

# Zurich Whole of Life

## Key features





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Large print,  
braille and  
audio.

Please let us know if  
you'd like a copy of  
this in large print,  
braille or audio.

If you're 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 your adviser to a  
sign language interpreter.

## Helping you decide

This important document gives you a summary of the Zurich Whole of Life policy. For more details on how this policy works, please see the Zurich Whole of Life terms and conditions. We'll also provide you with your 'Confirmation of terms' which will show details of the cover you choose.

## How to contact us and making a claim

If you want to contact us before you buy this policy you can phone or write:



### Call us on

0370 850 5682  
Monday to Friday 9am to 5.30pm  
(excluding bank holidays).

We may record or monitor calls to improve our service.



### Write to us at

Zurich Customer Services  
Protection Operations  
PO Box 4157  
Swindon  
SN4 4QB

### Email us at

[life.service@uk.zurich.com](mailto:life.service@uk.zurich.com)

To make a claim, you, or the person dealing with your affairs, should contact us using the details below. We'll confirm what information we need to process the claim as quickly as possible.



### Call us on

0370 240 0073  
Monday to Friday 9am to 5pm  
(excluding bank holidays).

We may record or monitor calls to improve our service.

An answerphone is in operation outside office hours.



### Visit us online

Go to the **customer portal** at  
[www.zurich.co.uk/customer-portal](http://www.zurich.co.uk/customer-portal)  
or the Zurich website at  
[www.zurich.co.uk/life-insurance/claim](http://www.zurich.co.uk/life-insurance/claim)

### Email us at

[zurichmulticlaims@uk.zurich.com](mailto:zurichmulticlaims@uk.zurich.com)

## 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'd like everyone to find it easy to deal with us. Please let us know if you need information about our policies and services in a different format.

The Financial Conduct Authority is a financial services regulator.

It requires us, Zurich Assurance Ltd, to give you this important information to help you to decide whether our Zurich Whole of Life policy is right for you.

You should read this document completely and carefully so that you understand what you're buying, and then keep it safe for future reference.



# About the Zurich Whole of Life policy

The Zurich Whole of Life policy provides life cover. Your adviser will help you decide if a policy is right for you and let you know how to apply.

## The aim of the policy



The Zurich Whole of Life policy will provide you with Life Cover that pays your chosen cover amount when you die or are diagnosed with a terminal illness.

- The criteria you need to meet to make a claim is included in the terms and conditions.
- The cover amount we pay out is called the sum assured.
- The people covered by the policy are called the lives assured.

## Your commitment

### You must

- Answer all the questions on your application fully, honestly, accurately and to the best of your knowledge. You are responsible for the full disclosure of your medical information, don't assume we'll contact your doctor to get it.
- Tell us about any changes to the information on your application before your policy starts.
- Allow us to access your medical records for up to six months after your policy has started.
- Pay your premiums on time during the policy term.
- Review your cover during the policy term to make sure it continues to be right for your needs.

## Risk factors

### What you need to be aware of

- If you don't give us full and accurate information during the application, we may cancel your policy, change its terms, or not pay a future claim.
- If you stop paying for your policy, your cover will end and we won't refund any premiums you've already paid.
- If your circumstances change in the future, your policy may stop being suitable. Regularly check your policy still meets your needs.
- Circumstances in which we may not pay out are detailed on page 9.
- The policy has no cash-in value.

# Building your policy

## Choose who the policy covers

Choose for your policy to cover one person or two people jointly.



Single



Joint

## Type of cover provided

Life Cover



Pays out the sum assured on death or diagnosis of a terminal illness.

## Choose Level or Increasing Cover



Level

Level of cover and premiums stay the same over policy term.



Increasing

Cover can increase each year by 3%, 5% or the Retail Price Index. Premiums will go up by 2% for each 1% increase in cover.

## Choose when the policy will pay out

If the policy covers two people, you can choose for the sum assured to be paid out after either:



The first person suffers a terminal illness or dies.  
We call this joint life first event.



Both people die or are diagnosed with a terminal illness.  
We call this joint life second event.

