



ZURICH®

Medical condition guide

For intermediary use only – not for use with your clients

Introduction

Listed in this guide are the most common medical disclosures we are asked about. You will find an explanation of each disorder, a guide to the evidence that we may request and a suggested underwriting decision.

The suggested decisions are intended only as a guide. If a rating is indicated, you should not let this influence your decision to recommend the appropriate cover for your customer's needs. Underwriting decisions ultimately depend upon a combination of factors – for example, build, family history, age and habits.

- The requirements may change if a customer is suffering from a combination of illnesses.
- Further information on Zurich's underwriting philosophy can be found in the underwriting section on the Zurich microsite.
- For further guidance before submitting an application, please contact the pre-application enquiry service on 0370 243 0901.

Angina

Arthritis (Osteo and Rheumatoid)

Asthma

Back pain

Blood pressure

Breast lump/cyst

Build

Cancer

Cholesterol

Crohn's Disease

Depression/Anxiety

Diabetes

Epilepsy

Family history

Heart attack

Heart disease

Irritable Bowel Syndrome (IBS)

Kidney disorders

Malignant melanoma

Multiple sclerosis

Stroke

Ulcerative colitis

Explanation of terms

This section will help you use this guide.

What underwriting decisions can be given?

Standard rates	We will give standard (ordinary or normal) rates.	Exclusion	We will exclude a specific insured event or cause of disability from the plan.
Rated	We will charge an extra payment for the increased risk. We will decline benefits such as Mortgage Increase Option, Renewability, Special Event Benefit and Waiver of Payment.	Postponed	Unable to consider any terms for a specified period of time.
		Declined	Unable to offer cover now or in the future.

What does it mean if my customer is rated?

If in this guide we indicate that we may rate a customer, the table below suggests how the rating may affect the payment. Please remember that these are purely a guide.

Life cover ratings	
Level 1	Payment will increase by 25-75%
Level 2	Payment will increase by 100-175%
Level 3	Payment will increase by 200%+

Critical illness/Income protection/Payment protection benefit ratings	
Level 1	Payment will increase by 25-50%
Level 2	Payment will increase by 75-100%
Level 3	Payment will increase by 125%+

Angina

Definition:

Chest pain associated with heart disease.

Information we need:

Results of investigations, severity of any heart disease, any complications and age at onset.

How we reach the decision:

We will require a doctors report and specialist information.

Please note the following:

- If your customer is below the age of 40 next birthday, we may decline all cover.
- If the application is made within six months of the diagnosis, or the condition is considered unstable, then we may postpone acceptance of cover.
- If a combination of angina and diabetes is present we will decline all cover.

Underwriting decisions

Angina	Life	Critical illness	Income protection or payment protection benefit
Mild / Moderate stable angina	Level 2/3 rating	Decline	Decline
Severe angina – with complications	Decline	Decline	Decline

Arthritis

Definition:

A range of disorders involving inflammation of the joints. This inflammation can cause destruction and/or deformity of the joints affected, producing symptoms of pain, swelling and stiffness and possibly decreased mobility. There are two main types of arthritis: rheumatoid arthritis and osteoarthritis.

Information we need:

Type and severity of the arthritis.

How we reach the decision:

We use information collected on the application to make an online decision*.

If evidence is required it may be a client questionnaire or a doctors report for more severe symptoms

Underwriting decisions

Osteo Arthritis	Life	Critical illness	Income protection or payment protection benefit
Mild – minor symptoms, no effect on lifestyle	Standard rates	Standard rates	Exclusion
Moderate – more persistent symptoms requiring simple analgesics	Standard rates/ Level 1 rating	Standard rates	Exclusion/Decline
Severe – regular and persistent pain, limited range of movement, severe deformity	Level 1 rating	Exclusion	Decline

Where an exclusion is suggested for Critical Illness the TPD Activities of Daily Living and Loss of Independent Existence will be removed. (as shown on next page)

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

Arthritis (continued)

Underwriting decisions			
Rheumatoid Arthritis	Life	Critical illness	Income protection or payment protection benefit
Mild – slight pain in joints, minimal swelling with no deformity. Treated with physio and occasional analgesia	Standard	Exclusion	Exclusion
Moderate – troublesome pain in joints, slight deformity or limitation of movement. Frequent or continuous drug treatment	Level 1 rating	Exclusion	Decline
Severe – chronic active disease with moderate deformities and serious restrictions of movement	Level 2/3 rating	Exclude/Decline	Decline

Where an exclusion is suggested for Critical Illness the TPD Activities of Daily Living and Loss of Independent Existence will be removed.

