ZURICH

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Zurich Income Protection

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 Income Protection policy. For more details on how this policy works, please see the Zurich Income Protection terms and conditions. We'll also provide you with your 'Confirmation of terms' which will show details of the cover you choose.

Some policy options and benefits may not be available to you when you take out your policy based on your application process. Please speak to your adviser if you have any questions.

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

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.

Visit us online

Go to the **customer portal** at
www.zurich.co.uk/customer-portal

or the Zurich website at
www.zurich.co.uk/life-insurance/claim

Email us at
zurichmulticlaims@uk.zurich.com

Making a claim on Zurich Accelerate
Zurich Accelerate is an online service and you'll need to claim through your Trustedoctor account.

If you want to make a claim for Accelerate, and have already registered for Trustedoctor login at **www.trustedoctor.com/zurich-accelerate**.

If you haven't registered yet, please follow the instructions in the Welcome to Accelerate email we sent when your policy started. If you need help, you can get in touch with Trustedoctor using the chat feature on their login page.

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 Income Protection policy is right for you.

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

About the Zurich Income Protection policy

The Zurich Income Protection policy is an insurance policy that is designed to pay you a regular monthly benefit to replace part of your gross income if you can't work because of an illness or injury. Your adviser will help you decide if the policy is right for you and let you know how to apply.

The aim of the policy

If you're unable to work due to an illness or injury that prevents you from performing your job and results in a loss of earnings, we'll pay you a monthly income.

The criteria you need to meet to make a claim is included in the terms and conditions.

The policy options you choose and any specific exclusions we apply are detailed in the 'Confirmation of terms' we send when your policy starts.

Your commitment

You must

- Answer all questions on the application fully, honestly, and accurately, to the best of your knowledge. You're 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.
- Be a UK resident and registered with a UK doctor when this policy starts, and for two years prior to applying.

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.
- Circumstances in which we may not pay out are detailed on page 17.
- When you claim, it may take time to get medical and financial evidence. You should claim as early as possible to minimise the risk of your monthly benefit not starting when your chosen deferred period ends, see page 8 'Understanding your deferred period'.
- 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.
- If you choose Increasing Cover and over time your monthly benefit increases by more than your gross income, you may end up paying for a higher monthly benefit than you can claim.
- If you choose Level Cover, your monthly benefit will not increase in line with inflation or any potential salary increases you may receive.
- We may pay less than your monthly benefit. The amount we pay will be based on your gross income when you claim. For example, if your earnings fall, you may be paying for a higher benefit than you can claim for. If this happens, we won't refund any premiums.
- You may not be able to receive some means-tested state benefits while we're paying you an income under this policy.
- The policy has no cash-in value.
- Some elements of the Zurich Accelerate option may be included on any private medical insurance cover you have.

Building your policy

Choose who the policy covers

The policy only covers one person and can only be taken out by the individual themselves. You must be either employed or self-employed when your policy starts and working at least 16 hours a week.

Choose the type of cover you need

Both options provide a number of additional benefits, with the Enhanced option offering a wider range, shown on page 9. You can't change this once your policy has started.

Zurich Income Protection

OR

Zurich Income Protection Enhanced

Choose when your monthly benefit will start

The deferred period is the time between when you become unable to work and when your monthly benefit payments start. See page 8 for more information.

Single deferred

This is measured in weeks and the options are 4, 8, 13, 26, 52 or 104 weeks.

OR

Dual deferred

Two deferred periods enable you to stagger your monthly benefit. You'll start to receive an income at the end of the first deferred period, and then an additional amount after the second.

Choose how long you want it payable

The 'claim period' is the term used to describe the duration that you can choose for the monthly benefit to be paid. This can be for the full term of your policy, or you can limit it to a maximum of 24 months for each claim.

Full term benefit period

For as long as you can't work, you'll be able to claim until your policy ends.

OR

Limited term benefit period

For as long as you can't work, you'll be able to claim for up to 24 months for each claim.

Choose Level or Increasing Cover

Level

Your monthly benefit and premiums stay the same over the policy term.

OR

Increasing

Your monthly benefit will increase each year by a fixed 3% or 5% or in line with the Retail Price Index. Premiums will go up by 1.5% for each 1% increase in cover.