## Choose other policy options and life assured benefits

This document includes details of the other policy options and life assured benefits which you can choose to suit your needs.

# Life assured benefits

This benefit is flexible and can apply separately to each life assured on joint policies. You must choose this benefit when you start your policy, you're unable to add it later but you can remove it.



## Waiver of Premium

We'll pay your premiums if injury or illness means you're unable to work and can't perform your own occupation for over six months. We'll keep paying them until you get back to work, die, or the cover ends.

This benefit can start any time from the age of 18 until the day before your 55th birthday and will automatically end the day before your 70th birthday. On joint policies, the benefit will end for each person when they reach the maximum age.

## Minimum and maximum age and term restrictions

This table shows the minimum and maximum age you can be to start a policy, and the maximum age you can be when the policy ends. For example, if the age is shown as 83, it means before your 84th birthday. If the policy is for joint life, the maximum age for the policy to start applies to whoever is older.

Type of cover	Minimum age at start date	Maximum age at start date	Maximum age when the benefit will end
Single life policy	18	83	-
Joint life first event policy	18	69	-
Joint life second event policy	18	83	-
<b>Additional life assured benefits which can end before the main cover</b>			
Waiver of Premium	18	54	69

## Making changes to your policy

You can make the following changes after your policy has started.

- Increase or reduce:
  - the amount of cover
- Remove:
  - Waiver of Premium
  - Increasing Cover
- Ask us to review your premium if you have given up smoking.

Depending on the change you ask for, we may need to ask you about your health and personal circumstances to see if we're able to make the change. Any changes you make are likely to change your premiums.

In addition to the above changes you can make, your policy may also include the following benefits:



## Milestone benefit

You can increase the amount of cover on your policy within 90 days of a significant life event. For example, when you move house, get married or have a child. You won't need to tell us about any changes in your health or personal circumstances.

You'll need to be 54 years or younger when you make this change, except for increases in inheritance tax liability, where you'll need to be 69 years or younger.

The most you can increase your cover by will be the lower of your original sum assured or £200,000.

# Questions and answers

## When will my cover begin?

The cover will begin on the start date you agree with us. If we're not able to make an immediate decision on your application, we may be able to offer free cover whilst we're assessing your application.

## When will the policy end?

Your policy will run from the start date until one or both of you die or are diagnosed with a terminal illness. The lump sum will then be paid out and your policy will end. Your cover will end sooner if your policy is cancelled.

## How much does the policy pay out?

You decide how much cover you need when you buy a policy. The sum assured we agree with you will be shown on your 'Confirmation of terms'. The policy has no cash-in value.

## How much does the policy cost?

How much the policy costs depends on:

- your personal circumstances – for example your age, health, occupation, whether you use tobacco products or nicotine replacement products, or how long it is since you stopped using these
- the amount and type of cover, and any optional benefits you choose

Your 'Confirmation of terms' will tell you how much the policy will cost.

## How do I pay?

We'll collect your premiums by direct debit. You can choose to pay monthly or annually, unless you choose the Waiver of Premium life assured benefit, in which case you'll need to pay monthly.

## Can my premiums change in the future?

Your premiums are guaranteed – this means they will stay the same during your policy unless you:

- choose Increasing Cover; or
- change your cover.

Your premiums may also change if we receive additional information regarding your application details and your terms are changed because of this. Please see the 'Your commitment' section of the terms and conditions.

## What if I stop paying?

If you stop paying your premiums, the cover and policy will end. You won't get back any of the premiums you've already paid.



## When will the policy not pay out?

A claim may not be accepted or paid in full, or the policy may be cancelled or its terms may be changed if:

- you don't answer the questions we ask fully, honestly, and accurately, to the best of your or the life assured's knowledge when you apply for the policy, increase your cover or when you make a claim
- you don't tell us if you think anything you've told us is wrong, or if anything changes between you agreeing to take out the policy or ask to increase your cover and the date the policy or increase starts
- you haven't paid all the premiums that were due.

The Zurich Whole of Life terms and conditions include full details of all the situations when we won't pay out. If we apply any additional specific exclusions, we'll show them on your 'Confirmation of terms'.

