premium may be collected on a different day as we’ll always give you 10 working days’ notice of any new or amended premiums. We’ll write to you to let you know when your first premium will be collected.

If you choose a premium collection date which is different to your premium due date, premiums will be collected after they are due. This won’t affect the cover or the amount of premium that you pay. You can change your premium collection date at any time.

If your policy term is an exact number of years you can at any time:

- change from monthly to annual premiums, or
- change from annual to monthly premiums

This change will take effect from your next premium due date.

7.4 If you don’t pay your premium

If you don’t pay a premium within two months of the premium due date the policy will end and we’ll stop providing cover. If your premiums are paid by a third party, it’s your responsibility to ensure they’re paid on time.

We won’t reinstate a policy which has ended – if you still want cover you’ll need to apply for a new policy.
8. Making a claim

If you need to make a claim you should contact us using the details below.

Call us on:
Tel. 0370 243 0827
(opening hours: 9am to 5pm, Monday to Friday)

Alternatively, go to the customer portal or visit us online at:
www.zurich.co.uk/life-insurance/claim

We always try to pay all valid claims as soon as possible and we’ll keep you informed of how the claim is progressing.

What information we’ll need

When you get in touch we’ll let you know exactly what information we’ll require and any forms which must be completed. The sort of evidence we may require includes:

- medical evidence
- evidence of death.

You’ll need to make sure the premiums for your policy continue to be paid until we agree to pay the claim.

9. What changes can you make to your policy?

The range of changes you can make to the benefits and cover on your policy are set out below. If you want to make any of these changes, please contact your financial adviser.

Any changes you make will only come into effect from your next premium due date. Any changes to your premiums will also be effective from the same date.

Depending on the change being made, we may ask for details of the life assured’s personal circumstances to check if we are willing to change the cover.

9.1 Increasing the amount of cover

If you wish to increase the sum assured on the policy, there are two options available to you – a requested increase or using the milestone benefit.

Requested increase

You can ask us to increase the sum assured at any time. We’ll ask you about any changes in the life assured’s personal circumstances to see if we’re willing to offer this extra cover. If we are, we’ll work out your new premium based on the life assured’s latest personal circumstances, their age at the time you increase the cover, and the number of years left until the end of the policy’s term.
Milestone benefit

Your policy may include milestone benefit – this will be included on your ‘Confirmation of terms’. This benefit allows you to increase the sum assured within 90 days of a significant life event (see table below) without having to tell us all about the life assured’s personal circumstances at the time.

The maximum increase you can make using the milestone benefit is the lower of the original sum assured or £200,000. This limit applies across any relevant life policies you hold with us which have the same life assured as this policy. If you’ve already used up all the milestone benefit on another relevant life policy (or policies) you hold with us with the same life assured as this policy, you won’t be able to use it on this policy. In other Zurich policies, milestone benefit may be called “Guaranteed Insurability Option” or “Special Event Benefit”.

The life assured must be 54 years old or younger when you use this benefit and your policy must have at least 12 months to run.

Once the new cover is in place, your premiums will increase to reflect the extra cover we are providing. We’ll work out your new premium based on the life assured’s personal circumstances when you took out the policy, their age at the time you increase the cover, and the number of years left until the end of the policy’s term. The term of the policy will stay the same.

You must send us evidence of the significant life event within 90 days of the event. The following table shows the evidence we require:

<table>
<thead>
<tr>
<th>Milestone</th>
<th>What documents do we need to see?</th>
</tr>
</thead>
<tbody>
<tr>
<td>The life assured increases their mortgage to purchase a new home, to move house, or to improve their main home. If using this significant life event you won’t be able to increase the cover to more than the total outstanding mortgage on the life assured’s main home.</td>
<td>Copy of the lender’s offer letter.</td>
</tr>
<tr>
<td>The life assured marries or enters into a civil partnership.</td>
<td>Marriage or civil partnership certificate.</td>
</tr>
<tr>
<td>The life assured divorces, dissolves a civil partnership, or separates.</td>
<td>Decree absolute or dissolution order. Alternatively, for separation, evidence of a transfer of mortgage, new mortgage, or evidence of separate addresses.</td>
</tr>
<tr>
<td>The life assured becomes the natural parent of a child or adopts a child.</td>
<td>Birth or adoption certificate.</td>
</tr>
<tr>
<td>The life assured’s salary paid as a result of employment with you increases by 10% or more after a promotion or change of job. This does not apply if they are self-employed or in a position to decide the amount of their own salary. If using this significant life event, the most you can increase the cover by is the percentage increase in their salary.</td>
<td>Evidence of the promotion or change in job and increased annual salary.</td>
</tr>
</tbody>
</table>

