BROKERCENTRE
@ www.zurichlife.ie

ZURICH®

User Guide for
Online Applications

Best Online
Application &
Information
Service
(LIMRA 2009)

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Section 1. Overview

Zurich Life, through the Broker Centre, is wholly committed to delivering a superior online service that gives you access to key information at your fingertips.

The Broker Centre has an enhanced Expert Underwriting System, Electronic Signatures (E-Sigs) at point of sale and a system for policy issue documentation to be Printed in Brokers' Offices (PIBO).

1.1 Key Features

Key features of the system include:

1.1.1 Enhanced Expert Underwriting System

- Option of interactive (reflexive) questioning of applicants based on any disclosures made during the application.

- A search facility to allow the broker to find the relevant medical condition. There are approximately 6,000 medical conditions in this database.

- An occupations database containing 2,500 different occupations to allow the broker to choose exactly what the client works at.

- A comprehensive Database of Doctors that allows the broker to search for a Doctor by their surname or clinic and county – once found a simple click populates the full doctor details on the application form.

- Acceptance terms or underwriting requirements on a large number of cases will appear immediately once the broker submits the case online. This now includes ratings or exclusions that may be applied to the policy as a result of underwriting.

- Enhanced in-house systems and processes will mean quicker issuing of any underwriting evidence that may be required. Medical reports will be automatically generated and issued immediately where possible. With Electronic Signatures (E-Sigs) we can now issue medical reports immediately as a paper application form is no longer required.

- Applications will be saved under the policy number from the start as there is no longer a separate web reference number. This applies to all online products.

- The name of the life/lives insured are displayed on web screens which appear after the life assured details have been captured rather than just 'First Life/ Second Life' as was previously the case.

- It is possible to maximise the application form and illustration windows.

1.1.2 Electronic Signatures (E-Sigs)

- You will no longer have to complete a paper application with your client. It can all be done online.

- If the application is given standard rates by the Expert Underwriting System, it will proceed quickly to policy issue.

- If a medical report is required on the case, e.g. a PMA, this will be sent out as soon as the electronically signed application is received. Currently these cases are put on hold pending receipt of the original signed application form by post.

- There will be less outstanding requirements appearing on the website for electronically signed applications.

1.1.3   Printing In Broker's Office

- The option to print the Guaranteed Term Protection and the Guaranteed Mortgage Protection original policy documentation in the broker's office.

- Quicker access to policy documentation, e.g. when documents are required urgently as part of a client's mortgage application process.

- Immediate email notification to the broker that the original policy documentation is available for printing. A link to the webpage displaying the documents is included in the email.

- **Unlimited access to view and print all copy policy documentation at any stage after contract issue.**

Section 2. Detailed Guide to Completing an Online Application

Part 1. Client and Policy Details (Steps 1 to 4 of 6)

2.1 Step 1 of 6 - Preliminary Questions (Screen 1)

2.1.1 Client Interactive / Client Non Interactive

When the user has selected a product, he/she will be brought to the Preliminary Questions Screen. This will ask the broker to select if the client is available to answer any questions that may arise as a result of underwriting based disclosures interactively, or not available to answer them.

○ **Interactive Questioning of Client:**
Choose this option if your **client can answer questions** that may arise due to disclosures **at the time of inputting the application** e.g. if client is present with you or over the telephone.

○ **Non-interactive Questioning of Client:**
Choose this option if you are **not in contact with your client at the time of inputting the application** and you are submitting an already completed paper proposal.

2.1.2 Printing In Broker's Office

The first step on this page is to indicate if the user wishes to avail of the 'Print in Broker's Office' system. This will allow the broker to print the original policy documents in their office. The question is defaulted to **'No'** on the web screen and must be changed to **'Yes'** if required.

Do you wish to print New Business policy issue documentation in your office? ○ Yes ⦿ No *

If this option is selected, this will override any alternative despatch instructions you select in Step 3 Plan and Payment Details.

If the user selects **'Yes'** to this option then they should not enter a lending institution into the Policy Despatch Address field.

2.1.3 Insurable Interest

The user must then indicate whether the life assured is the same as the policy owner. If the answer is **'No'**, then the user must confirm the policy owner type and insurable interest between the two.

The following options are available to select for an individual client:

• Husband & Wife

• Common Law Husband and Wife

• Other (where this is selected you will be asked to give details in a free format field)

Preliminary Questions

Is the life (lives) insured the same as the policy owner(s)? ❓   ○ Yes ⦿ No *

If No, please select policy owner type: ⦿ Individual ○ Corporate

Please confirm nature of insurable interest: Husband and Wife ⌄

Please select
Husband and Wife
Common Law Husband and Wife
Other

Basis Of Cover

Policy Type:

The following options are available for a Corporate Client:

- Keyman

- Partnership

- Corporate Director

- Corporate Co-Director

- Business Partner, or

- Other

2.1.4 Basis of Cover

The user must choose the policy type and confirm to have read and understood the 'Medical Statement' and 'Material Facts' information.