There is an important exclusion to your policy. We won't pay a claim if a life assured dies as a result of suicide or intentional self-inflicted injury within 12 months of the start date or the date you increase your cover.

## Cancelling your policy

### Can I change my mind and cancel?

Yes, you can. When you first take out your policy, we'll send details of how to cancel your policy if you've changed your mind. If you do cancel within the first 30 days, we'll refund any premiums you've paid.

You can cancel your policy at any time by contacting us to let us know, but if this is after the first 30 days we won't refund any premiums you've already paid towards your policy. You can contact us to cancel using the contact details on page 4 in the section 'How to contact us and making a claim'.



# Other information

## What about tax?

You won't have to pay income tax or capital gains tax on any benefits the policy pays out.

If you've taken out the policy for yourself, or the policy covers two people jointly where the life cover is paid after both of you have died, the lump sum payable on death should not form part of your estate for inheritance tax purposes, provided that the policy is written under a suitable trust. If the policy is not written in trust, the lump sum payable on death may be liable to inheritance tax. Please talk to your adviser about how this affects you and what arrangements you could make.

We've based this information on our understanding of current UK law and HM Revenue & Customs practice. Future changes in law and tax practice or individual circumstances could affect taxation.

## How to complain

If you need to complain, please use the contact details below. You can ask us for details of our complaints handling process.



### Call us on

0370 850 5682  
Monday to Friday 9am to 5.30pm  
(excluding bank holidays).

We may record or monitor calls to improve our service.



### Write to us at

Zurich Customer Services  
Protection Operations  
PO Box 4157  
Swindon  
SN4 4QB

### Email us at

life.service@uk.zurich.com

If you're 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

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This service is free to you and you can find out more by contacting the Financial Ombudsman Service. You don't have to accept a decision by the Financial Ombudsman Service and you're free to go to court instead if you wish.

## Compensation

We're 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

Telephone: 0800 678 1100 or 020 7741 4100

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Financial strength

If you'd like to know more about our financial strength, including our Solvency and Financial Condition Report (SFCR), please visit our website at [www.zurich.co.uk/SFCR](http://www.zurich.co.uk/SFCR)

## Terms and conditions

This key features document gives a summary of the Zurich Whole of Life policy. It doesn't include all the definitions, exclusions or terms and conditions.

Your adviser will provide you with a copy of the terms and conditions before your policy starts and we'll provide you with a copy when your policy starts. If you would like a copy before then, please contact us direct.

We'll let you know if there are any changes to the terms and conditions. For details of changes we can make, see the 'Changes we can make to the terms and conditions' section of the Zurich Whole of Life terms and conditions.

## Moving abroad

If you move abroad you need to tell us. This may result in you having tax obligations in that country. Please refer to the 'Moving abroad' section of the Zurich Whole of Life terms and conditions.

## 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'll fully disclose it to you in line with our policy.

## Law

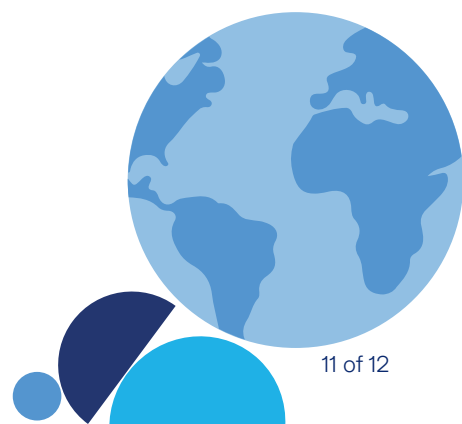
The policy is governed by the law of England.

## Our regulator

Zurich Assurance Ltd is an insurance company. We're authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. We're entered on the Financial Services register under number 147672. This is on the website [www.fca.org.uk](http://www.fca.org.uk). You can phone the FCA free from a landline on 0800 111 6768.

## Communicating with you

Our policy documents and terms and conditions are in English, and we'll always write and speak to you in English.



Zurich Assurance Ltd, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales under company number 02456671. Registered Office: Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

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