Choose other benefits

You can choose to add one or both of these benefit options to your policy.

Zurich Accelerate

Multi-Fracture Cover

The amount of cover you can take out

It's very important to know the difference between the maximum amount of cover you can take out now, and the amount we'll pay each month if you make a successful claim.

You'll choose how much monthly benefit you think you'll need. The maximum cover you can get is based on how much you currently earn before tax (your gross income).

The maximum is:

- 65% of the first £60,000 you earn, plus
- 45% of any money you earn over £60,000.

The total maximum benefit we can pay is £20,000 a month.

As well as your salary and any bonus or commission payments from your job, your gross income includes benefits in kind (that would stop if you become unable to work) and dividends you get. It may also include dividends paid to your spouse, civil partner, or someone you live with. We explain more about what counts as gross income in the terms and conditions.

Example of maximum cover you can choose

When you take out your policy your income is £60,000 a year before tax. You choose to take the maximum cover of 65% equivalent to a monthly benefit of £3,250.

The monthly benefit we'll pay

We'll re-calculate the maximum monthly benefit based on your gross income when you claim.

If your gross income has fallen in relation to your monthly benefit, you may get less than you pay for.

We'll also deduct any continuing income you might get - this is explained on page 15 and the effect is shown in the third example below.

Examples of what we might pay, following on from the example above:

If your income falls

A few years later when you make a claim, you tell us your gross earnings have dropped to £45,000. We'll work out the maximum monthly benefit based on 65% of £45,000, and pay you £2,437 a month which is £813 a month less than the cover you pay for.

If your income rises but you choose Level Cover

A few years later when you make a claim, you tell us your gross earnings have risen to £70,000. Even though the maximum amount we could insure you for based on your new higher income has risen to £3,791, as you chose a Level Cover policy we'll pay your monthly benefit of £3,250.

Your income is the same but you get continuing income from your employer

A few years later when you make a claim, you tell us your gross earnings stayed the same at £60,000. However, you get £500 a month from your employer for three months. We'll deduct this continuing income from your monthly benefit of £3,250 until your sick pay stops.

Assessing the maximum monthly benefit we can pay

We'll usually base what we pay you on your gross income over the 12 months before the date you couldn't work. However, we'll also take account of the following.

- If you claim in the first year of a new job, we'll usually use the higher of your salary from your employment contract, or your earnings over the previous 12 months. However, this won't apply if you're a company director or in a position to set your own salary.
- If you're a company director or self-employed, we may look at an average of your earnings over the previous 36 months.
- The maximum and minimum benefit guarantees are explained on page 10.

Maintaining the right level of cover

Unexpected changes in income over time can significantly alter your needs. We recommend you regularly review the level of cover with your adviser.

Understanding your deferred period

We'll start paying any monthly benefit at the end of your chosen deferred period. This starts from the date you become unable to work. We'll then make your monthly benefit payments at the end of each month.

You choose the length of the deferred period. You can have either a single deferred period, or two (dual) deferred periods. When choosing, you should think about any earnings you expect to get. This might be from benefits such as sick pay, or from savings or other income.

Single deferred period

You can choose a deferred period of 4, 8, 13, 26, 52 or 104 weeks (for some higher risk occupations, options may be restricted).

Dual deferred period

Two deferred periods allow you to stagger your monthly benefit. This is useful if you have company sick pay that reduces over time.

We start paying part of your monthly benefit at the end of your first deferred period. At the end of the second, you'll start to get an additional amount.

You can choose deferred periods of 4, 8, 13, 26, 52 or 104 weeks (for some higher risk occupations, options may be restricted).

Medical Professions Sick Pay Guarantee

Special deferred period arrangements apply to doctors, surgeons, dentists, nurses and midwives who work for the NHS or whose employer follows the NHS sick pay structure. See page 11 for further information.

Choosing how long your monthly benefit is paid

You choose how long you want the monthly benefit to be paid – this is known as the 'claim period'. This can be for the full term of your policy or you can limit it to a maximum of 24 months for each claim. We'll stop paying your monthly benefit when you reach the end of your claim period (if you choose the limited term benefit period option) or until the earliest of the reasons given on page 15, 'When will payments stop?'.

