

Underwriting

Free cover

(Only available if you've applied for a Zurich Personal Protection, Zurich Life Protection or Zurich Personal Life Protection policy)

Zurich may be able to provide you with free cover for a limited period during your application for cover.

Important notes

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

- you are aged 55 or older, or
- you live outside the UK, or
- you have made a simultaneous application for cover with another company.

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

If you have asked for your policy to be issued in trust, this does not apply to the free cover. If a claim for life cover is accepted, the cash sum will increase the value of your estate for inheritance tax purposes.

Terms and conditions

The policy is provided in exchange for you completing an application for a Zurich Personal Protection, Zurich Life Protection or Zurich Personal Life Protection 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', or 'we' or 'us' in these terms and conditions, we mean Zurich Assurance Ltd. Where we refer to 'you' or 'your' we mean the life or lives assured under the policy. Where the policy has been applied for on another person's life, 'you' and 'your' may mean the applicant, where applicable. Where we refer to 'policy', we mean the Zurich Personal Protection, Zurich Life Protection or Zurich Personal Life Protection 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 judgement, 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 you die or are diagnosed with a critical illness that meets our policy definition during the free cover period. The list of critical illnesses we cover is included in the key features document your adviser gave you. Children's benefit or enhanced children's benefit is not included for the purposes of free cover. The type and amount of free cover we provide will reflect the type of cover provided by your policy. For example, if you have only applied for life cover, the free cover would also be life cover only. If you have applied for a policy covering two people with life cover and critical illness cover, the free cover would be paid when the first person dies or is diagnosed with a critical illness that meets our policy definition. If we pay the free cover because you die or are diagnosed with a critical illness, we will cancel your application for the policy unless the claim is for a critical illness cover additional payment condition, in which case we will continue to progress your application.

Please note that we will only pay a free cover claim for the life cover or life cover and critical illness benefit you have applied for. Any additional benefits you have applied for will not be covered.

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

Who can have free cover?

You must be:

- 54 or younger at the start of the free cover period.
- resident in the UK.

How much free cover is provided?

The type and amount of free cover provided depends on the type of cover you have applied for. It is limited to the lower of:

- the amount of cover you have applied for, or
- £250,000 if you die, or
- £150,000 if you are diagnosed with a critical illness that meets our policy definition.

If we pay a free cover claim (unless it was a critical illness cover additional payment condition only), the free cover will end and we will cancel your application for the policy.

If you have made multiple applications to Zurich 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 happens in connection to your policy:

- 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:

- our underwriters accept or decline your application
- seven days after our underwriters offer you different terms
- 30 days after our underwriters have asked for further information to enable them to make a decision on your application
- 90 days after we have acknowledged receipt of your application
- you withdraw your application for the policy
- your policy starts.

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 did not answer the questions we asked you correctly, or if you do not tell us about any change to your health that occurs before the free cover start date which alters the answers you 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 for life cover if you commit suicide or die as a result of intentional self-inflicted injury.

We won't pay a free cover claim for critical illness cover if:

- the illness suffered does not exactly meet the policy definition
- the illness suffered is not included in the policy terms and conditions
- the medical condition arises while you are living abroad and you don't return to the UK or one of the other countries we specify. The evidence 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 considering when reviewing evidence to support a claim.

Please note: We won't pay out the free cover if you have made a simultaneous application for cover to another company.

What if your health changes while we are providing free cover?

If, during the free cover period, your health changes and this means that some of the answers you gave to the questions we asked when you applied for the policy have changed, you need to tell us. However, we will not take this into account when we are assessing your application. This ensures that, despite your change in health, you will have life insurance protection provided you are eligible to receive it.

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

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, 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.

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

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by the Financial Conduct Authority and the Prudential Regulation Authority.

Registered in England and Wales under company number 02456671.

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We may record or monitor calls to improve our service.