

Cover your client can change when life changes

We've built our products in a way that lets your clients choose the level of cover they want, and change it when their life changes. And we've made it much easier to do.



Flex Zurich Personal Protection around your client's life

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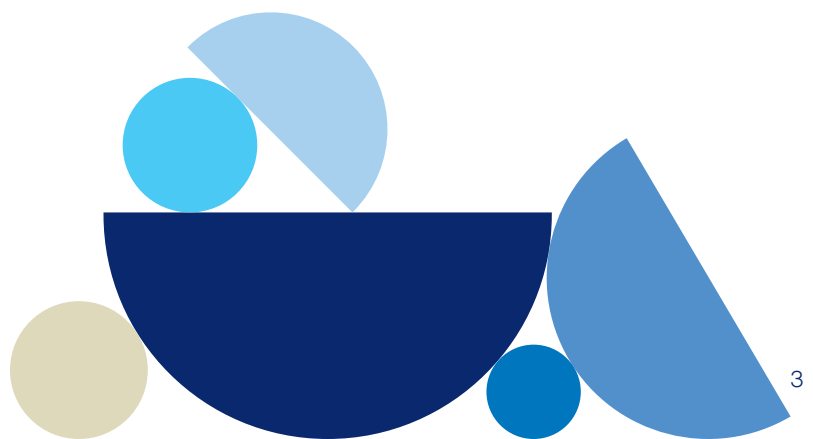
Your client can keep their existing policy, and change what they need, when they need it.

Here's what your client can change, and which changes need underwriting.

What you can change	How you can change it	Does it need underwriting?
Sum assured	Increase the amount	Yes
	Milestone benefit – up to their 55th birthday, increase the cover amount when your client: • Takes out a mortgage or increases their current mortgage • Gets married or enters a civil partnership • Becomes a parent • Divorces, separates, or dissolves a civil partnership • Gets a pay increase of 10% or more following a promotion or change of job • Has an increase in their rental payments imposed by their landlord or due to moving between properties • Has an increase in their inheritance tax liability (Life cover increase only), not available with Family Income Cover • Moves jobs and loses their group life cover as a result (Life cover increase only)	No
	Decrease the amount	No
Policy term how long the cover lasts	Extend how long cover lasts	Yes
	Reduce how long cover lasts	No
Increasing cover	Pause an increase for a year – twice during the policy	No
	Remove it – and change to level cover	No
Critical Illness	Change from: • Critical Illness Enhanced Plus to Critical Illness Enhanced or Critical Illness • Critical Illness Enhanced to Critical Illness	No
Children's Cover	Add it on/add it back on	No
	Take it off	No
	Increase Children's Cover sum assured	No
	Decrease Children's Cover sum assured	No
Children's Enhanced Cover	Add it on/add it back on	No
	Take it off	No
	Increase Children's Enhanced Cover sum assured	No
	Decrease Children's Enhanced Cover sum assured	No
Pregnancy and Early Childhood Cover	Add it on/add it back on <i>This benefit is only available alongside Children's Cover or Children's Enhanced Cover</i>	No
	Take it off	No
Waiver of Premium	Take it off	No
Total Permanent Disability <i>Critical Illness policies only</i>	Take it off	No
Multi-Fracture Cover	Take it off	No
Zurich Accelerate	Add it on / add it back on	Yes
Zurich Accelerate	Take it off	No
Renewal Option	Take it off	No
Conversion Option <i>Life Cover policies only</i>	Take it off	No
Separation benefit	Cancel a joint policy and take out two single policies	No
Gift inter vivos benefit <i>Joint life second event covers only</i>	Create new single life covers following a gift to cover potential inheritance tax liabilities	No
Children's Conversion Benefit	If your client has Children's Cover or Children's Enhanced Cover, their child can start their own policy when they're 16, up until their 22nd birthday	No
Smoker status	If your client's stopped smoking for 12 months or more, you can ask us to review their cover to see whether we can offer cheaper premiums	Yes

Flex Zurich Income Protection around your client's life

What you can change	How you can change it	Does it need underwriting?
Monthly benefit	Increase the monthly benefit	Yes
	Milestone benefit – up to their 55th birthday, increase their monthly benefit when your client: • Takes out a mortgage or increases their current mortgage • Gets married or enters a civil partnership • Becomes a parent • Divorces, separates, or dissolves a civil partnership • Gets a pay increase of 10% or more following a promotion or change of job • Has a pay increase of 20% or more since their policy started • Has an increase in their rental payments imposed by their landlord or due to moving between properties	No
	Decrease the monthly benefit	No
	Decrease the monthly benefit for up to a year – career break benefit	No
Claim period limited benefit period of 2 years, or full term benefit period	Increase from limited to full term	Yes
	Decrease from full term to limited	No
Deferred period(s)	Lengthen how long one or both deferred periods are	No
	Shorten how long one or both deferred periods are	Yes
	Add a second deferred period	Yes No
	• Add a new shorter deferred period • Add a new longer one	
	Take off a second deferred period	No Yes
	• Take off the shorter deferred period • Take off the longer one	
Policy term how long the cover lasts	Extend how long cover lasts	Yes
	Reduce how long cover lasts	No
Income Protection Select	Change from Select to Zurich Income Protection	No
Increasing cover	Pause an increase for a year – twice during the policy	No
	Remove it – and change to level cover	No
Multi-Fracture Cover	Take it off	No
Zurich Accelerate	Add it on / add it back on	Yes
Zurich Accelerate	Take it off	No
Smoker status	If your client's stopped smoking for 12 months or more, you can ask us to review their cover to see whether we can offer cheaper premiums	Yes