Full term benefit period

For as long as you can't work, you'll be able to claim until your policy ends (dependent on any other continuing income you may be receiving). There's no limit to the number of times you can claim and you can make repeated claims for the same condition or multiple claims for different conditions. We'll only pay one claim at a time.

If you need to stop working again for the same or a related condition within 12 months after a claim has ended, we won't apply the deferred period and will start paying you immediately.

Limited term benefit period

For as long as you can't work, you'll be able to claim for up to 24 months for each claim (dependent on any other continuing income you may be receiving) – this period includes any Return to Work Package you may have received (see page 11). Once you've claimed for 24 months in total, your claim will end and you'll need to fully return to work for six months before you can claim again for the same condition or any related condition. For claims relating to completely unrelated illnesses or injuries, you won't need to have gone back to work for six months to make another claim.

There's no limit to the number of times you can claim and you can make repeated claims for the same condition or multiple claims for different conditions. We'll only pay one claim at a time.

If you need to stop working again for the same or a related condition within 12 months and you didn't previously receive your benefit for 24 months, we won't apply the deferred period and will start paying you immediately. We'll treat this as a continuation of your previous claim which would be payable for a maximum of 24 months in total.

Policy options and benefits

Benefits	Zurich Income Protection	Zurich Income Protection Enhanced
Maximum Benefit Guarantee	✓	✓
Minimum Benefit Guarantee	✓	✓
Return to Work Package	✓	✓
Medical Professions Sick Pay Guarantee	✓	✓
Sabbatical Cover	✓	✓
Waiver of Premium	✓	✓
Maternity, Paternity and Adoption Benefit	✓	✓
Own Occupation Guarantee	✓	✓
House Person Benefit	✓	✓
Trauma Benefit	–	✓
Hospital Stay Benefit	–	✓
Funeral Benefit	–	✓
Available for an additional premium:		
Zurich Accelerate	✓	✓
Multi-Fracture Cover	✓	✓

Additional benefits – Available on all policies

Maximum Benefit Guarantee

If you claim and the maximum amount we can pay based on your gross earnings is equal to, or greater than, 90% of your monthly benefit - we'll pay your monthly benefit less any continuing income.

Example: When you take out your policy, your gross earnings are £60,000 a year and you choose to take the maximum monthly benefit of £3,250 a month.

Pre-tax earnings fall to £55,000
When you claim, your gross earnings have fallen to £55,000 a year. Usually this would mean a maximum monthly benefit of £2,979 a month. But, as £2,979 is more than 90% of £3,250, we'd still pay your full monthly benefit of £3,250, less any continuing income.

Pre-tax earnings fall to £50,000
When you claim, your gross earnings have fallen to £50,000 a year, meaning a maximum monthly benefit of £2,708 a month.

As £2,708 is less than 90% of £3,250, you wouldn't qualify for the Maximum Benefit Guarantee and what we pay you would be based on your £50,000 income, less any continuing income.

Minimum Benefit Guarantee

If the Maximum Benefit Guarantee doesn't apply, we may still guarantee a minimum income. This can apply if your gross earnings fall between the time you take out your policy and when you make a claim.

- **If your monthly benefit is £1,500 or more** and your gross earnings have fallen below £27,700 when you come to make a claim, we guarantee to pay £1,500, less any continuing income.
- **If your monthly benefit is under £1,500** and your gross earnings fall, we guarantee to still pay your monthly benefit, less any continuing income.

If you're a medical doctor, surgeon or dentist, the £1,500 guarantee increases to £3,000.

If you select Increasing Cover, monthly benefit payments made under the Minimum Benefit Guarantee won't increase above £1,500, or £3,000 if you work in one of the occupations stated above.

This benefit won't apply if, at the time you claim you're either:

- self-employed and working less than 16 hours a week, or
- employed and working less than 25 hours a week.

Example 1: When you take out a Level Cover policy, your gross earnings are £36,000 and you choose the maximum monthly benefit of £1,950. However, when you claim, your gross earnings have dropped to £24,000. Normally, we'd pay £1,300 a month based on earnings of £24,000.