2.1.5 Mandatory Fields on All Screens

Any field with an * is mandatory and must be entered to progress to the next screen.

Any field with ** is mandatory for the issue of the policy.

The following message will appear at the end of every screen.

If any of the mandatory fields have been omitted, the user will see an error message similar to the following:

When all the required information has been input onto the screen, hit 'Next' to be brought to the next screen where, 'Step 1 of 6 - Preliminary Questions' continues.

2.2 Step 1 of 6 - Preliminary Questions (Screen 2)

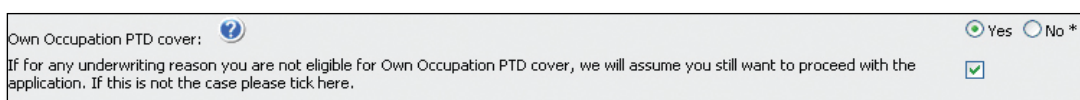The user must first enter the date(s) of birth for the life(ves) assured.

2.2.1 Main Benefits

In this section, the user enters the main benefits that are required, i.e. Life Sum Insured, Serious Illness Benefit and Own Occupation PTD Cover.

Note:
The question for Own Occupation PTD cover now appears on this screen with the PTD medical questions appearing subsequently in the Risk Assessment Screens if this cover is selected.

Wording of the question has also been updated from the existing web screens and caution should be taken when answering the question.

2.2.2 Additional Benefits

If the user enters values for 'Hospital Cash Benefit' and 'Personal Accident Benefit' above the maximum amount or below the minimum amount allowed, then an error message similar to the following will appear:

OR

At this stage, the user can also select 'Waiver of Premium' on Guaranteed Mortgage Protection cases and 'Waiver of Premium', 'Inflation Protection Option' and 'Protection Continuation Option' on Guaranteed Term Protection cases.

When all the information has been input onto the screen, click 'Next' to progress to the next screen (Step 2 of 6 - Life Assured Details) or click 'Prev' to go back to the previous screen.

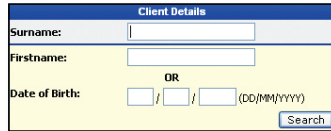## 2.3 Step 2 of 6 - Life Assured Details (Screen 1)

2.3.1 Searching for an Existing Client

The user has two options.
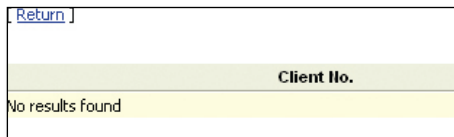
1. Search for an Existing Client, or

2. Enter the Life Assured's details manually.

If the 'Get an Existing Client' option is selected, the user will be brought to the search facility where they will be able to search for a client using the following options:

- Surname & First Name, or

- Surname & Date of Birth

If a client is selected, the data will then be used to populate the client details fields. If the client cannot be found by the search, the user can click 'return' and manually enter the client's details.

If the 'Get an Existing Search' is not used, the user should enter all client details manually.

2.3.2   Screen Enhancements

There have been a number of enhancements to the Client Details screen.

A. Surname at Birth

There is now an option to enter the clients 'Surname at Birth' if this is different to the surname they now hold.

This surname will also be used in client searches as previously outlined.

B. Nationality

The Nationality field has been replaced by two new fields:

- Country of Residence

- Country of Citizenship

Both new fields are in the format of a drop-down menu. The drop down list comprises of 211 countries for selection. This list begins with **Ireland** and continues with all other countries in alphabetical order.

Once all the Life Assured's details have been entered the user can select 'Next' to proceed to the following screen, 'Prev' to go back to the previous screen or 'Save' to save the application and complete it at a later stage.

Depending on the Policy Owner type the user will now be brought to one of two screens:

- If the Policy Owner is the same as the Life Assured the user will brought to the Plan and Payment Details Screen.

- If the Policy Owner differs from the Life Assured the user will be brought to the Policy Owner Details Screen.
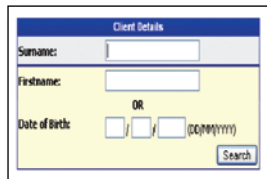
2.4 Step 2 of 6 - Policy Owner Details (Screen 2)

This screen is used to enter the Policy Owner details, if the Policy Owner is different to the Life Assured.

The user has the option to enter one of two types of Policy Owner:

- Individual, or

- Corporate.