Example: How milestone benefit works

Your policy has £100,000 of life cover. The life assured moves house and increases their mortgage by £40,000. You choose to use the milestone benefit to increase the cover by this amount to £140,000. A year later the life assured has a child and you wish to use the milestone benefit again. As you have already used £40,000 of the milestone benefit, the maximum amount you can increase the cover by is another £60,000, taking you to your maximum increase of £100,000 (the lower of your original sum assured or £200,000).
9.2 Reducing the amount of cover

If you want to reduce the sum assured, you can do this at any time. There is no limit on the amount you can reduce the cover by, providing your premiums don’t go below our minimum premium amount (see section 7.1). Please see section 9.1 for what will happen if you want to increase the cover again.

If you reduce the cover your new premium will be based on your new sum assured.

9.3 Changing the rate your policy increases or decreases

If you’ve chosen decreasing cover, you can change the interest rate at which it decreases at any time. This will change the rate at which the sum assured reduces over time but it will still reach zero by the end of the term. The rates you can change it to are shown in the explanation of decreasing cover in section 5. Your premium will change to reflect the new interest rate.

If you’ve chosen increasing cover you can change the rate at which the cover increases at any time. The rates your policy can increase by are as shown in the explanation of increasing cover in section 5. The new rate of increase will apply from the next anniversary of the start date.

9.4 Removing the increasing cover option

If you’ve chosen increasing cover but want to change to level cover (see section 5), you can do this at any time. Once you’ve removed this option, you won’t be able to add it back again. It’s not possible to change from level cover to increasing cover at any time.

9.5 Changing the term of your policy

Reducing the term of your policy

If you want to reduce the term of your policy so that the end date is brought forward, you can do this at any time. We’ll recalculate your premium to reflect the new period of cover.

Increasing the term of your policy

If you want to increase the term of your policy so that the end date is later, you can ask us to do this at any time. We’ll ask you about any changes in the life assured’s personal circumstances to see if we’re willing to offer this increase. If we are, we’ll work out your new premium based on the life assured’s latest personal circumstances, their age at the time you increase the cover, and the number of years left until the end of the policy’s term.

Please see section 4 for details of maximum ages and terms available.

9.6 Reviewing your premium if the life assured has previously smoked

When we work out the premium for your policy, one of the factors we use to determine the premium is whether the life assured smokes, or how long it is since they gave up smoking.

If, since the start of the policy, the life assured has given up smoking for 12 months or more, you can ask us to review your premiums to see if we can reduce them. We’ll ask them about any changes in their personal circumstances to see if we’re willing to do this.

We’ll work out your new premium based on the life assured’s latest personal circumstances at the time you change the cover. You can then decide whether or not you want to accept the new amount.
10. Changes we can make to your policy

This document sets out the terms and conditions of the policy. Only we can change or add to the terms and conditions.

We may alter the terms and to the extent that the change is proportionate and reasonable for any of the following reasons:

• to take account of changes to, or to comply with the law, taxation, official guidance, codes of practice, or the way in which we are regulated or the amount of capital we need to hold
• to provide for the introduction of new or improved systems, methods of operation, service or facilities
• to take account of a recommendation, requirement or decision of any court, government body, ombudsman, regulator or similar body anywhere in the world where the recommendation, requirement or decision impacts on us with regard to your policy
• to make these terms and conditions clearer or more favourable to you
• to put right any mistake we may discover in future
• to reflect changes in technology or industry practice
• to reflect any change to our corporate structure arising from any reorganisation of our business that does not unfavourably affect your policy, but requires us to make certain changes to these terms and conditions
• to allow for changes to levies or charges imposed by law or under the Financial Services Compensation Scheme or by the Financial Conduct Authority (unless we are told we must not pass these onto our customers)
• if, in our reasonable opinion, we are at material risk of becoming insolvent and this may be avoided by changing these terms and conditions and the changes are in the interests of our policyholders as a whole.

Wherever possible, we will let you know at least three months before we make any material changes to these terms and conditions. You can get the most up-to-date version of these terms and conditions from your adviser or on your customer portal.

11. General terms

In these terms and conditions, where we can use our discretion, make a decision, require information or evidence or use our judgment, then we will do so acting reasonably, proportionately, fairly and in accordance with the law and regulations.

If there is a difference between these terms and conditions and any other communications we have with you, the terms and conditions will prevail.

If the trustees of the relevant life policy trust change, we must be informed in writing at our address shown in section 15.

If any of the details you have provided are wrong, we can change the terms of your policy to reflect the correct details.

Only you can enforce the terms of your policy. We exclude the rights of any other persons under the Contracts (Rights of Third Parties) Act 1999.
12. Law
The policy is governed by the law of England.

