

Zurich Whole of Life

Terms and conditions



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Large print,
braille and
audio.

Please let us know if
you'd like a copy of
this in large print,
braille or audio.

If you're a textphone user,
we can answer any
questions you have through
a Typetalk Operator.

Call us on 18001 01793
514514.

Or, if you'd prefer, we can
introduce your adviser to a
sign language interpreter.

This document sets out the terms and conditions relating to your Zurich Whole of Life policy. Your 'Confirmation of terms' sets out the specific cover we agree with you. Together these documents form the contract of your policy provided by Zurich Assurance Ltd. You should read them carefully.

1. Definitions

Zurich and you

Zurich is the company providing the policy to you. Throughout this document, when we say "we", "our", "us" or "Zurich", we're referring to Zurich Assurance Ltd. When we say "you" or "your" we're referring to the **policyholder** or **policyholders**.

Technical terms

Like many industries, insurance has a language all of its own. We've tried to remove jargon wherever we can. Where we need to use a technical or legal term, we'll show this in **bold**. A glossary of these terms can be found in section 16.

Please see section 13 for details of the general terms applying to your policy, as these are important.

2. What does the policy do?



The main purpose of this policy is to pay a lump sum (the **sum assured**) when a **life assured** (or both **lives assured**) dies or is diagnosed with a **terminal illness**. The policy will then end as it will only pay out once.

For more details, please see section 5, 'How much will you be covered for?'.

3. Who will be covered?

The policy can cover one person (**life assured**) or two people jointly (**lives assured**).

Where we're covering two people jointly, the policy will only pay out the **sum assured** once – you can choose whether this is after the first **life assured** has died or been diagnosed with a **terminal illness** or after both **lives assured** have died or been diagnosed with a **terminal illness**. Once the **sum assured** is paid out the policy will stop.

You can take the policy out to cover someone else, as long as you can show that you would suffer financially if the **life assured** or **lives assured** (for joint policies) died or is diagnosed with a **terminal illness**.

The minimum and maximum ages for cover are shown in the table in section 11.

You and the **life** or **lives assured** must be **UK resident** and registered with a **UK doctor** when this policy starts and for six months prior to applying.

See section 10 for more details on making a claim.

4. When will you be covered?



Your policy will run from the **start date** until we pay a claim following the death or diagnosis with a **terminal illness** of a **life assured** or the **lives assured**.

You can choose a **start date** up to 120 days in the future from the date we agree terms with you.

If anything changes between you agreeing to take out the policy and the policy **start date**, it's important you or a **life assured** let us know as soon as possible – please see section 6 'Your commitment' for more details.

The policy will end when the **sum assured** has been paid.



Your policy will stop earlier if:

- your **premiums** aren't paid when agreed (see section 9)
- we cancel the policy because you or a **life assured** didn't answer all the questions we asked fully, honestly, and accurately, to the best of your or their knowledge
- we cancel the policy because offering you cover will violate any financial sanctions, laws or regulations
- in our reasonable opinion you're in material breach of the terms and conditions
- we cancel the policy within 30 days of the **start date** because a **life assured** doesn't give or withdraws consent to us accessing their medical records
- you or the **life assured** doesn't give or withdraws consent to access their medical records as part of our routine checks (see section 6 for more details).

You can end your policy at any time. There is no cash-in value for the policy.

5. How much will you be covered for?

Your 'Confirmation of terms' shows the amount you're covered for, any additional benefits we've applied to your policy and how much you'll pay.

Your **premiums** will stay the same throughout the life of your policy unless:

- you choose the Increasing Cover option
- you ask us to change your cover
- we receive additional information regarding your application details and your terms are changed because of this (see section 6 for more details).

See section 8 for changes you can make to your policy.



Whole of Life Cover

The **sum assured** will be payable if the **life assured** dies or is diagnosed with a **terminal illness** during the life of the policy. For joint policies, you can choose when you take out your policy whether this is after one or both of the **lives assured** die or are diagnosed with a **terminal illness**.

Special conditions

As long as your claim is valid and meets the terms and conditions of your policy, we'll pay out the **sum assured**, and the policy will end.

