

# A high value proposition built around you and your customers

When it comes to high value applications or large case underwriting our experienced team are here to make sure you and your customers receive the kind of bespoke service you've come to expect, from start to finish.

## **Our large case team look after any application where the total sum assured for a life assured is:**

- Over £1.5m for Term Life or Whole of Life
- Over £1m for Critical Illness
- Over £60,000 for Income Protection
- Or where your customer's total monthly premium is £250 or more

For ultra-high net worth cases (more than £5m) our bespoke service can be tailored to fit your customer's needs, ensuring they'll always benefit from the highest levels of attention and expertise.



## Our service commitment to you

- **Easy access** to our specialist large case underwriting team 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 our requirements.
- **Quick turnaround** of all medical post received, typically within 24 hours subject to any complex referrals to our Reassurers or Chief Medical Officers.
- **Prioritised screening.** If medicals or nurse screening examinations are required we'll fast-track these for your client.
- **Support from our concierge service.** You'll benefit from regular status updates, and targeted chasing designed to ensure the shortest possible time to issue.
- **Specialist Technical support.** With over 80 years' experience our specialist team of experts can help with a broad range of topics from trusts, tax, inheritance planning and more.
- **A named contact** for all ultra-high net worth cases, who'll be on hand to guide you, every step of the way.

## Here to help when you need us



Call us on 01793 505754



Email us at  
[largecaseunderwriting@uk.zurich.com](mailto:largecaseunderwriting@uk.zurich.com)

We're open Monday to Friday from  
9:00am to 5:30pm

For use by professional financial advisers only.

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## What else can you expect from us?

- ✓ Working closely with our Reassurers we can consider sums assured of up to:
  - **£42m on Whole of life**
  - **£30m on Term Life**
  - **£5m for Critical Illness.**
- ✓ Our broad and flexible product range and competitive pricing means we're well equipped to cater for your customer's needs.
- ✓ We'll only ask **financial underwriting questions** on applications **over £2m on Life cover** and **£800,000 for Critical Illness.**
- ✓ **Our Protection sales team** are on hand to help you make the most of our products and services. From specialist knowledge and market expertise to navigation know how, our team are dedicated to making it easier for you to do business with us. You can email us at [gbz.contactus@uk.zurich.com](mailto:gbz.contactus@uk.zurich.com).

## Free cover

- ✓ For added peace of mind and if eligible, your client will also benefit from complimentary free cover while we are processing their application, at no additional cost, up to the limits below, or the amount of cover if lower:
  - up to **£1.5m Life cover**
  - up to **£500,000 for Critical Illness.**

