

Zurich Whole of Life

Terms and conditions



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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

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 15.

Please see section 12 for details of the general terms applying to your policy, as these are important.



2. What cover does your policy provide?

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

For more details, please see section 5.



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**.

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 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 ages below apply to the older **life assured**.

Life cover	Age at policy start	
	Minimum	Maximum
Single person policy	16	83
Joint life policy – sum assured to be paid out after the first life assured dies	16	69
Joint life policy – sum assured to be paid out after both lives assured die	16	83

You must be a **UK resident** when **your** policy starts.



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 90 days in the future, providing **your premiums** won't increase from those **we've** agreed with **you**, in which case **you'll** need to choose an earlier date. This is because the age of the **life assured** or **lives assured** affects how much **we'll** charge to provide this cover.

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

Your policy will end earlier if:

- **your premiums** aren't paid when agreed (see section 8)
- **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 cover will violate any financial sanctions, laws or regulations
- in **our** reasonable opinion **you** are in material breach of these terms and conditions.
- the **life assured** doesn't give **us** consent to access their medical reports as part of **our** routine checks (see section 7.1 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 and any specific **exclusions we've** applied to **your** policy. It also shows **you** how much **you'll** pay.

Your sum assured will stay the same throughout the life of **your** policy unless **you** choose increasing cover (see below) or decide to make any other changes (see section 10).

If **you** want to check **your** current level of cover at any time, **you** can view **your** policy online on **your customer portal**.

Whole of life cover

The **sum assured** will be payable when a **life assured** dies or if they are 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**.

When you claim

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.

Special conditions

We won't pay a claim in full or in respect of an increase in **sum assured** if the **life assured** commits suicide or dies as a result of 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 **your** cover.

Level or increasing cover

At the start of **your** policy **you** choose whether **you** want level cover 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** will stay the same throughout the life of **your** policy unless **you** change **your** cover.

Increasing cover

You can choose for **your** cover to increase each year by 3%, 5%, or in line with the **Retail Prices Index (RPI)**. If **you** choose to increase **your** 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 **we** provide. 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 how much **your** cover will increase by and how much extra **you**'ll need to pay.

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

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

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



6. What additional 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

This benefit is payable if a **life assured** is **incapacitated** as a result of illness or injury for more than six months, and can't perform their **own occupation**. This period of six months before any benefit is paid is known as the '**deferred period**'. If the policy is a joint policy, the waiver of premium option can be taken for either or both **lives assured**.

The benefit can start any time between the age of 16 and the day before the **life assured's** 55th birthday, and will end the day before their 70th birthday. **We'll** stop charging **you** for this benefit at this time and will reduce **your premiums** accordingly. If it's a joint policy, this benefit will end for each **life assured** when they reach the maximum age.

When you claim

As long as **your** claim is valid and meets the terms and conditions of **your** policy, **we'll** pay the **premiums** on this policy from six months after the **life assured** becomes **incapacitated**.

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

- the **life assured** no longer meets **our** definition of **incapacitated**
- the **life assured** returns to paid employment
- the 70th birthday of the **life assured**, or
- the policy ends.

You must restart paying the **premiums** on **your** policy when **we** stop paying them or **your** cover will end.

Special conditions

We won't pay the waiver of premium benefit if:

- the **life assured** wasn't in a paid job when they became **incapacitated**
- 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 **incapacitated** throughout the first six months
- the entitlement to the waiver of premium benefit has less than six months to run when the **life assured** becomes **incapacitated**. This is because the benefit is only payable after six months of **incapacity**
- the **life assured** is living abroad and doesn't get a diagnosis in one of the countries **we** accept (see section 14.5)
- **you** don't tell **us** about the claim within six months of being unable to work (see section 9).

Example – waiver of premium

If **you're** signed off work with stress and make a valid claim for this benefit, **you'd** pay **your premiums** for the first six months that **you're** unable to work. If **you're** still unable to work after six months, **we'd** start paying **your premiums** for **you**. If **you** go back to work after a year, when **you** return to work **we'd** stop paying **your premiums** for **you**. **Your** life cover is unchanged during this period, and if **you're** unable to work again in the future, **you** can make another claim under the waiver of premium benefit.



7. Your commitment

7.1 If anything changes or is incorrect

For the purpose of this section only, when **we** say “**you**” or “**your**”, **we** mean the **policyholder(s)** and 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 provided in a previous application, it must be provided again. The **policyholder** is ultimately responsible for the information provided to **us** in respect of a **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** agreeing to take out the policy and the policy **start date**, it's important **you** let **us** know as soon as possible.