When we won't pay

We won't pay a claim if any of the following apply:

- The **life assured** dies as a result of suicide or intentional self-inflicted injury within 12 months of the **start date** or the date a requested increase or milestone benefit is exercised. Instead, we'll refund the **premiums** paid in respect of the cover.

Level or Increasing Cover

At the start of your policy you choose whether you want Level or Increasing Cover. You can only choose these options before your policy starts – you can't add them later.



Level Cover

If you choose level cover the **sum assured** and **premiums** will stay the same throughout the life of your policy unless you change your cover.



Increasing Cover

When your policy starts, you can choose for the cover to increase each year by 3%, 5%, or in line with the **Retail Prices Index (RPI)**. If you choose to increase the cover by the **RPI**, any increase will be limited to a maximum of 10% in any year.

Your **premiums** will go up each year by 2% for each 1% increase in cover so that we can provide this extra cover. If your 'Confirmation of terms' shows a premium loading on your policy, your **premiums** may go up by less than this.

We'll make this change automatically each year on the anniversary of the **start date**. We'll let you know eight weeks in advance in your 'Annual statement' how much the cover will increase by and how much extra you'll need to pay.

If you tell us you don't want to increase the cover, we'll keep the cover and **premiums** at the same level as they were for the previous **policy year**.

If you ask to keep the cover and **premiums** the same three times during the life of your policy, we'll remove Increasing Cover from your policy and you won't be able to add it back on. Your policy will then become a Level Cover policy.

We won't increase the cover and **premiums** if it means that the **sum assured** would exceed £40m.

If you want to check your current level of cover, you can do so by logging on to the **customer portal**.

6. Your commitment

If anything changes or is incorrect

For the purpose of this section only, when we say “you” or “your”, we mean the **life assured** or **lives assured**.

You must take reasonable care to answer the questions we ask fully, honestly, and accurately, to the best of your knowledge. Even if this information has already been given in a previous application, it must be given again. If you don't answer the questions correctly the policy may be cancelled, its terms may be changed, or a claim may be rejected or not fully paid. Cancelling a policy means that no cover or other benefits will be provided.

The **policyholder** is ultimately responsible for the information given to us in respect of the **life assured**.

If someone other than you records your answers, you must make sure the recorded answers accurately reflect what you have said. Our decision to offer cover, and the terms of that cover, will be based upon the recorded answers and won't take into account any verbal information not otherwise recorded.

If you think anything you've told us is wrong or if anything changes between you applying for the cover and the policy **start date**, it's important you let us know as soon as possible.

As part of our routine checks on the accuracy of the information that has been given to us, we may use the permission you gave us, when applying for your policy, to access your medical records to obtain information for up to six months after your policy has started. If you withdraw your consent, we'll cancel your policy.

If our routine checks find incorrect information, or if you don't tell us about something that's incorrect or changes before the policy **start date**, the policy may be cancelled, its terms may be changed, or a claim may be rejected or not fully paid. Cancelling a policy means that no cover or other benefits will be provided.

Following our routine checks we may need to amend the terms of your cover and/or your **premium** to continue to keep you covered. We'll issue a new 'Confirmation of terms' and you'll have 30 days to decide whether or not you want to accept it. If you make a claim during this time, we'll take into account any additional information we receive as part of our routine checks. If you decide not to accept the new 'Confirmation of terms', we'll need to end your policy. If we do this from 30 days after your policy **start date**, we won't refund any paid **premiums**.

If we need to cancel your policy following our routine checks, we'll let you know and refund any **premiums** you've already paid.

If your contact details change

You can make changes to your contact details on your **customer portal** – please let us know as soon as possible if your name, address or contact details change. If you move abroad, you must let us know – please see section 15.5 for more details.

If you want to cancel

You can tell us you no longer want cover at any time.

When we issue your policy documents, we'll send you details of how to cancel your policy. You'll have 30 days from receiving these documents to do this. If you decide to cancel within the 30 day period, we'll refund any **premiums** you've already paid and will stop providing you with cover.