We will not provide you with any services or benefits if in doing so we violate any applicable (including UK, EU and USA (Office of Foreign Asset Control)) financial sanctions, laws or regulations. This could result in us having to terminate your policy with us.

13. Other information

13.1 How to complain
If you need to complain, please see section 15, ‘How to contact us’.

You can ask us for details of our complaint handling process. If you are not satisfied with our response to your complaint, you can complain to:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Or visit the website www.financial-ombudsman.org.uk

This service is free to you and you can find out more at any time by contacting the Financial Ombudsman Service. You do not have to accept the decision of the Financial Ombudsman Service and you are free to go to court instead if you wish.

13.2 Compensation
We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations, you may be entitled to compensation under the scheme.

Any compensation you receive under the scheme will be based on the FSCS’s rules.

For this type of policy, the scheme covers 100% of the claim. Please note that for life assurance products the FSCS’s first responsibility is to ensure the cover continues rather than pay compensation.

If you need more information, you can contact the FSCS at:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU
UK

Telephone: 0800 678 1100 or 020 7741 4100
Or visit the website www.fscs.org.uk
13.3 Data protection

Zurich Assurance Ltd is your data controller under data protection legislation and is committed to ensuring the way we collect, hold, use and share personal information about you complies fully with the legislation. This is explained in our data protection statement, ‘Your privacy is important to us’, which your adviser will give you when you apply. Please contact us if you would like another copy.

13.4 Moving abroad

This policy is designed for customers who are resident in the United Kingdom.

The policyholder and life assured must be deemed permanent UK residents at the time the policy starts.

We do not provide any tax advice. If you decide to live outside of the United Kingdom after this policy has been issued, we recommend that you obtain independent advice in relation to this policy on the tax consequences of changing your country of residence. We are not responsible for any adverse tax consequences that may arise in respect of your policy and/or any payments made under your policy as a result of you changing your country of residence.

If you move to another country outside the UK, your policy may no longer be suitable for your individual needs. UK laws or the local laws and regulations of the jurisdiction to which you move may impact our ability to continue to operate your policy in line with these terms and conditions. You must tell us of any planned change in residency while you have a policy prior to such change becoming effective. If you do not do so this will be a material breach of these terms and conditions and we may terminate the policy as a result.

13.5 Living abroad

If you make a claim for terminal illness, all medical certificates and examinations that we require to assess the claim must be provided by a medical professional in the UK, the European Union (member states as of 2017), Australia, Canada, Japan, New Zealand, Norway, Switzerland or the USA. We will also accept evidence from other countries if, in our assessment, the evidence is comprehensive enough and of a sufficient standard for us to properly assess the claim. If necessary we may need the life assured to consult and be examined by a medical professional of our choice to confirm the diagnosis. We will always act reasonably when reviewing evidence to support a claim.

13.6 Conflicts of interest

We make every effort to identify conflicts of interest. A conflict of interest is where the interests of our business conflict with those of a customer, or if there is a conflict between customers of the business. Once identified, we aim to either prevent the conflict or put steps in place to manage it so that it is no longer potentially detrimental to our customers. We have processes in place to ensure we conduct our business lawfully, with integrity, and in line with current legislation. We operate in line with our conflicts of interest policy, available on request or on our website, which details the types of conflicts of interest that affect our business and how we aim to prevent or manage these. Where we cannot prevent or manage a conflict which may be detrimental to you, we will fully disclose it to you in line with our policy.

13.7 Interpretation

In these terms and conditions, where the context requires, words in the singular include the plural and vice versa.
### Glossary