The existing functionality of the 'Get an Existing Client' search is available to the user regardless of whether the Policy Owner is an individual or a corporate client.

If a client is selected the data is then used to populate the client details fields.

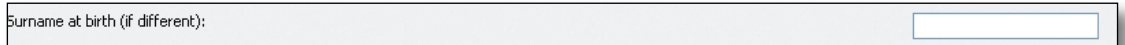If the client cannot be found by the search, the user can hit 'Return' and manually enter the client's details.

The new enhancements 'Country of Residence' and 'Country of Citizenship' will also appear on this screen.

Once all the Policy Owner details have been entered the user can select 'Next' to proceed to the following screen, 'Prev' to go back to the previous screen or 'Save' to save the application and complete it at a later stage.

2.5 Step 3 of 6 - Plan and Payment Details (Screen 1)

The user will now enter the term of the policy, the interest rate (for Guaranteed Mortgage Protection), the frequency of payment and the payment method.

2.5.1 Payment Method

The following payment methods are now available:

- Direct Debit

- Cheque – which can only be chosen if the payment frequency is yearly or half-yearly

- Other – which can only be chosen if the payment frequency is yearly or half-yearly

Note: The Bank Draft option is no longer highlighted. If paying with a bank draft, the user can select 'Other'.

If completed incorrectly a warning will appear to the user to notify them that a prohibited selection was made.

Frequency of payment:	Quarterly ⌄ *
Payment method: ❓	Cheque ⌄ *
	❌ Cheque payments are only allowable for a payment frequency of half-yearly or yearly.

2.5.2 Previous Risk Policies

The user then moves on to a **new section** relating to any existing Risk business the Life Assured may have with the company.

Does the Life Insured have any existing or concurrent Risk policies with Zurich Life? *(Risk policy is a policy containing Life Cover or Serious Illness Benefit).*	◉ Yes ○ No *
Does this application replace an existing policy, in whole or in part?	◉ Yes ○ No *
If YES, and that policy is a Zurich Life policy, please specify policy number(s).	☐ ☐ ☐ ☐ ☐

The user must answer the questions relating to existing/concurrent risk policies as **'Yes'** or **'No'**, as these fields are mandatory.

The same applies to the following question, which asks is the application replacing an existing policy in whole or in part.

If the user selects **'Yes'** to the replacement policy question, they will then have the option to enter up to 5 existing policies which they wish to replace.

If the user enters policy number(s) in these fields, a background calculation will be done on the sums assured so that the correct total sum assured is used for the risk assessment.

2.5.3 Lending Institution

The user will then have the option to enter the details of a lending institution if they would like Zurich Life to send the original policy documents to that institution.

Note: If the user has selected the option to print the original policy documentation in the broker's office (see Step 1 of 6 - Preliminary Questions), they should **not** enter details in the section shown below.

If you wish the original policy documents to be sent directly to the lending insitution please complete the following details.

Bank Name:	☐
Branch:	☐
Address:	☐
	☐
	☐
For the attention of:	☐
Loan Reference No:	☐

2.5.4 Special Instructions

On this page there is also the option to enter any special instructions relating to the policy. There are two default options to choose from:

- Use Existing Direct Debit Mandate
- Bank Account Details to Follow

After this, you have the option to add any additional Special Instructions in relation to the policy by clicking on the tick box.

Once you tick the third tick box an additional input field will appear allowing you to enter the relevant details as shown below.

Once all details have been entered the user can select 'Next' to proceed to the following screen, 'Prev' to go back to the previous screen or 'Save' to save the application and complete it at a later stage.

2.6 Step 3 of 6 - Plan and Payment Details (Screen 2)

2.6.1 Bank Details

If the user has selected the Direct Debit as the policy payment method, they will now be brought to the next screen for Plan and Payment details to enter the client's bank account details.

The user must now enter the following bank account details for the life assured:

- a 6 digit Sort Code, and
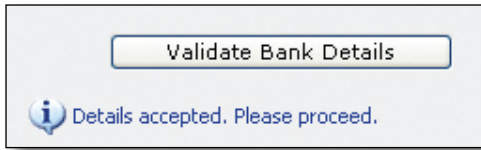- an 8 digit Bank Account number.

The user must then validate then Bank Account details by pressing 'Validate Bank Details'.

If the bank account details are incorrect an error message will appear and the user can amend the details. The bank details must be validated again before proceeding.

Once validated, the user will be notified that the details have been accepted.

The Account Holder's name, the Name of the bank and the Address of the bank can then be entered.

Once all details have been entered the user can select 'Next' to proceed to the following screen, 'Prev' to go back to the previous screen or 'Save' to save the application and complete it at a later stage.