If you tell us that you want to cancel at any time after the 30 day cancellation period, we'll stop collecting **premiums** and offering you cover. Any **premiums** you've already paid won't be refunded.

You can contact us to cancel using the contact details in section 15.1 'How to contact us'.

If you need to make a claim on your policy

You, or the person dealing with your affairs, should tell us as soon as possible if you need to make a claim. For more information on how to make a claim, please see section 10.

7. What additional policy options and benefits can the policy provide?

You can choose to include Waiver of Premium on your policy at extra cost. If the policy is a joint policy, this option can be taken for either or both **lives assured**. Your 'Confirmation of terms' will show if you have this cover and the cost.

Waiver of Premium



If the policy is a joint policy, this **life assured** benefit can be added for either or both **lives assured**. Waiver of Premium can only be added to your policy when you start the policy and can't be added at a later date. It can be removed at any time.

If a **life assured** becomes **unable to work** as a result of illness or injury for more than six months, and can't perform their **own occupation**



We'll pay the **premiums** on this policy from six months after the **life assured** becomes **unable to work**



We'll pay the **premiums** until:

- the **life assured** is no longer **unable to work**
- the **life assured** returns to paid employment
- the 70th birthday of the **life assured**; or
- the policy ends.

You must continue paying the **premiums** for the first six months after becoming **unable to work**.

You must restart paying the **premiums** on your policy when we stop paying them.

Special conditions – Waiver of Premium

We won't pay the Waiver of Premium benefit if:

- the **life assured** wasn't in a paid job when they became **unable to work**
- the **life assured** has more than one occupation and they can still do the main duties of any of them
- the **life assured** is not continuously **unable to work** throughout the first six months
- the Waiver of Premium benefit has less than six months to run when the **life assured** becomes **unable to work**. This is because the benefit is only payable after six months of becoming **unable to work**
- the **life assured** is living abroad and doesn't get a diagnosis in one of the countries we accept (see section 15.6 for more details)
- you don't tell us about the claim within six months of being **unable to work**.

Key points (applicable to Waiver of Premium benefit):

- A paid job does not include undertaking domestic tasks, for example as a housewife or househusband, in the **life assured's** own home. If the **life assured** was looking after someone else's house and being paid to do so, this does count as a paid job. We'll always act reasonably in considering a claim for Waiver of Premium.



Example: How Waiver of Premium works

You have a Whole of Life Cover policy and have chosen to add Waiver of Premium benefit. You're signed off work with stress and you make a valid claim for this benefit. You pay your **premiums** for the first six months you're **unable to work**. You're still **unable to work** after six months and we start paying your **premiums** for you. You go back to work after a year – when you return to work, we stop paying your **premiums** for you. Your Whole of Life Cover is unchanged during this period, and if you're **unable to work** again you could claim Waiver of Premium benefit again.

8. What changes can you make to your policy?

The changes you can make to the policy options and benefits on your policy are set out below. If you want to make any of these changes, please contact your adviser.

Any changes you make will only come into effect from your next **premium due date**. Any changes to your **premiums** will also be effective from the same date.

Depending on the change being made, we may ask you for details of the **life assured's personal circumstances** to check if we're able to change the cover.

If you want to make any other changes to your policy that are not covered below, please contact us using the contact details on page 16.

8.1 Increasing your cover

If you wish to increase the **sum assured**, two options are available to you – requested increase and milestone benefit. These are detailed below.

Requested increase

If you ask us to increase the **sum assured**, we'll ask you about any changes in the **life assured's personal circumstances** to see if we're able to offer this extra cover. If we are, we'll work out your new **premium** based on the **life assured's** latest **personal circumstances**, their age at the time you increase the cover.

To use the requested increase option, each **life assured** must be younger than the 'Maximum age at start date' as shown in the table in section 11.

Milestone benefit

Your policy may include milestone benefit – this will be included on your policy unless we have specifically excluded it on your 'Confirmation of terms'. This benefit allows you to increase your **sum assured** within 90 days of a significant life event (see table below) without having to tell us all about your **personal circumstances** at the time. You must be the **life assured** to use this option.