If **you** don't tell **us** about something that's incorrect or has changed, 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.

If **you** tell **us** about something that's incorrect or has changed but it does not affect the cover **we** have offered then **we** may alter the policy to the extent required to keep **our** records up to date but **your premiums** and these terms will not change.

As part of **our** routine checks on the accuracy of the information that has been provided to **us**, **we** may ask for permission to access **your** medical reports up to six months after **your** policy has started. If **you** don't give **us your** consent, **we'll** cancel **your** policy and refund **your premiums**.

7.2 If your contact details change

You can make changes to **your** contact details on the **customer portal**. Please let **us** know as soon as possible if **your** or a **life assured's** name, address or contact details change. If **you** or a **life assured** move abroad, **you** must let **us** know – please see section 14.4 for more details.

7.3 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.

7.4 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 9.



8. Paying your premiums

8.1 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 or **you've** chosen increasing cover. 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 May 2018, **our** minimum **premiums** are £8 a month or £80 a year.

8.2 How you can pay

We'll collect **your premiums** by direct debit. **You** can choose whether to pay monthly or annually.

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

8.3 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** 10 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.

You can also at any time:

- change from monthly to annual **premiums**, or
- change from annual to monthly **premiums**.

This change will take effect from **your** next **premium due date**.

8.4 If you don't pay your premium

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.



9. 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 243 0827

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

Alternatively, go to the **customer portal** or 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.

9.1 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
- proof of who owns the policy

9.2 Waiver of premium benefit

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



10. What changes can you make to your policy?

The range of changes **you** can make to the benefits and cover on **your** policy are set out below. If **you** want to make any of these changes, please contact **your** financial 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 for details of each **life assured's personal circumstances** to check if **we're** willing to offer to change **your** cover.

10.1 Increasing the amount of cover you have

If **you** wish to increase the **sum assured** on the policy, there are two options available to **you** – a requested increase or using **your** milestone benefit.

Requested increase

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

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'll need to be 54 years old or younger when **you** use this benefit. If **your** policy covers two people, **you'll** both need to be 54 years old or younger and will both need to agree to increase **your** cover. If **you** are 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 a **life assured** is **incapacitated**.

Once the new cover is in place **your premiums** will increase to reflect the extra cover **we** are 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** require:

Milestone	What documents do we need to see?
Marrying or entering into a civil partnership.	Marriage certificate or civil partnership certificate.
Divorcing, dissolving a civil partnership, or separation.	Decree absolute or dissolution order. Alternatively, for separation, evidence of a transfer of mortgage, new mortgage, or evidence of separate addresses.
Becoming a natural parent or adopting a child.	Birth certificate or adoption certificate.
Increasing your mortgage to purchase your home, move house or improve your main home. If using this significant life event you won't be able to increase your cover to more than the total outstanding mortgage on your main home.	Copy of the lender's offer letter.
Increasing your salary by 10% or more after a promotion or change of job. This does not apply if you are self-employed or in a position where you can decide the amount of your own salary. If using this significant life event, the most you can increase your cover by is the percentage increase in your salary.	Evidence of the promotion or change in job and increased annual 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. If using this significant life event, the most you can increase your cover by is the increase in your inheritance tax liability.	Evidence of the increase in 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. 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.	Evidence of the change in legislation and increased inheritance tax liability.

Example – milestone benefit

You have £100,000 of Whole of Life cover. **You** move house and increase **your** mortgage by £40,000. **You** choose to use **your** milestone benefit to increase **your** cover by this amount to £140,000. A year later **you** have a child and wish to use the milestone benefit again. As **you've** already used £40,000 of **your** milestone benefit, the maximum amount **you** can increase **your** 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).

10.2 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 **your** cover by, providing **your premiums** don't go below **our** minimum **premium** amount (see section 8). Please see section 10.1 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**.

10.3 Changing the rate your policy increases

If **you've** chosen increasing cover **you** can change the rate at which the cover increases at any time. The rates **your** policy can increase by are as shown in the explanation of increasing cover in section 5. The new rate of increase will apply from the next anniversary of the **start date**.

10.4 Removing the increasing cover option

If **you've** chosen increasing cover but want to change to level cover (see section 5, 'Level or increasing cover'), **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.

10.5 Adding or removing the waiver of premium benefit

Your policy also provides **you** with access to the waiver of premium additional benefit, as explained in section 6. This can be added or removed after **your** policy has started. **You** can only add it if each **life assured's** age is within the permitted age range.