2.7   Step 4 of 6 - Doctor Search

2.7.1   Current Doctor Search

The user now has the opportunity to search and select the Doctor or Clinic that the Life (Lives) Assured attends.

To search for a GP the user must enter the following details:

• Doctor's Surname

• County

To search for a Clinic the user must enter the following details:

• Name of Clinic

• County

The user may only enter a GP **or** a Clinic, not both.

2.7.2   Doctor Search Results

After the user has clicked the search button, a list of GP's or Clinics matching the search criteria entered will appear to the user.

The user can select the correct result by clicking on the GP or Clinic name.

Once selected the GP or Clinic's Details will populate the relevant fields.

The user must then indicate how long they have attended the GP or Clinic in years and months.

If the user is completing a Joint or Dual Life application they will have to repeat these steps for the second life assured.

2.7.3 GP or Clinic Not Found in Search

If the user enters a GP's or Clinic's details that cannot be found in the online search they can select 'Next' and enter either:

- the previous GP or Clinic or,
- details of their current GP or Clinic.

When manually entering a GP's or Clinic's details the following criteria are mandatory to progress to the next screen:

GP

- Title
- Surname
- Address

CLINIC

- Clinic Name
- Address

Again the user must indicate how long the Life Assured has attended the GP or Clinic as this is a mandatory field.

2.7.4 No GP

In the event that the Life Assured does not attend any GP or Clinic, the user has the option to indicate this.

Once all details have been entered the user can select 'Next' to proceed to the following screen, 'Prev' to go back to the previous screen or 'Save' to save the application and complete it at a later stage.

This will bring the user to the Risk Assessment Section.

There are 14 questions in total contained within the Risk Assessment section and these cover:

- Occupation, Activities and Travel;

- Health;

- Lifestyle;

- Existing Cover;

- Family History.

2.8   Height, Weight, Tobacco and Alcohol

The first questions asked are in relation to a client's Height, Weight, Tobacco and Alcohol consumption.

If the client has answered **'Yes'** to either the tobacco or alcohol question the system will automatically trigger another section which will ask for quantities of each consumed.

Once a quantity for one of either Cigarettes / Cigars / Pipe has been entered, the other two fields must be populated before the user will be allowed to proceed.

2.9   Occupation, Activities and Travel

On the next page the user is presented with questions in relation to the Occupation of the Life Assured.

If the client has selected Permanent Total Disablement Benefit (Own Occupation) another set of questions specific to this cover will be also asked on this page as shown below in the screen print:

In order to enter the client's occupation the user should click on the "Enter Details" button. At this point they will be presented with a free-format text box in which to type in the occupation and then click "Search".

Once the user clicks "Search", all the occupations in our database that include the word which was typed in will be presented. In the example given here we are searching for "Broker". In the screenshot below the user can see that the system has brought back a number of different occupations based around the word "Broker".

When the user has found the exact occupation they are looking for they should click on it to highlight this occupation and then click "Continue" beside the window which shows the list of occupations. If the occupation the user is looking for is not contained in our database there is an option of manually submitting the information in the windows below this. The user should provide the title of the occupation and then below give a brief description and hit "Continue".

If you have chosen the reflexive route of questioning (i.e. client present when inputting the application) you may be presented with a further set of questions relating to the disclosure made:

Step 5 of 6   Occupational Question

Mr James O'Brien

One or more detailed questions will now be asked about **Aerial erector: All heights.**

Note: if you don't know the answer, click 'Answer Later' and you can answer the question later.

Q   **Do you have to work at heights as part of your occupation?**

A   [yes]   [no]   [answer later]

If you selected this occupation in error then click **cancel.**

[cancel]

In the example provided above there is a question in relation to heights worked at and the client must answer **'Yes'**, **'No'** or **'Answer later'**. Further down the reflexive tree the client gets asked a slightly more detailed question as a result of answering 'Yes' to the above question:

Mr James O'Brien

One or more detailed questions will now be asked about **Aerial erector: All heights.**

Note: if you don't know the answer, click 'Answer Later' and you can answer the question later.

Q   What is the maximum height you would work to as part of your occupation?

A   [Please select an answer ▼]   [continue]   [answer later]
          Please select an answer
          50 - 60ft (12 - 18m)
If you nee 60 - 80ft (18 - 24m) on below, then click **prev.**
If any info 80 - 100ft (24 - 30m) ade in error, then click **cancel** to delete all answers.
          > 100ft (30m)
[prev]   [cancel]

QUESTION	ANSWER
Do you have to work at heights as part of your occupation?	Yes
Is this working at heights confined to indoors and / or a maximum of 50 feet?	No

Depending on what answer is given above, there may be further questioning or the Expert Underwriting System will decide it has enough information at the point to make a decision for the benefits being requested. A list of the questions previously asked in relation to the disclosure along with the answers given by the client can always be seen at the bottom of the screen as shown in the screenshot directly above.

