

Reasons why paragraphs

Whole of Life

To help you explain the reasons for recommending a Zurich product we've created various paragraphs that describe Zurich and the features and benefits of our products.

Click on the links below to quickly access the relevant paragraphs for your recommendation.

- ▶ Why Zurich and lives covered
- ▶ Whole of Life solutions
- ▶ Optional benefits
- ▶ Flexibility and additional support



Why Zurich and lives covered

Why Zurich?

We agreed that confidence in whoever is going to provide your protection solution is important to you. With this in mind, I'm able to provide some background information about Zurich which reflects their standing in the market. Zurich Protection provides you with a range of ways to protect yourself, your family or your business against the financial impact of death, critical illness or loss of income through illness or injury. Zurich have built their products in a way that lets you choose the level of protection you need and change it when your life changes.

Zurich Assurance Ltd is part of the Zurich Group. Zurich is a leading multi-line insurer that serves its customers in global and local markets. With about 56,000 employees, it provides a wide range of property and casualty, life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations.

Single life

Pays a lump sum following the death or terminal illness diagnosis of the life covered under the policy.

Joint life first event

Pays a lump sum following the death or terminal illness diagnosis of one of the two lives covered under the policy.

Joint life second event

Pays a lump sum following the death or terminal illness diagnosis of both lives covered under the policy.

Whole of Life solutions

Whole of Life - Level

From our discussion I recommend you take out level Whole of Life cover of £<insert level of Whole of Life cover> with Zurich. The policy has no upper age limit, it protects you for the whole of your life and pays out when you die or you are diagnosed with a terminal illness, as defined in the policy terms and conditions.

Whole of Life - Increasing

From our discussion I recommend you take out increasing Whole of Life cover of £<insert level of Whole of Life cover> increasing at a rate of <3%, 5%, in line with RPI> with Zurich. The policy has no upper age limit, it protects you for the whole of your life and pays out when you die or you are diagnosed with a terminal illness, as defined in the policy terms and conditions.

Increasing cover helps you to counter against the impact of inflation on your cover amount. Each year, your cover will increase without the need for you to provide further medical evidence. Your premiums will increase each year by 2% for each 1% increase in cover so that Zurich can provide you with the increased benefit.

You can decline the annual increase but if you decline it three times, increasing cover will be removed from your policy.

Optional benefits

Whole of Life – Waiver of Premium

You should add Waiver of Premium to your Whole of Life policy. With this benefit Zurich will pay the premiums on your policy if you're too ill or injured to work for more than six months and you can't perform your current job. This benefit will end the day before your 70th birthday.

Flexibility and additional support

Flexibility

As we discussed, it's important that your protection fits in well with your life. Zurich have built their products in a way that lets you choose the level of cover you want and change it when your life changes. So where they can, Zurich have made it possible for you to increase your cover amount without having to answer questions about your health or changes in your personal circumstances. You can also remove any additional benefits you've selected at a later date. Your terms and conditions, along with your policy schedule, will confirm all the options available to you.

Additional support

With a Zurich policy, you will have access to Zurich Support Services, an independent team of counsellors, advisers and legal experts. They offer support in the following ways:

- Free and confidential health and wellbeing service
- Impartial help and support on a wide range of issues
- An independent service provided by Zurich's partner, Workplace Options
- Up to six sessions of professional counselling
- Not just available at claims stage – you can use this throughout the lifetime of your policy
- Available to you and your family with no limit on queries or issues

Zurich Support Services is available to you and your family, 24 hours a day 365 days a year and can be used from the moment you take the policy out.

For financial advisers only – not for use with your clients.

Zurich Assurance Ltd.
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Registered Office: Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

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