Asthma

Definition:

A respiratory disorder causing shortness of breath and difficulty in breathing.

Information we need:

The frequency and severity of the attacks, treatment and amount of time off work

How we reach the decision:

We use information collected on the application to make an online decision*.

If evidence is required it may be a client questionnaire or a doctors report for more severe symptoms

Underwriting decisions

Asthma	Life	Critical illness	Income protection or payment protection benefit
Mild – infrequent symptoms or no attacks within 2 years	Standard rates for non-smokers Level 1 rating for smokers	Standard rates for non-smokers Level 1 rating for smokers	Standard rates for non-smokers Level 1 rating for smokers
Moderate – weekly attacks with daily wheezing causing some time off work each year	Level 1/2 rating	Standard rates for non-smokers Level 1 rating for smokers	Level 1/2 rating
Severe – more frequent attacks with continual symptoms requiring more than 2 weeks off work each year	Level 2 rating for non-smokers Level 3 rating for smokers	Level 2 rating for non-smokers Level 3 rating for smokers	Decline

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

Back Pain

Definition:

This includes back pains, strains, injuries and prolapsed discs.

Information we need:

The cause and duration of the back problems, as well as any time off work and treatment. We will also take occupation into account.

How we reach the decision:

We use information collected on the application to make an online decision*.

If evidence is required it may be a client questionnaire or a doctors report for more severe symptoms

Underwriting decisions			
Back pain	Life	Critical illness	Income protection or payment protection benefit
Infrequent symptoms	Standard rates	Standard rates	Back exclusion
Frequent symptoms	Standard rates	Standard rates	Back exclusion/Decline

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

Blood pressure

Definition:

High blood pressure is also known as hypertension. It indicates an increased risk of cardiovascular problems.

Information we need:

Age, the actual readings and other risk factors such as height, weight, alcohol consumption, smoking habits and family history. An exact guide to ratings is not possible, but the younger the life

and the more risk factors present, the higher the rating will be.

How we reach the decision:

We use information collected on the application to make an online decision*.

If evidence is required it may be a client questionnaire or a doctors report for more severe symptoms

Underwriting decisions			
Blood pressure	Life	Critical illness	Income protection or payment protection benefit
Well controlled on treatment with no associated risk factors	Standard rates/ Level 1 rating	Standard rates/ Level 1/2 rating	Standard rates Level 1 rating
Less well controlled on treatment, some associated risk factors	Level 2 rating	Level 3 rating	Level 2 rating
Poor control or non-compliant with treatment, associated risk factors (smoking, cholesterol, obesity)	Level 3 rating/ Postpone until control is established	Postpone until control is established/ Decline	Level 3 rating/ Postpone until control is established/Decline

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

Breast lump/cyst

Definition:

May be a benign growth or a malignant growth (cancer).

Information we need:

The type of growth. If malignant, it will also depend on histology and staging of the tumour.

How we reach the decision:

We use information collected on the application to make an online decision*.

If evidence is required it may be a client questionnaire or a doctors report.

Underwriting decisions			
Breast lump/cyst	Life	Critical illness	Income protection or payment protection benefit
Benign	Standard rates	Standard rates	Standard rates
Fibroadenoma	Standard rates	Level 1 rating	Standard rates
Malignant	Decline/Postpone within two years of treatment ending. Thereafter, a Level 2/3 rating will apply for a given number of years.	Decline/Postpone within three years of treatment ending. Thereafter, we may offer with exclusion.**	Decline/Postpone within three years of treatment ending. Thereafter, a Level 2/3 rating will apply for a given number of years.