If **you** wish to add the waiver of premium benefit, **we'll** ask **you** about any changes in each of the **life assured's personal circumstances** to see if **we're** willing to add this benefit. If **we** are, **we'll** work out **your** new **premium** based on each **life assured's** latest **personal circumstances** and their age at the time **you** change **your** cover.

If **you** wish to remove the waiver of premium benefit, **we'll** reduce **your premium** to reflect this change.

10.6 Reviewing your premium if you've previously smoked

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** smokes, or how long it is since they gave up **smoking**.

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

We'll work out **your** new **premium** based on each **life assured's** latest **personal circumstances** at the time **you** change **your** cover. **You** can then decide whether or not **you** want to accept the new amount.



11. Changes we can make to your policy

This document sets out the terms and conditions of the policy. Only **we** can change or add to the terms and conditions.

We may alter the terms and 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** are 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** are told **we** must not pass these onto **our** customers).
- If, in **our** reasonable opinion, **we** are 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** will 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**.



12. 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** will 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 16. 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.



13. Law

The policy is governed by the law of England.

We will not 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**.



14. Other information

14.1 How to complain

If **you** need to complain, please see section 16, 'How to contact us'.

You can ask **us** for details of **our** complaint handling process. If **you** are 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** do not have to accept the decision of the Financial Ombudsman Service and **you** are free to go to court instead if **you** wish.

14.2 Compensation

We are 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

14.3 Data Protection

Zurich Assurance Ltd 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** would like another copy.

14.4 Moving abroad

This policy is designed for customers who are resident in the United Kingdom. The **policyholder** and **life assured** must be deemed permanent **UK residents** at the time the policy starts.

We do not provide any tax advice. If **you** decide to live outside of the United Kingdom after this policy has been issued, **we** recommend that **you** obtain independent advice in relation to this policy on the tax consequences of changing **your** country of residence. **We** are 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. If **you** do not do so this will be a material breach of these terms and conditions and **we** may terminate the policy as a result.

14.5 Living abroad

If **you** make a claim for **terminal illness** or waiver of premium benefit, all medical certificates and examinations that **we** require to assess the claim must be provided by a medical professional in the UK, the European Union (member states as of 2017), Australia, Canada, Japan, New Zealand, Norway, Switzerland or the USA. **We** will 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 medical professional of **our** choice to confirm the diagnosis. **We** will always act reasonably when reviewing evidence to support a claim.

14.6 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** will fully disclose it to **you** in line with **our** policy.

14.7 Interpretation

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



15. 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
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 incapacitated 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.
exclusion	An exclusion removes our obligation to pay the cover or the benefits (or both) where the claim results from you taking part in certain specified occupations, pursuits or activities, or where you suffer from certain specified illnesses, disabilities or medical conditions. We 'll include any specific exclusions on your 'Confirmation of terms'.
incapacitated, incapacity	Incapacity means an injury or illness that causes a life assured to be unable to do the main duties of his or her usual paid job. We 'll look at the duties of the life assured 's job and the life assured 's ability to do them. For example, the life assured might be a personal assistant whose main duties include writing and typing letters and using the telephone to organise meetings and diaries. We would still pay waiver of premium benefit if the life assured could no longer write and type letters and organise meetings and diaries, even if he or she was still able to use the telephone. 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 to be incapacitated .
life assured, lives assured	The person or (for joint policies), the two people who are insured by this policy.
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 they would suffer financially if any individual who is insured by this policy were to die or be diagnosed with a terminal illness .

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>
Retail Prices Index (RPI)	This is a measure of inflation in the United Kingdom 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 United Kingdom. If you have chosen to have your cover increase by RPI , your cover will increase by the same percentage as RPI increased over the 12 month period that ended four months before the relevant anniversary of the start date . Your level of cover will not change if there has 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.
UK resident	Habitually resident in the UK for a minimum of 6 months and being resident in the UK for tax purposes. Habitually resident means the UK is their centre for economic, domestic and social interests.
we, our, us or Zurich	Zurich Assurance Ltd – the company providing the policy.
you, your	Except for the part of section 7, 'Your commitment' under the heading 'If anything changes or is incorrect', this means the policyholder or policyholders .



16. How to contact us

If you want to contact us you can phone or write.



Phone: 01793 514514
Monday to Friday 8.30am – 6.00pm
We may record or monitor calls to improve our service.



Write to: Zurich Assurance Ltd
Tricentre One
New Bridge Square
Swindon
SN1 1HN
UK

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.

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

If you are 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.

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Telephone: 01793 514514.

We may record or monitor calls to improve our service.