The maximum increase you can make using your milestone benefit is the lower of your original **sum assured** or £200,000. This limit applies across any policies you hold with us, so if you have already used up all your milestone benefit on another policy you hold with us, you won't be able to use it on this policy. In other Zurich policies, milestone benefit may be called "Guaranteed Insurability Option" or "Special Event Benefit".

You have to be 54 years old or younger when you use this benefit. If your policy covers two people, you'll both have to be 54 years old or younger and you'll both need to agree to increase your cover. If you're using this option in connection with an increase in inheritance tax liability, you'll need to be 69 years old or younger.

You won't be able to use the milestone benefit to increase your cover if your policy includes Waiver of Premium benefit and you're **unable to work**.

Once the new cover is in place your **premiums** will increase to reflect the extra cover we're providing. We'll work out your new **premium** based on your **personal circumstances** when you took out the policy and your age at the time you increase your cover.

You must send us evidence of the significant life event within 90 days of the event. The following table shows the evidence we need:

Milestone	What documents do we need to see?
The life assured increases their mortgage to purchase a new home, to move house, or to improve their main home. If using this significant life event, you won't be able to increase the cover to more than the total outstanding mortgage on the life assured's main home.	One of the following: Copy of the lender's offer letter, solicitors confirmation of completion letter or lenders confirmation of drawdown of the loan/mortgage.
The life assured marries or enters into a civil partnership.	Marriage or civil partnership certificate.

Milestone

What documents do we need to see?

The **life assured** divorces, dissolves a civil partnership, or separates.

Decree absolute, final order or dissolution order.

Alternatively, for separation, evidence of a transfer of mortgage, new mortgage, or evidence of separate addresses.

The **life assured** becomes the natural parent of a **child** or adopts a **child**.

Birth or adoption certificate.

The **life assured's** salary paid as a result of employment increases by 10% or more after a promotion or change of job. This does not apply if they are self-employed or in a position to decide the amount of their own salary.

Evidence of the promotion or change in job and increased annual salary.

If using this significant life event, the most you can increase the cover by is the percentage increase in their salary.

Increase in inheritance tax liability if you receive an inheritance or the value of your estate increases due to inflation, stock market movements, interest paid on your savings, or a salary increase.

Evidence of the increase in inheritance tax liability.

We'll need details of the liability at the policy **start date** and currently.

If using this significant life event, the most you can increase your cover by is the increase in your inheritance tax liability.

Increase in inheritance tax liability due to a change in inheritance tax legislation. This includes increases due to changes in rates or bands but excludes those arising from the removal of any tax exemption on existing assets.

Evidence of the change in legislation and increased inheritance tax liability.

We'll also need details of the change in legislation and the liability at the policy **start date** and currently.

If using this significant life event, the most you can increase your cover by is the increase in your inheritance tax liability, even if this is higher than the maximum increase amount for milestone benefit (of your original **sum assured** or £200,000) and milestone benefits you have on another Zurich policy will also be ignored. Any amount you use for this significant life event will reduce your remaining milestone benefit entitlement on this policy and other policies with Zurich, depending on their terms.



Example: How milestone benefit works

Your policy has £100,000 of Whole of Life Cover. The **life assured** moves house and increases their mortgage by £40,000. You choose to use the milestone benefit to increase the cover by this amount to £140,000. A year later the **life assured** has a **child** and you wish to use the milestone benefit again. As you've already used £40,000 of the milestone benefit, the maximum amount you can increase the cover by is another £60,000, taking you to your maximum increase of £100,000 (the lower of your original **sum assured** or £200,000).

8.2 Reducing the amount of cover you have

If you want to reduce the **sum assured**, you can do this at any time. There's no limit on the amount you can reduce this by, providing your **premiums** don't go below the minimum **premium** amount, as shown in section 9. See section 8.1 for what will happen if you want to increase your cover again.

If you reduce your cover your new **premium** will be based on your new **sum assured**.

8.3 Removing the Increasing Cover option

If you've chosen Increasing Cover but want to change to level cover (see section 5), you can do this at any time. Once you've removed this option, you won't be able to add it back again. It's not possible to change from Level Cover to Increasing Cover at any time.