Mr James O'Brien

You have selected the occupation **Aerial erector: All heights**

If there is any additional information to be included in relation to this question, please tick the box below and provide details in the text box provided.

Do you wish to provide additional information? ☐

If you need to correct an answer to a question below, then click **prev.**
If any information given in this section was made in error, then click **cancel** to delete all answers.

[prev]   [cancel]

QUESTION	ANSWER
Do you have to work at heights as part of your occupation?	Yes
Is this working at heights confined to indoors and / or a maximum of 50 feet?	No
What is the maximum height you would work to as part of your occupation?	50 - 60ft (12 - 18m)

If you have another occupation please click **search** to select, otherwise click **continue.**

[search]   [continue]

Once all the questions have been answered in relation to the disclosure, the screen above will be shown asking the client whether they wish to provide any further information at that point while also showing them all the answers they have given about the disclosure. Once they are happy to proceed from this question they click on 'Continue' where they will be brought back out to the main application form again.

They may cancel any disclosures made on the main application page.

Question	Answer	Select	
OCCUPATION / ACTIVITIES / TRAVEL		.	
4. Please state your occupation.	Entered	add	cancel
5. As part of your occupation, do you work at heights or underground or carry out any other potentially hazardous activity?		yes	no

The user may cancel any disclosures made on the main application page. The user click's on 'Cancel' they will be brought to a page which asks them to confirm the deletion of the disclosure:

4. Please state your occupation.

You have indicated that you wish to change the answer to the main application question above. In order to do so:
Click **continue** to remove the disclosures below.
Otherwise, click **back** to return to the previous page.

NAME	STATUS
Insurance broker	Confirmed

back   continue

The next series of questions continue in relation to the client's Occupation, Activities and Travel. These questions will be answered in **'Yes'** / **'No'** format. By clicking **'No'** to a question the user is automatically brought on to the next question.

When the user clicks **'Yes'** they will be brought to a new screen and asked to input details regarding the disclosure. For instance the user answers **'Yes'** to Question 9 which asks "Do you take part or intend to take part in any hazardous pastime such as motor racing, diving, aviation or mountaineering?" and types in 'Mountaineering' as shown in the screenshot below:

9. Do you take part or intend to take part in any hazardous pastime such as motor racing, diving, aviation or mountaineering?

Please enter the pastime in the text box and click **search**.
Click on **cancel search** or the back button on your browser to go to the previous page.

Mountaineering   search   cancel search

Once the user hits 'Search' they will be brought to a page which confirms the disclosure of Mountaineering and also asks whether they wish to provide any further information in relation to this disclosure.

Mr James O'Brien

You have selected the pastime **Mountaineering**

If there is any additional information to be included in relation to this question, please tick the box below and provide details in the text box provided.

Do you wish to provide additional information? ☐

If any information given in this section was made in error, then click **cancel** to delete all answers.

cancel

If you have another pastime please click **search** to select, otherwise click **continue**.

search   continue

If the user has no further information to provide they should leave the details box clear and click "Continue". In certain instances they may wish to provide a second or third disclosure under the same question and this can be done by hitting "Search" in the screen as shown directly above. This will bring them back to the search page again for this question and they may look for additional disclosures as required in the same way as was originally carried out for Mountaineering.

Once again, if you have chosen the reflexive route of questioning you may be asked to answer further questions on certain disclosures that are made within this section and these questions will operate in the same fashion as outlined within the Occupation section.

2.10 Medical Details

The next set of questions the user will be asked is in relation to the client's medical history.

When the user wishes to make a disclosure under one of these questions they should click **'Yes'** and they will be presented with a new page showing the particular question answered – they will also see a free-format text box where the particular medical condition should be entered.

Once the user hits 'Search' they will be provided with a list of results containing any words with the text they have entered which are stored in our database. When the user is happy that they have found the condition they wish to disclose they should click on it and then hit 'Continue'.

If the condition cannot be found the user can enter the name of the condition in the first free-format text box provided and then provide some details of the condition in the box below this. The user can also 'Cancel Search' in this screen if they feel that the condition they are looking to disclose should not appear under this question. When the user clicks on this they will be brought back out to the main application form once again and may continue as previously through each question.

When searching for a condition the initial search should take place around the name of the **actual condition** and further details can then be provided once the condition has been located.

If the reflexive option was chosen at the outset, the applicant may once again be asked a series of questions in relation to the disclosure and in a lot of instances the system will be able to make a decision based on the answers provided. In the example below the client has already answered four questions based around the disclosure of Epilepsy and is now on the last question relating to this:

Mr James O'Brien

One or more detailed questions will now be asked about **Epilepsy**.