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

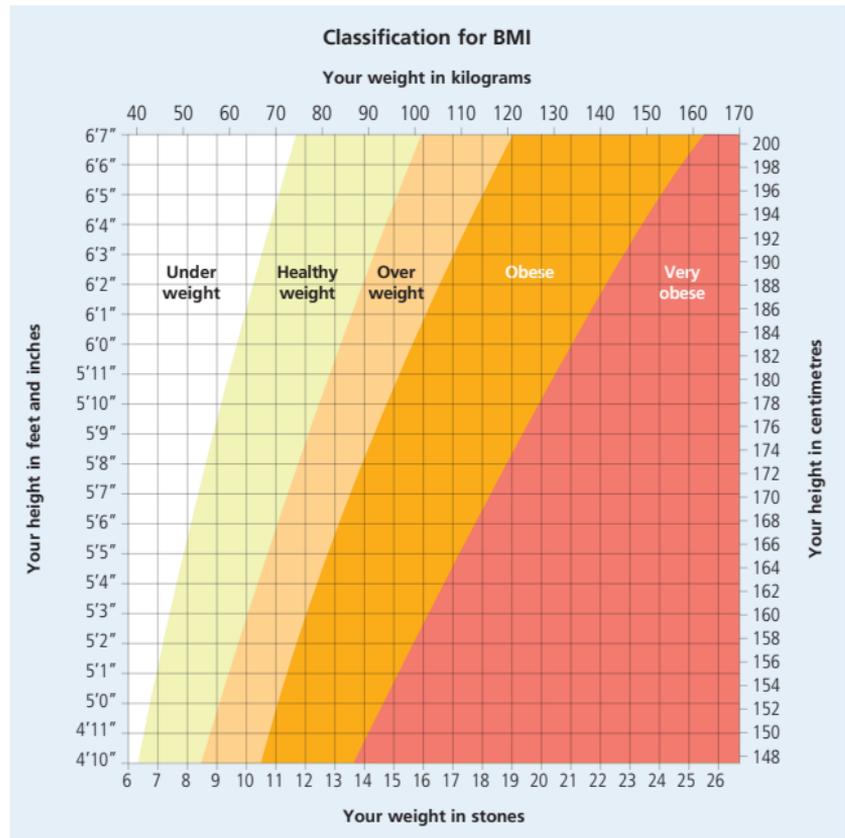
**We can only consider a cancer exclusion if we can offer standard rates for life cover.

Build

Definition:

The fundamental cause of obesity is the consumption of excess calories, although other factors may also contribute. Significant obesity greatly increases mortality and morbidity and is associated with coronary artery disease, hypertension, stroke, diabetes, respiratory diseases and osteoarthritis.

Obesity can be expressed as body mass index (BMI) which is internationally accepted as the measure for assessing body weight in relation to height as it corresponds very closely with the actual mass of body fat.



Source: <http://www.nhs.uk/Livewell/healthy-living/Pages/height-weight-chart.aspx>

Build (continued)

BMI Adults	Classification for BMI	Life Cover	Critical Illness	Payment & Income Protection
<18	underweight	Medical Evidence	Medical Evidence	Medical Evidence
18–24	normal weight	Standard**	Standard/Level 1* rating	Standard
25–29	mild increase in mortality	Standard	Standard	Standard
30–34	moderate increase in mortality	Standard/Level 1 rating	Level 1	Standard/Level 1 rating
35–39	substantial increase in mortality	Standard/Level 1 rating	Level 1/2 rating	Level 2/3 rating
>39	extreme increase in mortality	BMI 40–44 – Level 1/2/3 BMI 45–48 – Level 3/Decline BMI 49+ – Decline	BMI 40–41 – Level 2/3 BMI 42 – Level 3/Decline BMI 43+ – Decline	Level 3 Decline BMI 41 (Under age 35) Decline BMI 42 (age 35–54) Decline BMI 43 (age 55+)

*BMI18 Level 1 rating/BMI 19–24 Standard

**Level 1 rating may apply at BMI 18 & 19 for older ages 72+

Build (continued)

Information we need:

Insurers have used the height to weight ratio or BMI for many years to assess extra mortality and morbidity, taking into account any additional risk factors such as age (potentially more serious in younger ages), family history, smoking, raised blood pressure, raised cholesterol and diabetes. Our Non Medical Limits and Body Mass Index Calculator will provide you with an indicative decision based on your customers height, weight and age. Visit our calculator at www.zurich.co.uk/zurichintermediary/solutions-and-services/underwriting/medical-evidence-calculator.htm

Medical evidence and BMI calculator

Enter benefit type(s) and benefits amounts

Tick benefits required	Type Single life Joint life first death Joint life second death	Life 1 Cover Amount	Life 2 Cover Amount
Life Cover	Joint 1st death	£100,000	£100,000
CI Cover	Joint life	£100,000	£100,000
Payment Protection Benefit			
Income Protection			
Age next birthday		43	45
BMI score		35	28
Medical evidence required		None	None
<small>The evidence indicated is based on the level of cover. Additional evidence may be required for significant medical disclosures, contact the UW pre-application enquiry line on 0500 545546 for guidance</small>			
Indicative premium loading for BMI		Critical illness: 50% Life cover: 50%	Critical illness: Standard Life cover: Standard
Questionnaires to download			
Optional questionnaires to download and complete		> Pursuits & Occupation Questionnaires > Access to medical records (AMRA) consent form	
Special notes		* For non-smokers all medical examinations include a cotinine test	

Cancer

Definition:

A malignant growth.

Information we need:

Will depend on the site of tumour, histology and staging, the date of diagnosis and treatment.

How we reach the decision:

We use information collected on the application to make an online decision*.

If evidence is required it will be a doctors report with specialist information.

Underwriting decisions			
Cancer	Life	Critical illness	Income protection or payment protection benefit
Cancer	Decline/Postpone within 1-4 years of treatment ending. A Level 2/3 rating will then apply for a given number of years	Cancer exclusion**/ Decline	Decline/Postpone within 2-4 years of treatment ending. A Level 2/3 rating will then apply for a given number of years

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

**We can only consider a cancer exclusion if we can offer standard rates for life cover.

Cholesterol

Definition:

Cholesterol is a fat in the blood, essential to the functioning of the body. If raised above the level acceptable for age, it can be an indicator of future heart disease.

Information we need:

Will depend on cholesterol levels and other risk factors such as height, weight, family history and smoking. Generally speaking the more risk factors

present, and the younger the life, the higher any rating will be. The risk factors have a cumulative effect.

How we reach the decision:

We use information collected on the application to make an online decision*.

If evidence is required it will be a doctors report with specialist information.

Underwriting decisions			
Cholesterol	Life	Critical illness	Income protection or payment protection benefit
Well controlled on treatment, with no associated risk factors	Standard rates/ Level 1 rating	Level 1/2 rating	Standard rates/Level 1 rating
Not controlled on treatment with some associated risk factors	Level 2 rating	Level 3 rating	Level 2 rating
Poor control or not compliant with treatment, associated risk factors	Level 3 rating/ Postpone until control is established	Postpone until control is established/ Decline	Level 3 rating/Postpone until control is established

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

Crohn's Disease

Definition:

Chronic inflammation commonly affecting the intestine, but which may also affect any part of the gastrointestinal tract. Symptoms include diarrhoea, weight loss and rectal bleeding and can be a risk factor for colonic cancer.

Information we need:

Will depend on the age of the applicant, time since diagnosis or last attack and the treatment or surgery required.

How we reach the decision:

We use information collected on the application to make an online decision*.

If evidence is required it may be a client questionnaire or a doctors report.

Underwriting decisions

Crohn's Disease	Life	Critical illness	Income protection or payment protection benefit
Minor symptoms responding to simple remedies	Standard/ Level 2 rating	Level 1/2 rating	Level 2 rating and/or Exclusion
Symptoms requiring steroid treatment and/or hospital admission	Level 1/3 rating	Level 1/3 rating	Postpone
Continuing symptoms requiring surgical treatment, complications such as weight loss	Level 2/3 rating	Level 2/3 rating/ Decline	Decline

We can consider cases treated with surgery after 6 months

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

Depression/Anxiety

Definition:

A wide range of conditions including stress, anxiety, and depression.

