

Cover your client can change when life changes

We've built our products in a way that lets your clients choose the level of cover they want, and change it when their life changes. And we've made it much easier to do. So where we can, we've made it possible for you to make changes without having to go through underwriting and asking your clients questions about their health, or changes in their personal circumstances.



Flex Zurich Personal Protection around your client's life

Your client can keep their existing policy, and change what they need, when they need it. Here's what your client can change, and which changes need underwriting.

What you can change	How you can change it	Does it need underwriting?
Cover amount	Increase the amount	Yes
	Milestone benefit – up to their 55th birthday, increase the cover amount when your client: <ul style="list-style-type: none"> • Takes out a mortgage or increases their current mortgage • Gets married or enters a civil partnership • Becomes a parent • Divorces, separates, or dissolves a civil partnership • Gets a pay rise of 10% or more 	No
	Decrease the amount	No
Policy term how long the cover lasts	Extend how long cover lasts	Yes
	Reduce how long cover lasts	No
Premium frequency	Change from paying monthly premiums to paying yearly ones, and vice versa – this is if the policy term is for a number of full years, rather than to a specific birthday	No
Increasing cover	Pause an increase for a year – up to three times	No
	Change the rate it increases by	No
	Remove it – and change to level cover	No
Decreasing cover	Change the rate it decreases by	No
Critical Illness Cover Zurich Critical Illness or Critical Illness Select	Add the extra benefits of Zurich Critical Illness Select <i>If your client has children's benefit, this will automatically be upgraded to enhanced children's benefit</i>	Yes
	Change from Select to Zurich Critical Illness <i>If your client has enhanced children's benefit, this will automatically change to children's benefit</i>	No
Children's benefit	Add it on	No
	Take it off	No
Waiver of premium	Add it on	Yes
	Take it off	No
Total permanent disability	Add it on	Yes
	Take it off	No
Multi-fracture cover	Add it on	No
	Take it off	No
Renewal option	Take it off	No
Conversion benefit	Take it off	No
Separation benefit	Cancel a joint policy and take out two single policies with the same amount of cover	No
Children's conversion benefit	If your client has children's benefit, their child can start their own policy when they're 16, up until their 22nd birthday	No
Smoker status	If your client's stopped smoking for 12 months or more, you can ask us to review their cover to see whether we can offer cheaper premiums	Yes

Flex Zurich Income Protection around your client's life

What you can change	How you can change it	Does it need underwriting?	
Monthly benefit	Increase the monthly benefit	Yes	
	Milestone benefit – up to their 55th birthday, increase their monthly benefit when your client: <ul style="list-style-type: none"> • Takes out a mortgage or increases their current mortgage • Gets married or enters a civil partnership • Becomes a parent • Divorces, separates, or dissolves a civil partnership • Gets a pay rise of 10% or more • Has a pay increase of 20% or more since their policy started 	No	
	Decrease the monthly benefit	No	
	Decrease the monthly benefit for up to a year – career break benefit	No	
Claim period limited benefit period of 2 years, or full term benefit period	Increase from limited to full term	Yes	
	Decrease from full term to limited	No	
Deferred period(s)	Increase how long one or both deferred periods are	No	
	Decrease how long one or both deferred periods are	Yes	
	Add a second deferred period	Add a new shorter deferred period	Yes
		Add a new longer one	No
	Take off a second deferred period	Take off the shorter deferred period	No
		Take off the longer one	Yes
Policy term how long the cover lasts	Extend how long cover lasts	Yes	
	Reduce how long cover lasts	No	
Cover type Zurich Income Protection or Income Protection Select	Add the extra benefits of Zurich Income Protection Select	Yes	
	Change from Select to Zurich Income Protection	No	
Premium frequency	Change from paying monthly premiums to paying yearly ones, and vice versa – this is if the policy term is for a number of full years, rather than to a specific birthday	No	
Increasing cover	Pause an increase for a year – up to three times	No	
	Change the rate it increases by	No	
	Remove it – and change to level cover	No	
Multi-fracture cover	Add it on	No	
	Take it off	No	
Smoker status	If your client's stopped smoking for 12 months or more, you can ask us to review their cover to see whether we can offer cheaper premiums	Yes	

Flex Zurich Whole of Life around your client's life

What you can change	How you can change it	Does it need underwriting?
Cover amount	Increase the amount	Yes
	<p>Milestone benefit – up to their 55th birthday, increase the cover amount when your client:</p> <ul style="list-style-type: none"> • Takes out a mortgage or increases their current mortgage • Gets married or enters a civil partnership • Becomes a parent • Divorces, separates, or dissolves a civil partnership • Gets a pay rise of 10% or more • Has an increase in their inheritance tax liability 	No
	Decrease the amount	No
Premium frequency	Change from paying monthly premiums to paying yearly ones, and vice versa	No
Increasing cover	Pause an increase for a year – up to three times	No
	Change the rate it increases by	No
	Remove it – and change to level cover	No
Waiver of premium	Add it on	Yes
	Take it off	No
Smoker status	If your client's stopped smoking for 12 months or more, you can ask us to review their cover to see whether we can offer cheaper premiums	Yes

Make the changes quickly on the Life Protection Platform

You can make most of these changes quickly, easily, and in one place. Update a policy, increase cover, or ask us to review smoker status with a few clicks on the Life Protection Platform. You can track any underwriting and get updates as soon as it's complete. The changes will happen from the date your client's next premium is due. So instead of focusing on admin, you can focus on your clients, and make sure their cover always suits them.

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

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