

Income protection benefit

Your guide to your claim



This leaflet provides you with general information about how we assess and deal with your claim. It's also designed to answer some of the more common questions.

You should also read your policy terms and conditions for specific information about your policy. The information in this leaflet does not replace or alter the terms of the contract in any way. If you need another copy of the terms and conditions you can access them through the customer portal, or we can send them to you.

Our commitment to you

We will deal with your claim as quickly as we can so, if we agree to your claim, we can start making payments to you as soon as possible.

We look to pay all valid claims quickly and with the minimum of fuss but to protect the interest of all policy holders we will need medical evidence and proof of earnings before we can assess your claim.

Data protection

This leaflet explains how we deal with your claim and that we may need to pass your personal details, and sometimes your health details, on to third parties. When we do this the third party must keep your information confidential under data protection legislation and use it only for your claim.

Zurich holds your personal data as a Data Controller under data protection legislation. We process your data in accordance with that legislation. If you'd like to know more about data protection please ask your adviser for a leaflet, or contact our Data Protection Officer at Zurich Insurance Group, Unity Place, 1 Carfax Close, Swindon, SN1 1AP or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

If you have any concerns regarding our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner's Office. Their address is: First Contact Team, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

Making a claim

We will carry out a telephone-based interview to enable us to get all the information we need to start assessing your claim. We will then send you a brief summary of the call for you to check, sign and return.

If you can't carry out the telephone-based interview we'll send you a claim form to complete, sign and return. Both the claim form and call summary include a declaration.

During the telephone call or when completing the claim form, please provide as much information as you can about your injuries or illness and your earnings before you became incapacitated and ensure it is accurate and honest, to the best of your knowledge. If you deliberately provide misleading or inaccurate information to claim benefits you are not entitled to, we may refuse your claim.

The declaration you must sign confirms the information you have provided is true and complete. Please complete and return this as soon as possible so we can start gathering all the information we need to assess your claim. Your authority to allow us to do this is included within the declaration so it's important that you don't delay.

Common questions and answers

What happens once you've received my signed summary or claim form?

We will need to get evidence of your earnings, so any documentary evidence that you can give us may help speed up the process.

We will also need to get medical reports about your medical history and current incapacity. We will get this from your doctor, any hospital consultant who is responsible for your care, or both. If you have any medical reports that will help our assessment, we will ask you to send these to us.

Once assessing your claim we'll keep you informed of our progress either by telephone, letter or text.

While we are considering your claim you must tell us if there is any change in your circumstances, for example if you are able to return to work part-time or you find you can claim on another insurance policy.

Will I have to have a medical examination?

After we've received the medical report or reports, we may ask you to have an independent medical examination. An independent examiner may help us reach a fair decision for your claim and may also be able to suggest further investigations or treatment that could ease your symptoms or speed up your recovery. If this is necessary we'll supply the independent examiner with copies of any medical reports we had from your doctor or hospital consultant, or both, so the examiner has details of your medical history before conducting the examination.

It may be appropriate to supply your doctor, or any other insurance company who are also considering a claim for you, with a copy of the examiner's report. We will meet the cost of obtaining any medical reports.

Will you contact anyone else for information?

The information you provide about your financial circumstances may be enough for us to assess your claim. However, sometimes it will be necessary for us to contact other organisations to get a more complete picture or to confirm the financial information you give us. This might include your employer, your accountant, HM Revenue and Customs or any other insurance company that you have made a claim with. We may also ask your employer for any other information that is relevant to assess your claim, for example your job description.

In some cases, we may ask a claims visitor to call on you at home to make sure we have an accurate understanding of your circumstances, or arrange for one of our rehabilitation team to contact you. We may also contact you by telephone if we need more information from you. If we contact you by telephone, we may record or monitor calls to help improve the quality of our service.

Why do you need to see evidence of what I was earning?

As this is an income protection policy we need to know what you are earning to calculate how much income protection benefit we will pay. The actual amount you receive depends on both your earnings immediately before you became incapacitated and any income or other benefits you receive during the period of claim.

This income or other benefits may come from several sources such as continuing profits from a business, continuing salary payments, an ill-health early retirement pension or a claim with another insurer.

When will you pay me my income protection benefit?

We pay you monthly in arrears. The exact date of payment will be confirmed once your claim has been agreed.

Do I have to pay tax on the income protection benefit?

No, this benefit is tax-free, but this could change in the future if the government changes legislation on taxation.

Is there anything I need to do while my claim is ongoing?

When we agree your claim we'll let you know how much income protection benefit we'll pay and when we'll start paying it. We will refund any payments you make between the end of the deferred period and when we accept your claim.

While the claim is ongoing you must tell us if there are any significant changes in your circumstances, for example if you return to any form of paid employment or if there is any change in your earnings.

We'll regularly review your claim and this may mean we need information on your current situation.

See previous questions for information on the possible need for a medical examination /claims visitor/rehabilitation consultant.

How long will you pay my claim for?

We'll regularly review your claim, but after agreeing the claim, we pay the income protection benefit for as long as you remain incapacitated as defined in the policy terms and conditions.

If you have selected a Limited Benefit period we'll make payments for a maximum of two years.

We'll stop making payments if:

- evidence shows that you are no longer incapacitated
- your circumstances change, for example if the nature of your incapacity changes and we exclude it under the policy
- you no longer have any loss of income
- you receive income or other benefits from any other source that increases to more than the maximum benefit we'll pay.

What happens when I return to work?

You need to tell us immediately when you return to any sort of work as we may need to adjust or stop the payments we are making and possibly start collecting payments from your bank account again, so you don't lose the financial protection provided by this policy.

What happens if I go back to work and then have a relapse?

If the same illness stops you from working again within a certain period of time (usually six or twelve months) of your return to work, and we have medical evidence confirming this, there won't be another deferred period before we start paying the income protection benefit again.

What happens if I return to work on a different basis?

We know that after a serious illness or injury it's not always possible to go straight back to work in your normal job or, that for a while, you may only be able to do part of the job.

Indeed, you may be medically unfit to return to your normal job and therefore need to take up a different occupation. In these circumstances, although income protection benefit stops when you return to work you may be entitled to claim under our return to work package.

Return to work benefit

If you return to work on a part time basis, or to another lower paid occupation, and are eligible, we'll continue to pay you a percentage of the income protection benefit we were paying you immediately before you returned to work.

If you return to the same occupation you were doing before your incapacity, but on reduced hours, we'll pay an income protection benefit in respect of the return to work package for a period of time as defined in the policies terms and conditions.

You'll only be eligible to receive the return to work package if we're still paying you an income protection benefit when you go back to work.

Fraud and exaggerated claims

While most of the claims we receive are from people with genuine claims it is regrettably the case that we find a few claims are false or fraudulent.

To protect other policy holders and Zurich against fraudulent and exaggerated claims it is occasionally necessary to instruct a private investigator to help identify and detect these claims.

This can be necessary before we can agree the claim or while we pay the income protection benefit. We will only instruct a private investigator if there is no other reliable alternative method available or if we have reasons to suspect the claim is exaggerated or fraudulent.

For the purposes of fraud prevention we may also share data with any of our associated companies or with any databases designed to help detect fraud. If we consider that we have enough evidence of fraud it may be necessary to refer the matter to the appropriate police authority.

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

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 in individual circumstances could affect taxation.

Zurich Assurance Ltd

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We may record or monitor calls to improve our service.