



Life Protection Platform enhancements:

Our commitment to continuous improvement



At Zurich, we are always looking for ways to make it easier for you to do business with us.

That's why, when you come to the Life Protection Platform from an external portal, you can check the policy selections made so far and add any additional options to the quote to be able to give your client a more accurate quote.

Quote

Life assured details

Policyholders

Underwriting

Underwriting summary

Decision

Payment

Trust details

Start date

Confirmation

Life assured

Title

Select

First name

Surname

Date of birth

DDMMYYYY

Gender

Male

Female

Tobacco or nicotine usage

Select

Please provide accurate information about your client's use of cigarettes including roll ups, vapes and e-cigarettes containing nicotine, cigars, pipes or any other tobacco or nicotine products including patches and gum. This is an important factor in our assessment and payment of claims. We carry out tests to confirm use. If the life assured is a previous smoker, the final premium could be higher than any initial quote previously provided through a comparison website.

The external portals don't always have the all the smoker status options available – it's usually a simple yes or no answer to "do you smoke?". When it comes to smoking and underwriting, we need a bit more information than that to understand the risk so that we can give you the most accurate quote as quickly as possible.

When you come into the Life Protection Platform from an external portal, you will be able to choose the most accurate smoker status for your client a lot earlier in the quote and apply process to give you the most accurate quote for your client.

Quote

Life assured details

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Application reference: PAP000013C2

Lives assured: 1

Mrs Sarah Smith
Female
20/09/1983
Non-Smoker

Products: 1

Personal Protection
Adviser reference
Edit reference

Product details

Personal Protection - Level Life Cover

Single Life - Mrs Sarah Smith

Sum assured

€

Premium

€

Term (years)

To age

Premium frequency

☒ Monthly
 ☐ Yearly

Product – Optional Benefits

The following optional benefits are available at a policy level:

Children's Cover

☐ Yes
 ☒ No

Children's Cover sum assured

Children's Enhanced Cover

☐ Yes
 ☒ No

Pregnancy and Early Childhood Cover

☐ Yes
 ☒ No

Conversion option

☐ Yes
 ☒ No

Renewal option

☐ Yes
 ☒ No

Life Assured – Optional Benefits

The following optional benefits are available at an individual life assured level:

Mrs Sarah Smith

Waiver of premium

☐ Yes
 ☒ No

If Multi-fracture Cover is selected, please ensure the life assured is the policyholder.

Multi-fracture cover

☐ Yes
 ☒ No

Adviser information

Commission can only be paid on a non-indemnity basis for own life cases. Where an own life case is submitted on an indemnity basis we will cancel the policy and ask you to re-submit a new application selecting non-indemnity commission terms. As well as your own life, the following relationships are also deemed within the 'own life' definition. They apply to the submitting adviser, as well as any other adviser, employee or director of the adviser firm:

- Spouse / Partner
- Children or Step Children
- Parents or Step Parents
- Brother, Sister, Step Brother or Step Sister
- Spouse of any person listed above
- Business associate or employee of your Adviser Firm

If your client falls into one of these categories, you must amend your commission basis to non-indemnity under the 'Adviser Information' section.

Do they want to add any cover for their children or possible future children? Does your client need Multi-Fracture Cover? Here, you can add that, as well as check and amend any product options you chose in the external portal.

And don't forget, the Life Protection Platform helps you manage your clients' policies all in one place.

You can view and manage your policies, applications, commission and documents quickly as well as get a full status update on your clients' policies and use the pre-application tool to get an indicative underwriting decision before applying using basic information about your client.

Log in to or register for the Life Protection Platform via zurichintermediary.co.uk

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