

# Group Risk Underwriting Process.

Underwriting is required in order to access a member's full level of benefit under their Employer's Group Death in Service Scheme and/or their Employers' Group Income Protection Scheme.

The process is as follows:

**Step 1:** Members are required to complete an Employee insurance form. This should be completed and returned to Human Resources as soon as possible. For confidentiality, the member may prefer to submit completed forms directly to Zurich. These can be scanned & emailed to Zurich's Group Risk Department at [groupriskire@zurich.com](mailto:groupriskire@zurich.com). Please quote their Employer's Group Scheme reference number in all correspondence with Zurich.

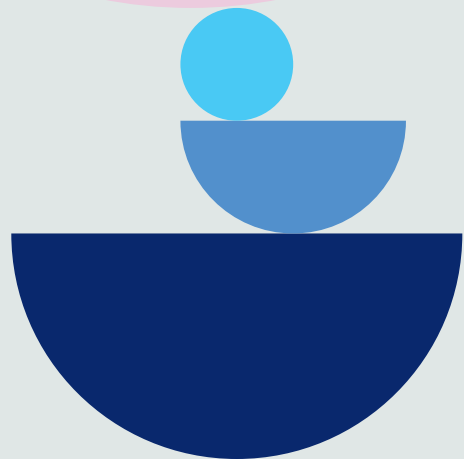
Forms should be printed and signed or we can accept digital signatures signed via DocuSign / AdobeSign when accompanied by audit trail cert.

**Step 3:** Once all information is received Zurich will confirm the underwriting decision to the scheme contact (employer or scheme advisor, as appropriate).

**Step 2:** Further medical evidence may be required on receipt of this form. Further information could include some or all of the following:

- Members may require an examination by a nurse. If required, the nurse will contact the member to arrange a time to visit their home or workplace at the members convenience. In some instances, we may require the member to attend their own GP to carry out a medical exam. The member will be contacted to confirm which is required in their case.
- When certain medical conditions are disclosed, Zurich may require members to answer some additional questions in relation to this condition. The Zurich underwriting team will email the member directly with these questions so they can reply direct to the underwriting mailbox to ensure confidentiality.
- In some circumstances Zurich may require further information from the members GP. Zurich write direct to the GP as noted on the application form and the GP report is returned directly to Zurich to ensure utmost confidentiality.

If you have any queries on the above process or any of the requirements, please contact your Human Resource Department in the first instance.



**Zurich Life Assurance plc**

Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578 Website: [www.zurich.ie](http://www.zurich.ie)

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