Flex Zurich Whole of Life around your client's life

What you can change	How you can change it	Does it need underwriting?
Sum assured	Increase the amount	Yes
	Milestone benefit – up to their 55th birthday, increase the cover amount when your client: • Takes out a mortgage or increases their current mortgage • Gets married or enters a civil partnership • Becomes a parent • Divorces, separates, or dissolves a civil partnership • Gets a pay increase of 10% or more following a promotion or change of job • Has an increase in their inheritance tax liability	No
	Decrease the amount	No
Increasing cover	Pause an increase for a year – twice during the policy	No
	Remove it – and change to level cover	No
Waiver of Premium	Take it off	No
Smoker status	If your client's stopped smoking for 12 months or more, you can ask us to review their cover to see whether we can offer cheaper premiums	Yes



Flex Zurich Business Protection around your client's business

What you can change	How you can change it	Does it need underwriting?
Sum assured	Increase the amount	Yes
	Milestone benefit – up to their 55th birthday, increase the cover amount when your client: • Has an increase in the value of their business based on the value of their shareholding, or their share, in a private limited company or partnership • Has an increase in the value of a key individual to their business • Enters into a new commercial loan or increases an existing one	No
	Decrease the amount	No
Policy term how long the cover lasts	Extend how long cover lasts	Yes
	Reduce how long cover lasts	No
Increasing cover	Pause an increase for a year – twice during the policy	No
	Remove it – and change to level cover	No
Critical Illness Select	Change from Select to Zurich Critical Illness <i>If your client has Enhanced Children's Benefit, this will automatically change to Children's Benefit</i>	No
Children's Benefit <i>Critical Illness policies only</i>	Add it on/add it back on	No
	Take it off	No
Enhanced Children's Benefit <i>Critical Illness policies only</i>	Add it on/add it back on	No
	Take it off	No
Waiver of Premium	Take it off	No
Total Permanent Disability <i>Critical Illness policies only</i>	Take it off	No
Renewal Option	Take it off	No
Conversion Option <i>Life Cover policies only</i>	Take it off	No
Children's Conversion Benefit	If your client has Children's Benefit or Enhanced Children's Benefit, their child can start their own policy when they're 16, up until their 22nd birthday	No
Smoker status	If your client's stopped smoking for 12 months or more, you can ask us to review their cover to see whether we can offer cheaper premiums	Yes

Flex Zurich Business Whole of Life around your client's business

What you can change	How you can change it	Does it need underwriting?
Sum assured	Increase the amount	Yes
	Milestone benefit – up to their 55th birthday, increase the cover amount when your client: • Has an increase in the value of their business based on the value of their shareholding, or their share, in a private limited company or partnership • Has an increase in the value of a key individual to their business	No
	Decrease the amount	No
Increasing cover	Pause an increase for a year – twice during the policy	No
	Remove it – and change to level cover	No
Waiver of Premium	Take it off	No
Smoker status	If your client's stopped smoking for 12 months or more, you can ask us to review their cover to see whether we can offer cheaper premiums	Yes

Flex Zurich Relevant Life around your client's life

What you can change	How you can change it	Does it need underwriting?
Sum assured	Increase the amount	Yes
	Milestone benefit – up to their 55th birthday, increase the cover amount when your client: • Takes out a mortgage or increases their current mortgage • Gets married or enters a civil partnership • Becomes a parent • Divorces, separates, or dissolves a civil partnership • Gets a pay increase of 10% or more following a promotion or change of job	No
	Decrease the amount	No
Policy term how long the cover lasts	Extend how long cover lasts	Yes
	Reduce how long cover lasts	No
Increasing cover	Pause an increase for a year – twice during the policy	No
	Remove it – and change to level cover	No
Portability	Transfer cover to a new employer or assign to the life assured	No
Smoker status	If your client's stopped smoking for 12 months or more, you can ask us to review their cover to see whether we can offer cheaper premiums	Yes

Make the changes quickly on the Life Protection Platform

You can make most of these changes quickly, easily, and in one place. Update a policy and increase or decrease cover with a few clicks on the Life Protection Platform. You can track any underwriting and get updates as soon as it's complete. The changes will happen from the date your client's next premium is due. So instead of focusing on admin, you can focus on your clients, and make sure their cover always suits them.

For financial advisers only – not for use with your clients.

Zurich Assurance Ltd.
Registered in England and Wales under company number 02456671.
Registered Office: Unity Place, 1 Carfax Close, Swindon, SN1 1AP.