Note: if you don't know the answer, click 'Answer Later' and you can answer the question later.

Q   **Since your seizure, have you suffered any loss of consciousness or fainted or suffered any other sensory disturbance?**

A   [yes]   [no]   [answer later]

If you need to correct an answer to a question below, then click **prev**.
If any information given in this section was made in error, then click **cancel** to delete all answers.

[prev]   [cancel]

QUESTION	ANSWER
Have you had more than one epileptic seizure?	No
How long ago (in months) is it since you had an attack?	> 6 months ago
Have you been told that this is connected to another medical condition?	No
Are you off all treatment and no longer under medical supervision?	Yes

Once all the questions within the reflexive tree have been answered, the applicant will be asked whether they wish to provide any further information related to that disclosure – if they do they tick on the 'additional information' box at which point a further text box will appear and they can provide the information at that point.

Mr James O'Brien

You have selected the condition **Epilepsy**

If there is any additional information to be included in relation to this question, please tick the box below and provide details in the text box provided.

Do you wish to provide additional information? ☐

If you need to correct an answer to a question below, then click **prev**.
If any information given in this section was made in error, then click **cancel** to delete all answers.

[prev]   [cancel]

QUESTION	ANSWER
Have you had more than one epileptic seizure?	No
How long ago (in months) is it since you had an attack?	> 6 months ago
Have you been told that this is connected to another medical condition?	No
Are you off all treatment and no longer under medical supervision?	Yes
Since your seizure, have you suffered any loss of consciousness or fainted or suffered any other sensory disturbance?	No

If you have another condition please click **search** to select, otherwise click **continue**.
(vii) Epilepsy or any other disorder of the central nervous system (brain, spinal cord and nerves).

[search]   [continue]

2.11 Family History

The next section is 'Family History'. This question is laid out with two distinct sub-sections:

- Family members who have been diagnosed with certain conditions prior to age 50.

- Family members who have been diagnosed with certain conditions prior to age 60.

FAMILY HISTORY		
14. Have any of your parents, brother or sisters ever had any of the following medical conditions at the ages specified		
Family member age 50 OR LESS		
(i) Bowel or colon cancer.	yes	no
(ii) Breast or ovarian cancer.	yes	no
(iii) Multiple Sclerosis, Motor Neurone Disease or Parkinson's Disease.	yes	no
Family member(s) age 60 OR LESS		
(iv) Stroke or heart disease (for example heart attack or angina).	yes	no
(v) Cardiomyopathy.	yes	no
(vi) Muscular dystrophy of any kind.	yes	no
(vii) Polycystic Kidney Disease.	yes	no
(viii) Huntington's Disease or Alzheimer's Disease.	yes	no
(ix) Cancer of any type in two or more family members (please state the original site of the cancer - note there is no need to repeat disclosure given in Question 14 i and ii above).	yes	no
(x) Any other hereditary disorder.	yes	no

When there is a family history to be disclosed under one of the questions as shown above, the user should click on **'Yes'** and they will be brought to another screen which once again repeats the question answered **'Yes'.** The user is asked to provide the name of the condition suffered by the family member.

Mr James O'Brien

(ii) Breast or ovarian cancer.

Please enter the name of the condition in the text box and click **search**.
Click on **cancel search** or the back button on your browser to go to the previous page.

[ ]   search   cancel search

What is asked at this point is the name of the condition suffered by the family member. In the example of the question above Breast Cancer has been disclosed. A list of options is then presented to the user as outlined below:

Mr James O'Brien

Breast Cancer   search   cancel search

A list of conditions based on the text you entered is displayed below. If you see the condition displayed, **PLEASE SELECT** it and then click **continue**.

Breast cancer; 1 family member age 50 or less
Breast cancer; 2 family members age 50 or less
Breast cancer; 3 or more family members age 50 or less
Breast or ovarian cancer: 1 family member age 50 or less
Breast or ovarian cancer; 1 or more family members over age 50
Breast or ovarian cancer; 2 family members age 50 or less   continue

If the condition cannot be found above, enter a name and give a full description below, and then click **continue**.

What name do you use for the condition?
[ ]

Please provide as many details as you can about this condition.
[ ]   continue

In the example here we have chosen the Family History condition of "Breast Cancer; 1 family member age 50 or less" at which point the user clicks 'Continue'. If the exact Family History is not provided in the list returned the user can input the condition name and provide further details in the section below. The user may also choose to cancel out of the question above by clicking on 'Cancel Search'.

