



We know what
it means to
your clients

High-net-worth services from Zurich



ZURICH[®]



Zurich is focussed on delivering excellence for our high-net-worth (HNW) cases -with high reinsurance capacities, flexible underwriting and personal service.

“We are committed to delivering an outstanding high-net-worth proposition and service to advisers and their clients, and we are proud to be offering our expertise and experience when it comes to placing high value and complex business.”

Andy Roberts, Head of Specialist Propositions



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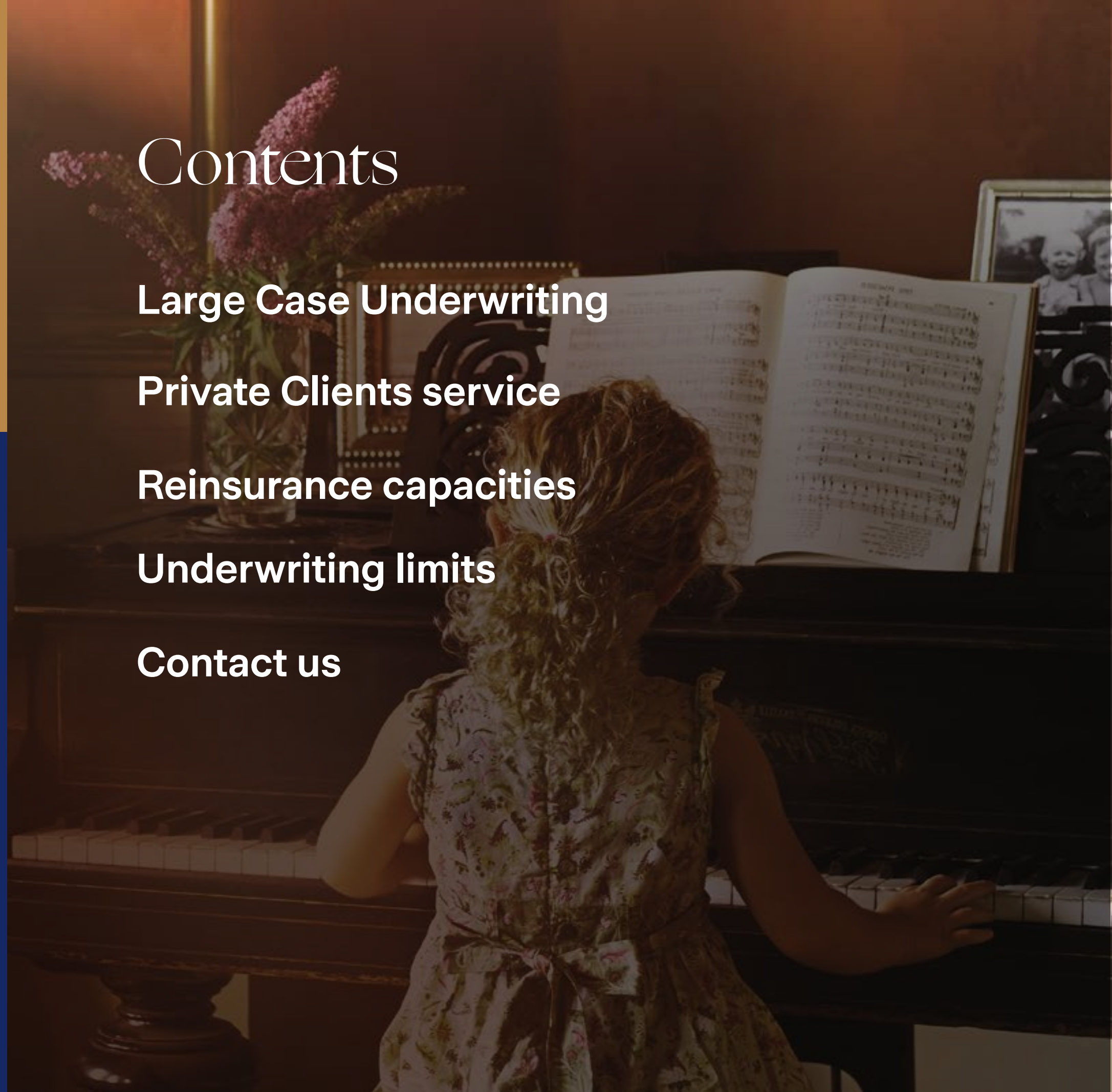
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Large Case Underwriting