But, with the Minimum Benefit Guarantee, we'll actually pay £1,500, less any continuing income.

Example 2: When you take out a Level Cover policy, your gross earnings are £24,000 and you choose the maximum monthly benefit of £1,300. However, when you claim, your gross earnings have dropped to £18,000. Normally, we'd pay £975 a month based on earnings of £18,000.

But, with the Minimum Benefit Guarantee, we'll actually pay £1,300, less any continuing income.

Example 3: You're a dentist and when you take out your policy, your gross earnings are £60,000 and you choose the maximum monthly benefit of £3,250. However, when you claim, your gross earnings have dropped to £50,000. Normally, we'd pay £2,708 a month based on earnings of £50,000.

But, with the Minimum Benefit Guarantee, we'll actually pay £3,000, less any continuing income.

Return to Work Package

If you return to work in a limited capacity (for example on reduced hours) or to a different, lower paid job while we're paying you a monthly benefit, you may be eligible for our Return to Work Package. If so, we'll continue to pay you a percentage of the monthly benefit we were paying before. This percentage will be calculated based on the difference between your income before and after your return to work.

For example, if your income is reduced by 50%, we'll keep paying you 50% of the monthly benefit you were getting immediately before you returned to work.

Medical Professions Sick Pay Guarantee

If you work for the NHS as a doctor, surgeon, dentist, nurse or midwife and choose a single 52 week deferred period, we'll start paying half the monthly benefit when your NHS sick pay reduces. We'll pay the full monthly benefit when your sick pay ends.

This also applies if you're a doctor, surgeon, dentist, nurse or midwife working outside the NHS, and your employer follows the NHS sick pay structure.

Sabbatical Cover

You can take sabbatical leave for up to 12 months at a time without it affecting your cover.

As long as you continue to pay your premiums, if you become ill or injured during a sabbatical, we'll assess your claim against your pre-sabbatical job and income.

This benefit won't apply if you're self-employed.

Waiver of Premium

If you make a claim during the deferred period, we'll put you in touch with a specialist to assess your claim and agree the next steps with you. If you follow these agreed steps, we'll stop collecting premiums from the date you notified us. If you don't agree to these steps, we'll stop collecting premiums 13 weeks from the date you couldn't work or at the end of your deferred period, whichever is earlier.

Maternity, Paternity and Adoption Benefit

If you go on maternity, paternity, or adoption leave and become ill or injured during this period, your claim will be based on the job you were doing before your leave. The maximum amount payable will be based on your income before your leave began, as long as your inability to work occurs within 12 months of your child's birth or adoption.

Own Occupation Guarantee

If you become unable to work due to illness or injury between jobs, and you left your last job less than three months ago, we'll assess your claim based on your previous job and income.

This benefit doesn't apply if:

- you were self-employed and working less than 16 hours a week, or you were employed and working less than 25 hours a week.

House Person Benefit

If at the point you become ill or injured you haven't done any paid work in the last three months, and don't meet our requirements for Sabbatical Cover or Maternity, Paternity and Adoption Benefit, you may still be able to claim House Person Benefit. We'll pay you the lower of:

- the monthly benefit, or
- £1,500 a month (subject to any deductions for continuing income).

To be eligible, you must be unable to perform at least three out of six specified activities of daily living as described in the terms and conditions.

Additional benefits – Only available on Income Protection Enhanced policies

Trauma Benefit

This benefit can only be paid once during your policy term and is in addition to any other benefits you claim. We'll pay £25,000 if you suffer one of the following conditions:

- blindness
- brain injury
- deafness
- loss of hand or foot
- loss of speech
- paralysis of a limb
- total and permanent loss of ability to live independently, due to the inability to perform at least three out of six activities of daily living as described in the terms and conditions.

Hospital Stay Benefit

We'll pay you £150 a night if you're admitted to hospital as an inpatient for seven consecutive nights or more. This benefit becomes payable from the seventh consecutive night.

Hospital Stay Benefit is payable for a maximum of 90 nights over the term of your policy.

