

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.



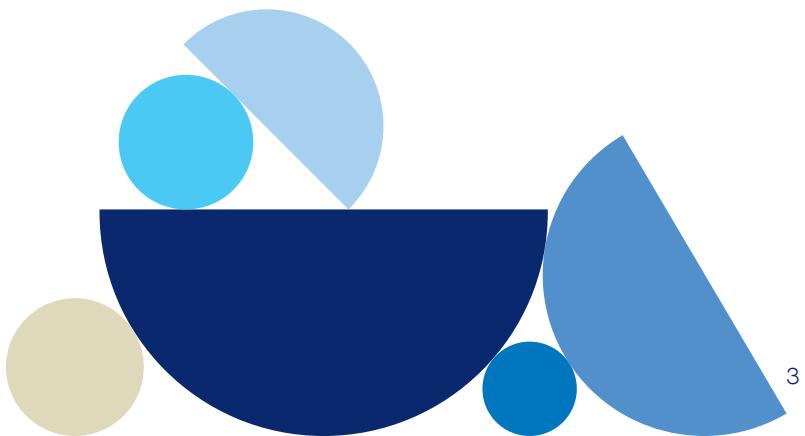
Flex Zurich Personal Protection around your client's life

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?
Cover amount	Increase the amount Milestone benefit – up to their 55th birthday, increase the cover amount when your client: <ul style="list-style-type: none"> 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) Decrease the amount	Yes No No
Policy term how long the cover lasts	Extend how long cover lasts Reduce how long cover lasts	Yes No
Premium frequency	Change from paying monthly premiums to paying yearly ones, and vice versa – this is if the policy term is for a number of full years, rather than to a specific birthday	No
Increasing cover	Pause an increase for a year – twice during the policy Change the rate it increases by Remove it – and change to level cover	No No No
Decreasing cover	Change the rate it decreases by	No
Critical Illness Select	Add/add back on the extra benefits of Zurich Critical Illness Select <i>If your client has children's benefit, this will automatically be upgraded to enhanced children's benefit</i> 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>	Yes No
Children's benefit	Add it on/add it back on	No
<i>Critical Illness policies only</i>	Take it off	No
Waiver of premium	Add it on/add it back on Take it off	Yes No
Total permanent disability	Add it on/add it back on	No
<i>Critical Illness policies only</i>	Take it off	No
Multi-fracture cover	Add it on/add it back on Take it off	No No
Renewal option	Take it off	No
Conversion benefit	Take it off	No
<i>Life cover policies only</i>		
Separation benefit	Cancel a joint policy and take out two single policies	No
Gift inter vivos benefit	Create new single life covers following a gift to cover potential inheritance tax liabilities	No
<i>Joint life second event covers only</i>		
Children's conversion benefit	If your client has 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 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: <ul style="list-style-type: none"> 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 	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 <ul style="list-style-type: none"> Add a new shorter deferred period Add a new longer one 	Yes No
	Take off a second deferred period <ul style="list-style-type: none"> Take off the shorter deferred period Take off the longer one 	No Yes
	Extend how long cover lasts	Yes
	Reduce how long cover lasts	No
Income Protection Select	Add/add back on the extra benefits of Zurich Income Protection Select	Yes
	Change from Select to Zurich Income Protection	No
Premium frequency	Change from paying monthly premiums to paying yearly ones, and vice versa – this is if the policy term is for a number of full years, rather than to a specific birthday	No
Increasing cover	Pause an increase for a year – twice during the policy	No
	Change the rate it increases by	No
	Remove it – and change to level cover	No
Multi-fracture cover	Add it on/add it back on	No
	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?
Cover amount	Increase the amount	Yes
	Milestone benefit – up to their 55th birthday, increase the cover amount when your client: <ul style="list-style-type: none"> 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
Premium frequency	Change from paying monthly premiums to paying yearly ones, and vice versa	No
Increasing cover	Pause an increase for a year – twice during the policy	No
	Change the rate it increases by	No
	Remove it – and change to level cover	No
Waiver of premium	Add it on/add it back on	Yes
	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?
Cover amount	Increase the amount	Yes
	Milestone benefit – up to their 55th birthday, increase the cover amount when your client: <ul style="list-style-type: none"> 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
Premium frequency	Change from paying monthly premiums to paying yearly ones, and vice versa – this is if the policy term is for a number of full years, rather than to a specific birthday	No
Increasing cover	Pause an increase for a year – twice during the policy	No
	Change the rate it increases by	No
	Remove it – and change to level cover	No
Decreasing cover	Change the rate it decreases by	No
Critical Illness Select	Add/add back on the extra benefits of Zurich Critical Illness Select <i>If your client has children's benefit, this will automatically be upgraded to enhanced children's benefit</i>	Yes
	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	Add it on/add it back on	No
<i>Critical illness policies only</i>	Take it off	No
Waiver of premium	Add it on/add it back on	Yes
	Take it off	No
Total permanent disability	Add it on/add it back on	Yes
	Take it off	No
<i>Critical illness policies only</i>		
Renewal option	Take it off	No
Conversion benefit	Take it off	No
<i>Life cover policies only</i>		
Children's conversion benefit	If your client has 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?
Cover amount	Increase the amount	Yes
	Milestone benefit – up to their 55th birthday, increase the cover amount when your client: <ul style="list-style-type: none"> 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
Premium frequency	Change from paying monthly premiums to paying yearly ones, and vice versa	No
Increasing cover	Pause an increase for a year – twice during the policy	No
	Change the rate it increases by	No
	Remove it – and change to level cover	No
Waiver of premium	Add it on/add it back on	Yes
	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?
Cover amount	Increase the amount	Yes
	Milestone benefit – up to their 55th birthday, increase the cover amount when your client: <ul style="list-style-type: none"> • 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
Premium frequency	Change from paying monthly premiums to paying yearly ones, and vice versa – this is if the policy term is for a number of full years, rather than to a specific birthday	No
Increasing cover	Pause an increase for a year – twice during the policy	No
	Change the rate it increases by	No
	Remove it – and change to level cover	No
Decreasing cover	Change the rate it decreases by	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.

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