8.4 Removing the Waiver of Premium benefit

Your policy also provides you with access to the Waiver of Premium additional benefit, as explained in section 7.

If you wish to remove the Waiver of Premium benefit, we'll reduce your **premium** to reflect this change. Once you've removed this benefit, you won't be able to add it back again.

8.5 Reviewing your smoker status

When we work out the **premium** for your policy, one of the factors we use to determine the **premium** you pay is whether each **life assured** uses or has used tobacco or nicotine products.

If, since the start of the policy, a **life assured** has stopped using tobacco or nicotine products for 12 months or more, you can ask us to review your **premiums** to see if we can reduce them. We'll ask the **life assured** about any changes in their **personal circumstances** to see if we're able to do this.

If we can alter the status, we'll work out your new **premium** based on each **life assured's** latest **personal circumstances** at the time you change your cover.

9. Paying your premiums

9.1 How much you'll pay

Your 'Confirmation of terms' shows how much your **premiums** will be.

Your **premiums** are guaranteed – this means they won't change unless:

- You change your cover using the options detailed in section 8
- You have chosen Increasing Cover
- We receive additional information regarding your application and your terms are changed because of this (see further details in section 6)

If you do make a change to your cover, we'll tell you how much your new **premium** will be. The change will take place from your next **premium due date**.

Any changes you make to your policy must not reduce your **premium** below our minimum **premium** amount. As at 1st January 2025, our minimum **premiums** are £8 a month or £80 a year.

9.2 How you can pay

We'll collect your **premiums** by direct debit. You can choose whether to pay monthly or annually when your policy starts. You're unable to change this later.

If you've added the Waiver of Premium **life assured** benefit, you must pay your **premiums** monthly.

Premiums will only be collected from a bank account held in the **UK** and must be paid in sterling.

9.3 When you pay

You can choose which day of the month you wish us to collect the **premium** (any day between 1st and 28th). This is your **premium collection date**. Your first **premium** may be collected on a different day as we'll always give you ten working days' notice of any new or amended **premiums**. We'll write to you to let you know when your first **premium** will be collected.

If you choose a **premium collection date** which is different to your **premium due date**, **premiums** will be collected after they are due. This won't affect your cover or the amount of **premium** that you pay. You can change your **premium collection date** at any time.

9.4 If you don't pay your premium

If you don't pay a **premium** on the **premium collection date**, we'll write to remind you and tell you the next steps to ensure your cover continues.

If you don't pay a **premium** within two months of the **premium due date**, the policy will end, and we'll stop providing you with cover. If your **premiums** are paid by a third party, it's your responsibility to ensure they're paid on time.

We won't reinstate a policy which has ended – if you still need cover you'll need to apply for a new policy.

10. Making a claim

If you need to make a claim, you, or the person dealing with your affairs, should contact us using the details below.

Your policy may not include all the benefits listed throughout this document. You should check your 'Confirmation of terms' to see what you're covered for before making a claim.



Call us on

0370 240 0073

Monday to Friday 9am to 5pm
(excluding bank holidays).

We may record or monitor calls to
improve our service.



Visit us online

Go to the **customer portal**

or the Zurich website at
www.zurich.co.uk/life-insurance/claim

Email us at

zurichmulticlaims@uk.zurich.com

We always try to pay all valid claims as soon as possible and we'll keep you informed of how the claim is progressing.

If you give false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. Your policy will be cancelled. It may also result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

10.1 Who we'll pay

If we accept a claim, we'll make any relevant payment to the person who is legally entitled to receive it.

If a policy is in trust, then the trust may need to be registered on HM Revenue & Customs' Trust Registration Service (TRS). This would apply when a:

- Life Cover claim is paid to the trustees and the trustees don't distribute the funds to the beneficiaries of the trust within two years of the date of death.
- **Terminal illness** claim is paid to the trustees. The trustees will have 90 days from the date the claim payment is received into the trustee bank account to register the trust on the TRS.
- If a trust is not correctly registered, HMRC may impose a penalty. More information about the TRS can be found at **zurich.co.uk/insurance/trust-registration** and **gov.uk/guidance/register-a-trust-as-a-trustee**.