<table>
<thead>
<tr>
<th>Technical or legal term</th>
<th>Meaning</th>
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<tbody>
<tr>
<td><strong>customer portal</strong></td>
<td>The online portal where you can find details of your policy and any communications we send to you.</td>
</tr>
<tr>
<td><strong>employee</strong></td>
<td>A person employed for wages or salary by an employer. Directors of a company, including shareholding directors, and officers of a company, are also considered as employees for this purpose. However a sole trader in their personal capacity as business owner, an equity partner in a partnership or a member of a limited liability partnership are excluded.</td>
</tr>
<tr>
<td><strong>employer</strong></td>
<td>Any person or entity employing one or more employees, including sole traders (as a business with employees), partnerships, limited liability partnerships, limited companies or charities.</td>
</tr>
<tr>
<td><strong>insurable interest</strong></td>
<td>A person has an insurable interest in an individual if they would suffer financially if the individual were to die.</td>
</tr>
<tr>
<td><strong>life assured</strong></td>
<td>The employee who is insured by this policy.</td>
</tr>
<tr>
<td><strong>personal circumstances</strong></td>
<td>These include details of the life assured’s age, previous and current smoker status, occupation, health, family history, lifestyle, activities and travel.</td>
</tr>
<tr>
<td><strong>policy year</strong></td>
<td>The 12 month period running from the anniversary of the policy start date.</td>
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<tr>
<td><strong>policyholder</strong></td>
<td>The person who takes out the policy, who will need to show they have an insurable interest. Once the policy is issued into the relevant life policy trust, the policyholder will be the trustees of that trust.</td>
</tr>
<tr>
<td><strong>premium, premiums</strong></td>
<td>The monthly or annual amount you pay for the cover.</td>
</tr>
<tr>
<td><strong>premium collection date</strong></td>
<td>The day of the month you choose for your premiums to be collected.</td>
</tr>
<tr>
<td><strong>premium due date</strong></td>
<td>If you choose to pay monthly the first premium will be due on the start date of the policy, and subsequent premiums will be due on the same day of each month after that. If your policy start date is on the 29th, 30th, or 31st of the month, in any month which doesn’t have one of those dates in it, the due date will be the last day of that month. If you choose to pay annually, the first premium will be due on the start date of the policy, and subsequent premiums on each anniversary of the start date after that.</td>
</tr>
<tr>
<td><strong>relevant life policy trust</strong></td>
<td>This is a discretionary trust, a legal arrangement enabling a trusted group of people (trustees) to look after a relevant life policy. If a claim is made, the sum assured is paid out to the trustees who will apply the sum assured to or for the benefit of one or more of the beneficiaries of the trust at their absolute discretion.</td>
</tr>
<tr>
<td><strong>Retail Prices Index (RPI)</strong></td>
<td>This is a measure of inflation in the United Kingdom as compiled by the Office for National Statistics, or any official published retail prices index that we adopt in its place. It measures the average change each month in the prices of goods and services bought by most households in the United Kingdom. If you have chosen to have the cover increase by RPI, the cover will increase by the same percentage as RPI increased over the 12 month period that ended four months before the relevant anniversary of the start date. Your level of cover will not change if there has been a fall, or no increase, in the index over this period.</td>
</tr>
<tr>
<td><strong>smoker</strong></td>
<td>Someone who last smoked cigarettes or cigars, used a pipe or any other form of tobacco or nicotine products, including e-cigarettes or nicotine replacement products, in the last 12 months.</td>
</tr>
<tr>
<td><strong>start date</strong></td>
<td>The date the cover starts.</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
</tr>
<tr>
<td>-----------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>sum assured</td>
<td>The amount of cover you have chosen to take out insurance for. This is a lump sum, one-off payment.</td>
</tr>
<tr>
<td>term</td>
<td>The length of time your policy will provide cover for. You can select to have the policy run for a set number of years or until the life assured reaches a certain age.</td>
</tr>
<tr>
<td>terminal illness</td>
<td>A definite diagnosis by the attending consultant of an illness that satisfies both of the following:</td>
</tr>
<tr>
<td></td>
<td>• the illness either has no known cure or has progressed to the point where it cannot be cured, and</td>
</tr>
<tr>
<td></td>
<td>• in the opinion of the attending consultant, the illness is expected to lead to death within 12 months</td>
</tr>
<tr>
<td>UK resident</td>
<td>Habitually resident in the UK for a minimum of 6 months and being resident in the UK for tax purposes. If you are a business it means being registered or incorporated in the UK.</td>
</tr>
<tr>
<td>we, our, us or Zurich</td>
<td>Zurich Assurance Ltd – the company providing the policy.</td>
</tr>
<tr>
<td>you, your</td>
<td>Except for the part of section 6, ‘Your commitment’ under the heading ‘If anything changes or is incorrect’, this means the policyholder.</td>
</tr>
</tbody>
</table>

15. How to contact us

If you want to contact us you can phone or write.

Phone: 01793 514514
Monday to Friday 8.30am – 6.00pm
We may record or monitor calls to improve our service.

Write to: Zurich Assurance Ltd
Tricentre One
New Bridge Square
Swindon
SN1 1HN
UK

Keep in touch

It’s important that we keep in touch so if you change your address or any of your contact details, please let us know.

We want everyone to find it easy to deal with us. If you need information about our policies and services in a different format, just let us know and we’ll provide it.

Please let us know if you would like a copy of this in large print or braille, or on audiotape or CD.

If you are a textphone user, we can answer any questions you have through a Typetalk Operator. Call us on 18001 01793 514514. Or, if you’d prefer, we can introduce you or your adviser to a sign-language interpreter.