Information we need:

The cause, frequency, severity, time off work and treatment if recurrent.

How we reach the decision:

We use information collected on the application to make an online decision*.

If evidence is required it may be a client questionnaire or a doctors report.

Underwriting decisions

Depression/Anxiety	Life	Critical illness	Income protection or payment protection benefit
Mild anxiety or depression	Standard rates/ Level 1 rating	Standard rates/ Level 1 rating	Exclude mental illness/ Postpone
History of moderate or severe depression	Level 2/3 rating	Standard rates Level 1 rating	Exclude mental illness/Decline
Current moderate or severe depression	Level 3 rating/ Postpone	Level 3 rating/ Postpone	Decline
Recurrent depression	Level 3 rating/ Postpone	Level 3 rating/ Postpone	Decline

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

Diabetes

Definition:

Caused by insufficient production of insulin which, if not controlled, can cause complications such as cardiovascular and renal disease. Type 1 diabetes is another term for insulin dependent diabetes and Type 2 diabetes is another term for non-insulin dependent diabetes.

Information we need:

Plan duration, age of applicant, date of diagnosis, family history, smoking status, blood pressure, height and weight, level of control, complications, and any other significant medical history.

If a combination of diabetes and ischaemic heart disease (for example, angina, heart attack) or stroke is present we will decline all cover.

How we reach the decision:

We use information collected on the application to make an online decision*.

If evidence is required it will be a doctors report.

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

Underwriting decisions

Type 1 diabetes	Life	Critical illness	Income protection or payment protection benefit
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Well controlled on treatment,
no complications

Age of applicant 20-30

Level 3 rating

Decline

Decline

31-49

Level 2 rating

Decline

Decline

50-59

Level 2 rating

Level 2/3 rating/
Decline

Level 2/3 rating/
Decline

60+

Level 1 rating

Decline

Decline

Average control,
no complications

Level 2/3 rating

Decline

Decline

Poor control, presence of risk
factors including smoking,
hypertension and obesity

Level 3 rating/
Decline

Decline

Decline

TPD OO, IP or PPB is not available where there has been time off work.

Diabetes (continued)

Underwriting decisions			
Type 2 diabetes	Life	Critical illness	Income protection or payment protection benefit
Well controlled on treatment, no complications			
Age of applicant 20-30	Level 3 rating	Decline	Decline
31-59	Level 2 rating	Level 2 rating	Level 2 rating
60+	Level 1 rating	Decline	Decline
Average control, no complications	Level 2 rating	Level 2/3 rating	Level 2/3 rating
Poor control, presence of risk factors including smoking, hypertension and obesity	Level 3 rating/ Decline	Decline	Decline

TPD OO, IP or PPB is not available where there has been time off work.

Diabetes Blood Test Result will be required at point of sale for Critical Illness.

Epilepsy

Definition:

Characterised by convulsive fits or seizures caused by abnormal electrical impulses in the brain. It is usually diagnosed following an electroencephalogram (EEG). There are two main types: grand mal and petit mal. Grand mal usually involves seizures and petit mal involves absence attacks – where the patient may not be aware of the loss of consciousness.

Information we need:

Exact diagnosis, frequency and severity of attacks, treatment, and the date of the last attack or seizure.

How we reach the decision:

We use information collected on the application to make an online decision*.

If evidence is required it may be a client questionnaire or a doctors report.

Underwriting decisions			
Petit mal	Life	Critical illness	Income protection or payment protection benefit
Diagnosis in the last 6 months Life & CI 12 months IPP/PPB	Postpone	Postpone	Postpone
Less than 50 attacks a year	Standard rates	Standard rates	Standard/ Level 1 rating
More than 50 attacks a year	Level 1 rating	Level 1 rating	Decline

No attacks for 1 year Life, CI and IPP = Standard rates

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

Epilepsy (continued)

Underwriting decisions			
Grand mal	Life	Critical illness	Income protection or payment protection benefit
Diagnosis in the last 6 months Life & CI 12 months IPP/PPB	Postpone	Postpone	Postpone
Less than 12 attacks a year ¹	Level 1/2 rating	Level 1 rating	Level 2 rating
More than 12 attacks a year	Level 2 rating ²	Level 2/3 rating/ Decline ²	Level 2/3 rating/ Decline ³

1 No attacks for 5 years Life & CI = Standard, IPP = Level 1 rating

2 No attacks for 5 years Life, CI and IPP = Level 1 rating

3 if last attack was within 1 year cover will be postponed

Family history

Definition:

Relating to first degree blood relatives (parents, brothers and sisters). Important, especially when considering critical illness cover.