Cases which meet the following criteria will be handled by our experienced Large Case Underwriting team:

Criteria	Cases between	
Premium	£500 monthly / £6,000 yearly	£1,000 monthly / £12,000 yearly
Life Cover	£1.5m	£5m
Critical Illness Cover	£800,000	£1.5m
Income Protection	£75,000 yearly	£150,000 yearly



Direct access to a Large Case Underwriter at any stage pre or post application via our dedicated phone line or email



24 hour turnaround on applications referred to our underwriters to determine any further requirements



Quick turnaround of medical assessments - aiming for 24 hours subject to any referrals to our reinsurers or Chief Medical Officer (CMO)



Flexible medical screening - we can use a travelling or independent doctor, or the client's own doctor if preferable



Price matching - we believe our proposition offers exceptional value, but we appreciate that price can also be a consideration on HNW cases so if needed, we can try to match a competitor's premium on a like-for-like product

Private Clients service

Cases which qualify for our Private Clients service will receive a personalised approach tailored to your and your clients' individual needs:

Criteria	Cases over
Premium	£1,000 monthly / £12,000 yearly
Life Cover	£5m
Critical Illness Cover	£1.5m
Income Protection	£150,000 yearly

In addition to the benefits available with our Large Case Underwriting service:



Personalised support from a Private Clients Sales Consultant, Underwriter and Case Handler



Prioritised medical screening - if a medical or nurse screening examination is required we will fast-track these for your client



Access to private medical clinics in Harley Street (London) if desirable



'Concierge' service - you'll receive regular status updates and targeted chasing of GP reports to ensure the shortest possible time to issue



Dedicated Customer Service team for post-issue servicing queries

Reinsurance capacities

We have high reinsurance capacities available and work closely with reinsurers to help find solutions for your clients:

Product	Max sum assured
Level Term	£42m*
Convertible Term	£5m
Whole of Life	£42m
Critical Illness Cover	£5m
Income Protection	£240,000 <small>yearly</small>

* Cover over £30m will be subject to a capacity check with our reinsurers and may require bespoke pricing. Your Private Client Sales Consultant will arrange this for you where necessary.

Capacities quoted are per life, and can be reduced depending on age, indexation rate, term (for indexed cases) and rating/exclusions.

Where your client needs more cover than we can offer, your Private Client Sales Consultant can help you source the additional capacity required elsewhere.

Underwriting limits

Medical underwriting limits

Details explaining the age/sum assured limits over which a medical and/or GP report (GPR) will be required are available [here](#).

Financial Underwriting Limits

We have high limits before we will need to ask for any financial information:

Financial Limits	Financial Questionnaire	FQ+ Evidence
Life cover (SL/JLFD)	£2m	£3.5m
Life cover (JLSD)	£2m	£5m
Critical Illness cover	£800,000	£1.5m
Income Protection	N/A	N/A

We can be flexible regarding what type of financial evidence is needed, and your underwriter will work with you to explain what we can accept.


Underwriting Free Cover

We can offer up to £1.5m free cover for up to 90 days while an application is being underwritten. Further details are available [here](#).



For cases which meet the 'Large Case Underwriting' eligibility criteria:


Contact our Large Case Underwriters

 **01793 505 754** (Mon-Fri, 9am-5:30pm)

 largecaseunderwriting@uk.zurich.com

For cases which meet the 'Private Client service' eligibility criteria:


Contact our Private Client Team

 **01793 405 788** (Mon-Fri, 9am-5pm)

 privateclients.sales@uk.zurich.com

For tax, trust and technical product related pre-sale enquiries:

Contact our Technical Support Team

 **03706 092 178** (Mon-Fri, 10am-12pm and 2pm-5pm)

 technicalsupport@uk.zurich.com

Contact us

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