

Applying for a policy with Zurich

Answering the questions – your duty to take reasonable care

Your duty to take reasonable care

You must take reasonable care to answer the questions we ask fully, honestly and accurately, to the best of your knowledge. If you don't answer the questions correctly the policy may be cancelled, or its terms may be changed, or a claim may be rejected or not fully paid.

Even if the information has been provided in a previous application with us, it must be provided again.

Your duty to take reasonable care to answer all the questions fully, honestly and accurately, to the best of your knowledge also applies to any options you may have under the policy to increase the cover and to any replacement policy that we allow you to have.

You must not assume that we'll contact your doctor to provide any medical information.

If someone other than you records your answers, you must make sure the recorded answers accurately reflect what you've 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.

We'll send you confirmation of the questions we asked and the answers you've given. You'll need to check this carefully to make sure the information shown is correct. If you think anything you've told us (through your adviser or otherwise) is wrong, or anything changes up to the policy start date, let us know as soon as possible.

Your adviser can elect to delegate completion of the health and lifestyle questions to you. This allows you to complete the answers to the questions required in private, however it's important to note that your responses will still be visible to your adviser as part of the application process.

You may choose to complete a separate health questionnaire in private and send it direct to Zurich's Chief Medical Officer, at the address below, marked 'Confidential – Application Questions'.

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 your medical records up to six months after your policy has started.

If you don't give us your consent, we'll cancel your policy.

If our routine checks find incorrect information, or 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 or other benefits will be provided.

Genetic tests

You only need to tell us about a genetic test result if the test is for Huntington's disease and only if you are applying for total life cover over £500,000. This includes any existing cover that you have with us.

You must tell us if you either (1) have a family history of, (2) are experiencing symptoms of, or (3) are having treatment for a medical condition including any genetically inherited condition.

If you wish to tell us about a negative genetic test result, which shows you haven't inherited a genetic disorder, we'll take this into account when assessing your application, providing your clinical geneticist confirms the test result indicates a reduced risk of developing the inherited disease.

How to contact us

If you have any questions about this information or your application, you can email us, phone us or write to us. We may record calls to help maintain our service standards.

Email address:
applicationsupport@uk.zurich.com

Office address:
Zurich Assurance Ltd.
Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

Call us on:
0370 850 5682

We are open from Monday to Friday 8.30am to 5.30pm (excluding bank holidays). We may record or monitor calls to improve our service.