Information we need:

The relative affected, the relative's age at diagnosis, the specific illnesses and, for cancer, the site and type. It isn't possible to cover all the possible outcomes, but the following gives an indication of the family histories that require special consideration:

- Cardiovascular disease (including stroke, heart attack and heart disease)
- Diabetes
- Cancer (especially breast, ovarian and bowel cancer)
- Multiple sclerosis
- Huntington's disease
- Cardiomyopathy
- Motor Neurone disease
- Myotonic (Muscular) Dystrophy
- Parkinsons disease
- Polycystic kidney disease
- Polyposis Coli

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

Heart attack

Definition:

Death of part of the heart muscle, also known as myocardial infarction or coronary thrombosis. Symptoms usually include chest pains. Treatment may include coronary artery bypass graft and angioplasty.

Information we need:

The severity of the heart attack, age of the applicant, any complications and ongoing risk

factors such as smoking, obesity, raised blood pressure or cholesterol. We will postpone all cover until the applicant has made a full recovery and returned to work, or returned to normal duties for at least six months. If a combination of heart disease and diabetes is present then we will decline all cover.

How we reach the decision:

A doctors report will be required.

Underwriting decisions			
Heart attack	Life	Critical illness	Income protection or payment protection benefit
Heart attack	Level 2/3 rating	Decline	Decline
Heart attack, ongoing chest pain/complications	Decline	Decline	Decline
Under age 40 at application	Decline	Decline	Decline

A combination of diabetes and heart disease (for example, angina or heart attack) is a decline for all cover types.

Heart – Risk factors for future heart disease

Definition:

For men and women, heart disease is the largest single cause of death and a significant source of morbidity in developed countries.

Information we need:

It is important that underwriters can identify the many risk factors associated with the development and acceleration of heart disease in an otherwise healthy person. This is particularly important for critical illness cover where the incidence of heart attack can result in a claim many years before a claim for life cover might occur.

Risk factors include:

- Smoking
- Build
- Raised cholesterol
- Raised blood pressure
- Family history

When combined with a customer's age and the type and term of plan being underwritten, these risk factors determine whether non standard terms are offered. It is the combination of risk

factors that is important when determining underwriting terms, and individual risk factors appearing in isolation may be accepted on standard terms.

Risk factor examples			
Heart Disease examples	Life	Critical illness	Income protection or payment protection benefit
Age 30, overweight (BMI 28), 20 year term plan	Standard rates	Standard rates	Standard rates
Age 30, overweight (BMI 36), 20 year term plan	Level 1 rating	Level 1 rating	Level 1 rating
Age 30, overweight (BMI 36), raised blood pressure well controlled on treatment, 20 year term plan	Level 1 rating	Level 2 rating	Level 2 rating

Smoking in excess of 40 cigarettes per day will have an adverse effect on the rating level and evidence required.

Irritable Bowel Syndrome (IBS)

Definition:

A common condition where the symptoms include recurrent abdominal pain and irregular bowel habit. The cause is often unknown, but can be associated with stress and anxiety.

Information we need:

Underlying cause and severity.

How we reach the decision:

We use information collected on the application to make an online decision*.

If evidence is required it may be a client questionnaire or a doctors report.

Underwriting decisions			
Irritable Bowel Syndrome (IBS)	Life	Critical illness	Income protection or payment protection benefit
Fully investigated, any severity	Standard rates	Standard rates	Standard/Level 1 rating
Awaiting tests or investigations	Postpone until investigated	Postpone until investigated	Postpone until investigated
With any underlying mental disorder	See Depression/Anxiety on page 21.		Exclude IBS and/or mental illness

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

Kidney disorders

Definition:

There are a number of disorders affecting the renal system that may affect the kidney's performance to filter blood and remove any waste products. Common kidney disorders include renal calculus (kidney stones) and nephritis (inflammation).