If the user had selected the Breast Cancer example as highlighted they will be brought to the next screen which confirms their selection and asks if they want to provide any further information in relation to this disclosure.

Mr James O'Brien

You have selected the condition **Breast cancer; 1 family member age 50 or less**

If there is any additional information to be included in relation to this question, please tick the box below and provide details in the text box provided.

Do you wish to provide additional information? ☐

If any information given in this section was made in error, then click **cancel** to delete all answers.

[cancel]

If you have another condition please click **search** to select, otherwise click **continue**.

[search] [continue]

If the reflexive route of questioning has been selected then the applicant may be presented with slightly different options to select from. If the applicant were to disclose a family history of Heart Attack the user would type in 'Heart Attack' in the search field. At that point the user will be provided with two different options to select from:

Mr James O'Brien

Heart Attack   [search] [cancel search]

A list of conditions based on the text you entered is displayed below. If you see the condition displayed, **PLEASE SELECT** it and then click **continue**.

Family History - Heart Attack
Family history - Heart disease

[continue]

If the condition cannot be found above, enter a name and give a full description below, and then click **continue**.

What name do you use for the condition?

[   ]

Please provide as many details as you can about this condition.

[   ] [continue]

Depending then on the client's gender, age or smoking status they may be asked further questions in relation to this disclosure in a similar fashion as to what was outlined for reflexive questioning for occupations and medical disclosures.

2.12 Premiums & Cover, Options & Reports

This is the first screen that the user is directed to after completing data entry. Following a review of existing screens it was decided that the 'Premium and Cover' screen and the 'Options and Reports' screen would be merged.

On the 'Options and Reports' screen, the user can view the application as a PDF and amend details if required by clicking 'edit details'. The premium now appears at the top of this screen and the options that are available appear as below.

2.13 Save / Edit / Submit an Application

A change has been made to all products so that applications can no longer be edited post submit.

• Applications can be edited when the status is saved but not when it is submitted.

• Applications can only be submitted once.

2.14 Versioning

Versioning will no longer be applicable. Only the latest version of the application form can be saved. It is therefore only possible to view/edit one version (i.e. the latest). Should the user require any changes to the application, this will be dealt with promptly after informing the relevant Sales Support Team.

Change to All Products

Please note that the above changes to saving, editing and submitting **apply to all online products.**

Once the user has clicked the 'Submit Application' option, they will be brought to the 'Application Submitted' screen. After submitting the application the underwriting decision will be displayed to the user.

2.15   Display of Underwriting Decision

Once the case is submitted, the acceptance terms or underwriting requirements will be instantaneously displayed to the broker in a large number of cases. There will be some cases that will require referral to an underwriter in order to advise the outstanding requirements. Special Terms within certain criteria will also be displayed at this point.

Details of how the case will proceed at that point, i.e. whether it is to go to policy issue on receipt of the original application form, or whether there are underwriting requirements outstanding, will also be displayed.

2.16   Additional Information

The following information is available on this screen depending on whether or not you choose to submit the case with or without an Electronic Signature:

- The application number. The application is saved under the policy number instead of it being allocated a web reference number.

- The service level agreements.

- Contact details.

- An option to print the application.

- An option to email the application.

- Three easy steps to contract issue.

Section 3. Electronic Signatures

3.1 Overview

An electronic signature is an image of an actual signature which is captured via an electronic signature pad (ePad). The relevant signatories can sign the ePad and the image of the signatures is captured and transferred onto the screen during the online process.

The electronically signed application will be the original application form so will enable the case to progress straight to policy issue if it has been accepted at standard rates. Alternatively, if medical reports are required, the electronic capture of a signature allows the application to proceed straight to the release of medical documents to the GP.

3.2 Submitting the Application

Following the data entry process, the user will be brought to the Options & Reports screen. On this screen, the application can be submitted as normal or can alternatively be submitted after the signatures of the Policy Owner(s), Life (Lives) Assured and Financial Advisor are electronically captured.

Submitting the Application Electronically Signed

If the user wishes to submit an electronically signed application to Zurich Life, they should select the option as outlined below. Once they select this option the user will be brought to the Electronic Signature Declaration screen.