10.2 What information will we need?

When you get in touch, we'll let you know exactly what information we need from you in order to assess the claim. The sort of evidence we may need includes:

- medical evidence
- evidence of death
- proof of who owns the policy.

10.3 Waiver of Premium benefit

Please tell us as soon as possible, or at the latest within six months of the **life assured** becoming **unable to work**, so that you don't miss out on any cover.

You'll need to continue paying your **premiums** during the **deferred period** or until we agree your claim, if later.

We'll refund any **premiums** you pay between the end of the **deferred period** and when we accept your claim.

The **life assured** must be receiving regular medical care and supervision for their condition and we can ask them, or their **doctor**, for medical evidence at regular intervals to check whether or not you're still eligible to claim.

The benefit will stop on the **life assured's** 70th birthday. If you're claiming Waiver of Premium when the **life assured** reaches 70, you must restart paying the **premiums** on the policy to continue to have cover.

11. Minimum and maximum ages

The table below shows the minimum and maximum age a **life assured** can be to start a policy. For example, if the age is shown as 83, it means before their 84th birthday. If the policy is for joint life, the maximum age for the policy to start applies to whoever is older.

Type of Cover	Minimum age at start date	Maximum age at start date	Maximum age when the benefit will end
Single life policy	18	83	-
Joint life first event	18	69	-
Joint life second event	18	83	-
Additional benefits which can end before the main cover			
Waiver of Premium	18	54	69

If you have a **life assured** benefit on your policy, we'll remove it and stop charging you for it when a **life assured** reaches the maximum age for that benefit.

12. Changes we can make to the terms and conditions

This document sets out the terms and conditions of your policy. Only we can change or add to the terms and conditions. We may alter the terms to the extent that the change is proportionate and reasonable for any of the following reasons:

- to take account of changes to, or to comply with the law, taxation, official guidance, codes of practice, or the way in which we're regulated or the amount of capital we need to hold
- to provide for the introduction of new or improved systems, methods of operation, service or facilities
- to take account of a recommendation, requirement or decision of any court, government body, ombudsman, regulator or similar body anywhere in the world where the recommendation, requirement or decision impacts on us with regard to your policy
- to make these terms and conditions clearer or more favourable to you
- to put right any mistake we may discover in future
- to reflect changes in technology or industry practice
- to reflect any change to our corporate structure arising from any reorganisation of our business, that does not unfavourably affect your policy but requires us to make certain changes to these terms and conditions
- to allow for changes to levies or charges imposed by law or under the Financial Services Compensation Scheme or by the Financial Conduct Authority (unless we're told we must not pass these onto our customers)
- if, in our reasonable opinion, we're at material risk of becoming insolvent and this may be avoided by changing these terms and conditions and the changes are in the interests of our **policyholders** as a whole.

Wherever possible, we'll let you know at least three months before we make any material changes to these terms and conditions. You can get the most up-to-date version of these terms and conditions from your adviser or on your **customer portal**.

13. General terms

In these terms and conditions, where we can use our discretion, make a decision, require information or evidence or use our judgment, then we'll do so acting reasonably, proportionately, fairly and in accordance with the law and regulations.

If there is a difference between these terms and conditions and any other communications we have with you, the terms and conditions will prevail.

If the ownership of this policy is transferred to someone else, we must be informed by a 'notice of assignment' at our address shown in section 15. This protects the legal position of the person to whom it is transferred. Notices of assignment must give the date and details of the assignment, including the full name of the person to whom the policy ownership is being transferred.

If any of the details you have provided are wrong, we can change the terms of your policy to reflect the correct details.

Only you (or if you die, the person managing your affairs or the person who is entitled to benefit from the policy) can enforce the terms of your policy. We exclude the rights of any other persons under the Contracts (Rights of Third Parties) Act 1999.

If there are joint **policyholders**, you'll both need to agree to exercise any options on the policy.

14. Law

The policy is governed by the law of England. Your contract will be in English, and we'll always write and speak to you in English.