Funeral Benefit

If you die during the policy term, we'll pay £10,000 to help towards the cost of the funeral.

Additional benefits – Available on all policies at an additional cost

Some benefits may not be available to you when you take out your policy based on your application process. Please speak to your adviser if you have any questions.

Zurich Accelerate

You can only choose this benefit if you don't already have it on another Zurich policy.

It provides medical benefits relating to the diagnosis and treatment of cancer, cardiac and neurological conditions. It includes online consultations with clinical experts, private diagnostics and global treatment options. Alongside this, you'll have access to precision cancer medicine and clinical cancer trials.

You can add this benefit when you start your policy or add it later, subject to your personal circumstances at the time and paying monthly premiums. You can end the cover at any time, otherwise it will continue until your policy ends. If you claim under this benefit, it won't affect other policy cover.

If selected, we'll issue you a separate policy for this cover. Your adviser can give you more information.

If you select Zurich Accelerate you must have online access as all communications relating to an Accelerate claim will be made online.

Multi-Fracture Cover

You can only choose this benefit if you don't already have it on another Zurich policy.

We'll pay out either £2,000, £4,000 or £6,000 if you suffer a fracture, dislocation, ruptured tendon or torn ligaments. The amount we pay out will depend on the location of the injury. These are detailed in the terms and conditions. The maximum we'll pay out in any policy year is £6,000.

You can't claim if you're a professional or semi-professional sportsperson. We won't pay out for any injuries that relate to taking part in any sport where you're paid, or get compensated in another way, to take part.

In addition, we won't pay out for any injury that relates to taking part in, or training for, any of the following sports or pursuits;

- rugby, Gaelic football or American football
- boxing, combat sports, martial arts or cage fighting
- hockey, lacrosse, hurling or shinty
- horse riding, horse jumping or polo
- motorcar or motorcycle sport
- BMX biking, mountain biking, rollerskating or skateboarding
- skiing or snowboarding
- extreme sports, for example, but not limited to, base jumping, parkour
- rock climbing, mountaineering, caving, potholing or abseiling
- private flying, paragliding, gliding or parachuting.

This benefit can only be added when your policy starts and will continue until your policy ends. If you claim under this benefit, it won't affect other policy cover.

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 59, it means before your 60th birthday.

Type of cover	Minimum age at start date	Maximum age at start date	Maximum age at end of term	Minimum term	Minimum age at end of term	Maximum term
Income Protection	18	59	69	5 years	50	52 years
Income Protection Enhanced						
Additional benefits which can end before the main cover						
Zurich Accelerate	18	59	69	-	-	-
Multi-Fracture Cover	18	59	69	-	-	-

Making changes to your policy

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

Increase or reduce:

- your monthly benefit
- your policy term
- your deferred period.

Remove:

- Income Protection Enhanced
- Multi-Fracture Cover
- Increasing Cover option.

Add or remove:

- Zurich Accelerate
- dual deferred period.

You can also:

- Change your claim period from a limited term benefit period to a full term benefit period, or vice versa.
- Ask us to review your premium if you've given up smoking.

Depending on the change you ask for, we may need to ask you about your personal circumstances to assess if we can 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.

Career Break

If you decide to take a career break, you can reduce your monthly benefit to as low as £250 a month for up to 12 months. You can only do this once during the term of your policy. At the end of your career break, your monthly benefit and premiums will automatically increase back to their previous levels. If you make a claim during your career break, your monthly benefit will stay at the reduced level while you're unable to work. You can only use the career break after you've had your policy for 12 months.

Milestone Benefit

Your policy may include the Milestone Benefit, which allows you to increase your monthly benefit within 90 days of a significant life event (such as moving house, getting married, or having a child) without needing to tell us of any changes in your personal circumstances.

You can usually increase your monthly benefit by the lower of £833 a month or half of your original monthly benefit. If your salary has increased by more than 20% since the start of your policy, we'll allow a one-time increase of up to £1,666 a month. You must be 54 years or younger to make this change.

The Milestone Benefit will be included in your policy unless specifically excluded in your 'Confirmation of Terms'. For more information, please refer to the 'What changes can you make to your policy?' section of the Zurich Income Protection terms and conditions.

