

Zurich Relevant Life

Free cover

(Only available if you have applied for a Zurich Relevant Life policy)

Zurich may be able to provide you with free cover for a limited period where you are using the policy to protect the lives of employees.

Important notes

You will **not** be eligible for Relevant Life free cover if:

- the life assured is aged 55 or older at the start of the free cover period, or
- the life assured lives outside the UK, or
- you have made a simultaneous application to another company for Relevant Life in relation to the same life assured.

Some exclusions apply – see the ‘What will stop us paying out?’ in the terms and conditions section below.

The policy can only be issued into a Relevant Life policy trust. However, this does not apply to the free cover. If a free cover claim is accepted, the cover amount will be paid to the applicant.

Terms and conditions

The policy is provided in exchange for you completing an application for a Zurich Relevant Life policy and accepting the terms of the policy if it is offered to you.

The terms and conditions for the free cover are set out below. Free cover is provided by Zurich Assurance Ltd so where we refer to ‘Zurich’, ‘we’ or ‘us’ in these terms and conditions, we mean Zurich Assurance Ltd. Where we refer to ‘you’ or ‘your’ we mean the applicant for the policy. Where we refer to the ‘life assured’, we mean the life assured under the policy. Where we refer to ‘policy’ we mean the Zurich Relevant Life policy that you have applied for with us.

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

What is free cover?

It can provide you with a cash sum if the life assured dies or is diagnosed with a terminal illness during the free cover period.

The policy terms and conditions include full details of when you can claim. If you’d like a copy, please ask your adviser or contact us direct.

How much cover is provided?

The amount of free cover is limited to the lower of:

- the amount of cover you have applied for, or
- £2,000,000.

If we pay a free cover claim, the free cover will end and we will cancel your application for the policy.

If you have made multiple applications to Zurich in relation to the same life assured, the total amount of free cover across all the applications will be restricted to the lower of the amounts set out above.

When does the free cover start?

The free cover period starts from the date the last of the following events happen in connection to your application:

- we receive a fully and correctly completed application, and
- we have a completed direct debit instruction.

When does the free cover stop?

The free cover period stops as soon as any of the following events happen:

- 14 days after our underwriters accept your application
- our underwriters decline or postpone your application
- 90 days after we have acknowledged receipt of your application
- you withdraw your application for the policy
- your policy starts
- you make a valid claim.

What will stop us paying out?

A free cover claim may be rejected or not fully paid if, when you applied for the policy, you or the life assured did not answer the questions we asked correctly, or if the life assured does not tell us about any change to their health that occurs before the free cover start date which alters the answers they gave.

We won't pay a free cover claim if the cause of the claim arises from a medical condition that we could reasonably have expected you to know about when the free cover started. This includes any illness, disease or condition for which you received treatment or advice from a medical practitioner. It also includes any symptoms you were suffering from even if you haven't yet discussed these with a GP.

We won't pay a free cover claim if the life assured dies as a result of suicide or intentional self-inflicted injury.

What if the life assured's health changes while we are providing free cover?

If during the free cover period, the life assured's health changes and this means that some of the answers the life assured gave to the questions we asked when you applied for the policy have changed, we need to be told. If the life assureds change in health does not result in a valid free cover claim, we will take this into account when assessing your application.

If we ask the life assured to have a medical examination, or we instruct tests or procedures as part of our assessment of the application which indicate symptoms, an illness or condition that the life assured was unaware of, we will take this into account when deciding whether we are able to offer any cover and if we can, on what terms.

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

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Registered in England and Wales under company number 02456671.
Registered Office: Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

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.

Call us on:

Tel. 0370 240 0073

(opening hours: 9am to 5pm, Monday to Friday)

Alternatively, visit us online at:

www.zurich.co.uk/life-insurance/claim

We always try to pay all valid claims as soon as possible and we'll keep you, or the person dealing with your affairs, informed of how the claim is progressing.

What information we'll need

When you get in touch we'll let you or the person dealing with your affairs know exactly what information we'll require and any forms which must be completed. The sort of evidence we may require includes:

- medical evidence,
- evidence of death.