We won't provide you with any services or benefits if in doing so we violate any applicable (including **UK**, EU and USA (Office of Foreign Asset Control)) financial sanctions, laws or regulations. This could result in us having to terminate your policy with us.

15. Other information

15.1 How to contact us

**Call us on**

0370 850 5682
Monday to Friday 9am to 5.30pm
(excluding bank holidays).

We may record or monitor calls to
improve our service.

**Write to us at**

Zurich Customer Services
Protection Operations
PO Box 4157
Swindon
SN4 4QB

Email us at

life.service@uk.zurich.com

Keep in touch

It's important that we keep in touch so if you change your address or any of your contact details, please let us know. We want everyone to find it easy to deal with us. If you need information about our policies and services in a different format, just let us know and we'll provide it.

15.2 How to complain

If you need to complain, please contact us using the details above.

You can ask us for details of our complaint handling process. If you're not satisfied with our response to your complaint, you can complain to:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Or visit the website www.financial-ombudsman.org.uk

This service is free to you and you can find out more at any time by contacting the Financial Ombudsman Service. You don't have to accept the decision of the Financial Ombudsman Service and you're free to go to court instead if you wish.

15.3 Compensation

We're covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations, you may be entitled to compensation under the scheme.

Any compensation you receive under the scheme will be based on the FSCS's rules.

For this type of policy, the scheme covers 100% of the claim. Please note that for life assurance products the FSCS's first responsibility is to ensure the cover continues rather than pay compensation.

If you need more information, you can contact the FSCS at:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU
UK

Telephone: 0800 678 1100 or 020 7741 4100

Or visit the website www.fscs.org.uk

15.4 Data protection

Zurich is your data controller under data protection legislation and is committed to ensuring the way we collect, hold, use and share personal information about you complies fully with the legislation. This is explained in our data protection statement, 'Your privacy is important to us', which your adviser will give you when you apply. Please contact us if you'd like another copy.

15.5 Moving abroad

This policy is designed for customers who are resident in the **UK**.

The **policyholder** and **life assured** must be deemed permanent **UK residents** at the time the policy starts.

We don't provide any tax advice. If you decide to live outside of the **UK** after this policy has been issued, we recommend that you get independent advice in relation to this policy on the tax consequences of changing your country of residence. We're not responsible for any adverse tax consequences that may arise in respect of your policy and/or any payments made under your policy as a result of you changing your country of residence.

If you move to another country outside the **UK**, your policy may no longer be suitable for your individual needs. **UK** laws or the local laws and regulations of the jurisdiction to which you move may impact our ability to continue to operate your policy in line with these terms and conditions. You must tell us of any planned change in your residency while you have a policy prior to such change becoming effective to ensure we can maintain our customer records.

15.6 Living abroad

If you make a claim, all medical certificates and examinations that we require to assess the claim must be provided by a doctor in the **UK**, the European Union (member states as of 2017), Australia, Canada, Japan, New Zealand, Norway, Switzerland or the USA. We'll also accept evidence from other countries if, in our assessment, the evidence is comprehensive enough and of a sufficient standard for us to properly assess the claim. If necessary, we may need the **life assured** to consult and be examined by a doctor of our choice to confirm the diagnosis. We'll always act reasonably when reviewing evidence to support a claim.

15.7 Conflicts of interest

We make every effort to identify conflicts of interest. A conflict of interest is where the interests of our business conflict with those of a customer, or if there is a conflict between customers of the business. Once identified, we aim to either prevent the conflict or put steps in place to manage it so that it is no longer potentially detrimental to our customers. We have processes in place to ensure we conduct our business lawfully, with integrity, and in line with current legislation. We operate in line with our conflicts of interest policy, available on request or on our website, which details the types of conflicts of interest that affect our business and how we aim to prevent or manage these. Where we cannot prevent or manage a conflict which may be detrimental to you, we'll fully disclose it to you in line with our policy.

15.8 Interpretation

In these terms and conditions, where the context requires, words in the singular include the plural and vice versa.

15.9 Our regulator

Zurich Assurance Ltd is an insurance company. We're authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. We're entered on the Financial Services register under number 147672. This is on the website www.fca.org.uk. You can phone the FCA free from a landline on 0800 111 6768.

