

# Protection underwriting while easing out of lockdown

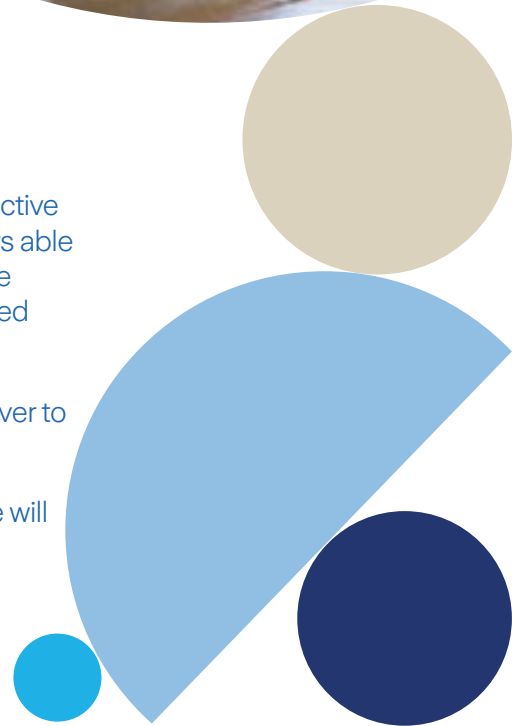
We're here to help, support and protect our customers in a rapidly changing world. At Zurich, we take our commitments and responsibilities extremely seriously and whatever the future will hold, we're going to work tirelessly to make things better for our customers, business partners and the wider community.

## Coming out of lockdown – our underwriting approach

Our underwriting restrictions during the Covid-19 pandemic have been less restrictive than many others and impacted just 0.3% of customers, with virtually all customers able to access cover. We have also continued to offer high levels of cover to vulnerable customers including those with medical conditions such as asthma, well-controlled diabetes, mild heart and minor kidney disease and cover for the elderly.

We are proud that we are able to relax our position further and offer protection cover to as many customers as possible.

We continue to monitor the risks that the Covid-19 pandemic has brought and we will continue to adapt as the risk changes.



## Coming out of lockdown – our underwriting approach

We are now able to further relax some of the restrictions and offer higher levels of cover and maximum ratings. We will also continue to offer cover to those with specific medical conditions or diseases, such as diabetes.

The following table shows the maximum ratings and level of cover available:

	Maximum ratings (Extra Mortality (EM))			
Since Oct 2021	Ages up to 59	60-69	70-79	80 or over
Term Life only	Up to +250 EM (Or up to 5 per mille) Cover up to £24,000,000*	Up to +200 EM (Or up to 3 per mille) Cover up to £24,000,000*	Up to +100 EM (Or up to 3 per mille) Cover up to £11,000,000*	Up to +50 EM (Or up to 1 per mille) Cover up to £250,000
Life with Critical Illness	<b>Life:</b> up to +250 EM (Or up to 5 per mille) <b>CI:</b> up to +150 EM Cover up to £5,000,000	<b>Life:</b> up to +200 EM (Or up to 3 per mille) <b>CI:</b> up to +100 EM Cover up to £5,000,000	N/A	N/A

\*Higher sums assured may be available for customers accepted Standard or up to +50 EM

Figure 1: Zurich's cover offering

These changes mean that we can extend our offering and are able to offer higher levels of cover to more customers, with almost all customers able to access the cover they need.

## Don't forget our pre-application underwriting tool

Our pre-app underwriting tool can provide you with quick and accurate indicative terms prior to application and substantiate the level of cover and terms available. To access the tool, you simply need to sign in or register for the Life Protection Platform.

### What are the benefits to you?

- The tool will cover 90% of all pre-app enquiries which we had previously received by phone
- It is fully integrated with our underwriting rules engine, so decisions are always accurate and up-to-date
- The tool will provide you with decisions on a range of protection products and benefits at your fingertips, not only the ones you selected initially
- It's designed to save you valuable time, speeding up the process of getting indicative terms
- Each case is given a unique reference number and is saved on the platform

For more information, please visit [zurichintermediary.co.uk](https://zurichintermediary.co.uk)