Information we need:

The exact diagnosis, the current renal function and the treatment prescribed.

How we reach the decision:

We use information collected on the application to make an online decision*.

If evidence is required it may be a client questionnaire or a doctors report.

Underwriting decisions

Kidney disorders	Life	Critical illness	Income protection or payment protection benefit
Simple kidney infection or Renal Calculus	Standard rates/ Level 1 rating	Standard rates/ Level 1 rating	Standard rates/Level 1 rating
Moderate Nephritis	Level 1/2 rating	Level 3 rating/ Decline	Level 3 rating/Decline
Severe Nephritis	Level 3 rating/ Decline	Decline	Decline

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

Malignant melanoma

Definition:

A mole is a non-malignant pigmented area of the skin. However, changes in the shape, colour or recent bleeding should be investigated as this may be an early sign of a malignant melanoma (skin cancer).

Information we need:

Date of diagnosis, the staging (progression) and the treatment given.

How we reach the decision:

We will require a doctors report and specialist information.

Underwriting decisions			
Malignant melanoma	Life	Critical illness	Income protection or payment protection benefit
	A rating will apply for a given number of years. Staging will determine whether a Level 1, 2 or 3 rating applies.	Exclude cancer*/Decline	A rating will apply for a given number of years. Staging will determine whether a Level 1, 2 or 3 rating applies.

*We can only consider a cancer exclusion if we can offer standard rates for life cover.

Multiple sclerosis

Definition:

A disease of the central nervous system. Symptoms include disturbance of vision and speech, tremor, muscular weakness and incontinence.

Information we need:

Degree of disability.

How we reach the decision:

We will require a doctors report.

Underwriting decisions

Multiple sclerosis	Life	Critical illness	Income protection or payment protection benefit
Minimal signs with no disability	Level 1/2 rating	Decline	Decline
Minimal disability but self-sufficient	Level 2 rating	Decline	Decline
Disability preventing work, requires assistance with mobility	Level 3 rating/ Decline	Decline	Decline

Stroke

Definition:

Damage to part of the brain caused by interruption to its blood supply or by a leakage of blood through the walls of the blood vessels. Also known as a cerebral vascular accident.

Information we need:

Age of the applicant, the date of the event and the degree of residual disability.

How we reach the decision:

We will require a doctors report.

Underwriting decisions			
Stroke	Life	Critical illness	Income protection or payment protection benefit
Single episode, full recovery	Postpone within 6 months then Level 2/3 rating	Decline	Decline
Single episode, residual symptoms	Postpone within 6 months then Level 3 rating/ Decline	Decline	Decline
More than one attack, or single attack with significant complications	Postpone within 6 months then Level 3 rating/ Decline	Decline	Decline

A combination of diabetes and stroke is a decline for all cover.

Ulcerative colitis

Definition:

Chronic inflammation and ulceration of the lining of the bowel causing abdominal pain with recurring diarrhoea. Can be a risk factor for colonic cancer.

Information we need:

Severity and frequency of attacks, type of treatment and date of last attack.

How we reach the decision:

We use information collected on the application to make an online decision*.

If evidence is required it may be a client questionnaire or a doctors report.

Underwriting decisions

Ulcerative colitis	Life	Critical illness	Income protection or payment protection benefit
Medical Treatment Only – Mild to Moderate infrequent symptoms	Standard rates/ Level 1 rating	Standard rates/ Level 1/2 rating	Level 1 rating
Frequent relapses requiring hospital admissions or use of oral steroids	Level 1 rating	Level 2/3 rating	Level 2 rating and/or Exclusion will apply
Continuing symptoms requiring continual oral steroids	Level 2 rating	Level 3 rating/ Decline	Decline

Where the condition has been treated with a surgical procedure please allow 6 months post surgery before applying.

*Our Interactive application route increases the online acceptance rate and reduces the need for additional evidence.

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