16. Glossary

Within the pages of this document, we've highlighted in **bold** type a number of defined terms. The definition of these can be found below.

Technical or legal term	Meaning
child	<p>The natural, step, legally adopted, under legal guardianship and/or future child of the life assured or their partner.</p> <p>A child born from surrogacy will be treated as a child within this definition once the legal parenthood has been transferred to the life assured through a parental order or through legal adoption.</p>
consultant	A consultant registered, or provisionally registered, with the General Medical Council and licensed to practise in the UK .
customer portal	The online portal where you can find details of your policy and any communications we send to you.
deferred period	The amount of time you have to wait from when you become unable to work until we will start paying your premiums under Waiver of Premium benefit. This is six months.
doctor	A doctor or surgeon registered, or provisionally registered, with the General Medical Council and licensed to practice in the UK .
insurable interest	A person has an insurable interest in an individual if they would suffer financially if the key individual were to die or be diagnosed with a terminal illness .
life assured, lives assured	The person or (for joint policies), the two people who are insured by this policy.
non smoker	Someone who last smoked cigarettes or cigars, used a pipe or any other form of tobacco or nicotine products, including e-cigarettes or nicotine replacement products more than five years ago or has never smoked or used any nicotine products, including e-cigarettes or nicotine replacement products.
own occupation	The life assured's trade, profession or type of work which they do for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability.
personal circumstances	These include details of your age, previous and current smoker status, occupation , health, family history, lifestyle, activities and travel.
policy year	The 12 month period running from the anniversary of the policy start date .
policyholder, policyholders	The person or persons who take out the policy. They don't have to be the life assured , or lives assured , but if they're not, they will have to show that they have an insurable interest .
premium, premiums	The monthly or annual amount you pay for your cover.
premium collection date	The day of the month you choose for your premiums to be collected.
premium due date	<p>If you choose to pay monthly, the first premium will be due on the start date of the policy, and subsequent premiums will be due on the same day of each month after that. If your policy start date is on 29th, 30th or 31st of the month, in any month which doesn't have one of those dates in it, the due date will be the last day of that month.</p> <p>If you choose to pay annually, the first premium will be due on the start date of the policy, and subsequent premiums on each anniversary of the start date after that.</p>

Technical or legal term	Meaning
previous smoker	Someone who last smoked cigarettes or cigars, used a pipe or any other form of tobacco or nicotine products, including e-cigarettes or nicotine replacement products over 12 months ago but less than five years ago.
Retail Prices Index (RPI)	A measure of inflation in the UK as compiled by the Office for National Statistics, or any official published retail prices index that we adopt in its place. It measures the average change each month in the prices of goods and services bought by most households in the UK . If you've chosen to have your cover increase by RPI , your cover will increase by the same percentage as the RPI increased over the 12 month period that ended four months before the relevant anniversary of the date you started the policy. Your level of cover won't change if there's been a fall, or no increase, in the index over this period.
smoker, smoking	Someone who last smoked cigarettes or cigars, used a pipe or any other form of tobacco or nicotine products, including e-cigarettes or nicotine replacement products, in the last 12 months.
start date	The date your cover starts.
sum assured	The amount of cover you have chosen to take out insurance for. This is a lump sum, one-off payment.
terminal illness	<p>A definite diagnosis by the attending consultant of an illness that satisfies both of the following:</p> <ul style="list-style-type: none"> the illness either has no known cure or has progressed to the point where it cannot be cured, and in the opinion of the attending consultant, the illness is expected to lead to death within 12 months
unable to work	An injury or illness that causes a life assured to be unable to do the main duties of their usual paid job. We'll look at the duties of the life assured's job and the life assured's ability to do them.
UK	The United Kingdom of England, Northern Ireland, Scotland and Wales but for the avoidance of doubt excluding the Channel Islands and the Isle of Man.
UK resident	Someone who is habitually resident in the UK for a minimum of six months and for tax purposes. Habitually resident means the UK is their centre for economic, domestic and social interests. If you're a business, it means being registered or incorporated in the UK .