Questions and answers

When will my cover begin?

Your cover will begin on the start date you agree with us.

How long can the policy last?

You can choose how long you want the policy to last for, subject to our minimum and maximum terms as shown in the table on page 14.

Your policy will run from the start date until the end of the term, at which point it will stop. Your policy will end sooner if you choose to cancel it. You can also choose to end your policy at any time.

What is continuing income?

The amount we'll pay will be reduced by any continuing income you receive, as follows:

- continuing salary, bonuses, sick pay, commission or benefits in kind (which continue while you're unable to work)
- continuing income from your business including earned dividends
- regular payments from pensions related to ill-health (excluding tax free lump sum payments)
- other insurance cover you're entitled to as a result of your inability to work. This includes regular payments made directly to you or on your behalf (for example to pay your mortgage), as well as payments from any other income replacement policies you may have, whether personal or employer funded.

For income that's taxable, we'll only deduct the net amount you receive.

We won't take into account any state benefits you may be getting as a result of being unable to work, or any income you have from any savings and investments.

If the income we pay is less than your monthly benefit, we won't refund any premiums you've already paid, so you'll need to regularly review the amount of monthly benefit you have.

When will payments stop?

We'll continue to pay you an income until the earliest of the following:

- you no longer meet our definition of being unable to work
- you no longer have any loss of gross income
- any continuing income or other benefits increase to more than the maximum benefit we'll pay
- your policy ends
- you've chosen the limited term benefit period option (see page 9, 'Choosing how long your monthly benefit is paid') and have been paid an income for 24 months, including any income paid under the Return to Work Package
- you die.

How much does the policy cost?

Your 'Confirmation of terms' will tell you how much the policy will cost. This will depend 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 additional benefits you choose
- how long you want the cover to last.

How do I pay?

We'll collect your premiums by direct debit. You can choose to pay monthly or annually when your policy starts. You're unable to change this later. If your policy includes Zurich Accelerate or Multi-Fracture Cover, you must pay monthly.

If you choose to pay annually any future change you make to the policy will only take effect from the next policy anniversary.

Can my premiums change in the future?

Your premiums are guaranteed – this means they'll stay the same throughout the lifetime of the policy unless you:

- choose Increasing Cover, or
- change your cover, or
- choose Zurich Accelerate and we change the Accelerate premium.

(Any changes to the premium will be in accordance with the Accelerate Policy wording).

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

When will the policy not pay out?

You cannot claim because you become unemployed. Your claim may also not be accepted or paid in full, or your policy may be cancelled or its terms changed if:

- you don't answer the questions we ask fully, honestly, and accurately, to the best of your knowledge when you apply for your 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're remanded in custody (we'll pay the benefit retrospectively if you're not convicted of the offence) or receive a custodial sentence
- you haven't paid all the premiums that were due
- you have no loss of gross income
- you have more than one job and you can still do the main duties of any of them
- you're not continuously unable to work throughout the deferred period.

The Zurich Income Protection 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'.

The Zurich Accelerate Policy wording and Insurance Product Information Document explain when we won't be able to pay a claim on Accelerate.

There is an important exclusion to your policy if you claim under the Funeral Benefit. We won't pay a claim if you die as a result of suicide or intentional self-inflicted injury within 12 months of your start date.

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. Your policy will continue until the end of the period you've already paid for.

Other information

What about tax?

You won't have to pay income tax on any income we pay you under this policy.

If you select the Zurich Accelerate benefit the Accelerate premium includes Insurance Premium Tax.

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
Website: 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 the decision of the Financial Ombudsman Service and making a complaint won't affect your legal rights.

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 policy continues rather than pay compensation.

For details of the compensation arrangements that apply to Zurich Accelerate, please see the Zurich Accelerate Policy wording.

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

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

Terms and conditions

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

You'll receive a copy of the terms and conditions, and if selected the Zurich Accelerate Policy wording, before and when your policy starts. If you'd like a copy now, please let us know.

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 Income Protection terms and conditions. Accelerate has its own terms and circumstances for when we can make changes to the product or premium.

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 Income Protection terms and conditions, and the Accelerate Policy wording.

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. 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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