3.3   The Electronic Signature Process Flow

```
┌─────────────────┐
│     Policy      │
│  Declarations   │
└─────────────────┘
          │
          ▼
┌─────────────────┐
│  Policy Owner   │
│ (Where different│
│  to Life Assured)│
└─────────────────┘
          │
          ▼
┌─────────────────┐
│   Life (Lives)  │
│     Assured     │
└─────────────────┘
          │
          ▼
┌─────────────────┐
│   Direct Debit  │
│  Mandate Details│
└─────────────────┘
          │
          ▼
┌─────────────────┐
│ Financial Advisor's│
│   Declaration   │
└─────────────────┘
          │
          ▼
┌─────────────────┐
│  Submit Screen  │
└─────────────────┘
```
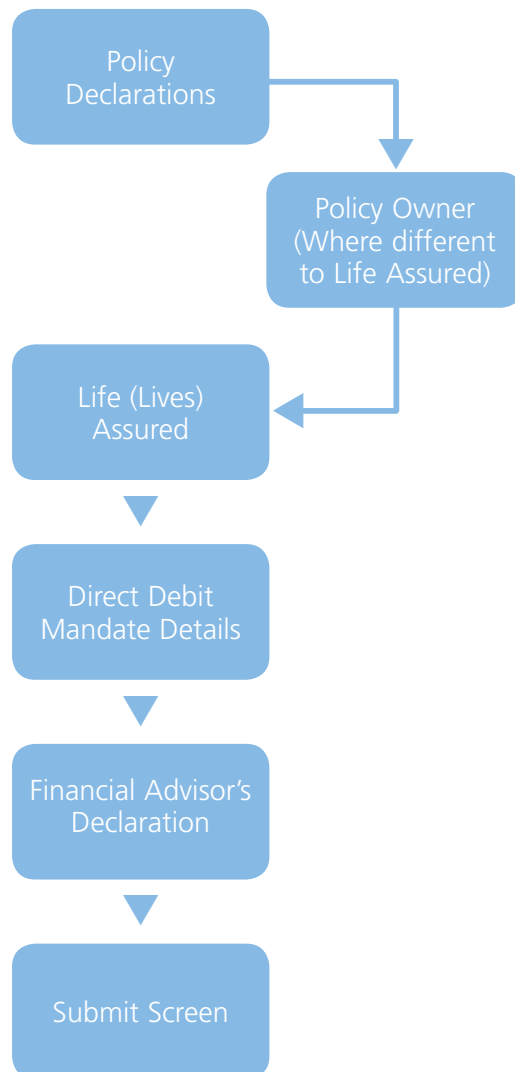
3.4   Policy Declarations Screen

On this screen, the user has the option to view the application details, to ensure they are correct before proceeding to electronically sign the application. After this screen, the user **will not be able** to edit any of the application details so it is vital that all details are correct at this stage. If the user proceeds beyond this screen and needs to edit the application details, they will have to begin the application process from the beginning.

> **If you proceed beyond this point you cannot edit your proposal,**
>
> **View proposal details**

Once the user has reviewed the application details, the Policy Owner(s) and Life (Lives) Assured should then read the Data Protection & Policy Declarations before proceeding to electronically sign the application. A tick box for each Life Assured or Policy Owner is situated under the declarations. Once the Policy Owner(s) and Life (Lives) Assured have read the policy declarations they must select the tick box, to indicate that they have read and fully understood all parts of the declaration.

| Mr Mark Fitzwilliam please tick the tickbox to confirm that you have read and fully understand all parts of the above declaration (Part A, (i), (ii), and (iii)) | ☐ |
| Mrs Lilly Fitzwilliam please tick the tickbox to confirm that you have read and fully understand all parts of the above declaration (Part A, (i), (ii), and (iii)) | ☐ |

These declarations **must be selected** in order to proceed with the electronic signature process. Where a Life Assured and Policy Owner are one and the same, only one tick box will appear. In the above example both Mr and Mrs Fitzwilliam are Policy Owners and Lives Assured. When all declarations have been read and the tick boxes are selected, the user selects 'Next' to begin the electronic signing.

3.5   Electronic Signature Signing

3.5.1   Life Details

The user is now on the screen where the Life Assured(s) and Policy Owner(s) electronically sign the application.

If it is a single life case, the user will be presented with one field for the Life Assured to sign. If it is a joint or dual application, the user will be presented with two fields with their respective names clearly displayed.

These electronic signature fields are mandatory and must be signed in order to proceed to the next screen.

3.5.2   Capturing an Electronic Signature

- The user selects the "Click to Sign" button for the first Life Assured. A pop-up box will appear on the screen and the Electronic-Pad (ePad) will light up.

- The user is presented with three options on the ePad and the pop-up box on the screen:

  - OK

  - Cancel

  - Clear

- The Life Assured then signs the ePad using the attached ePad pen. If the user would like to re-sign the ePad, they can select 'Clear' and re-sign.

- The signature will appear on the pop-up box on the screen, as it appears on the ePad.

- Once the signature is complete the user clicks 'OK' on either the pop-up box on the screen or on the ePad.

- If the user needs to re-sign at this point, they can simply select 'Click to Sign' once again and repeat the process.

- If there is a second Life Assured they should repeat the steps as above.
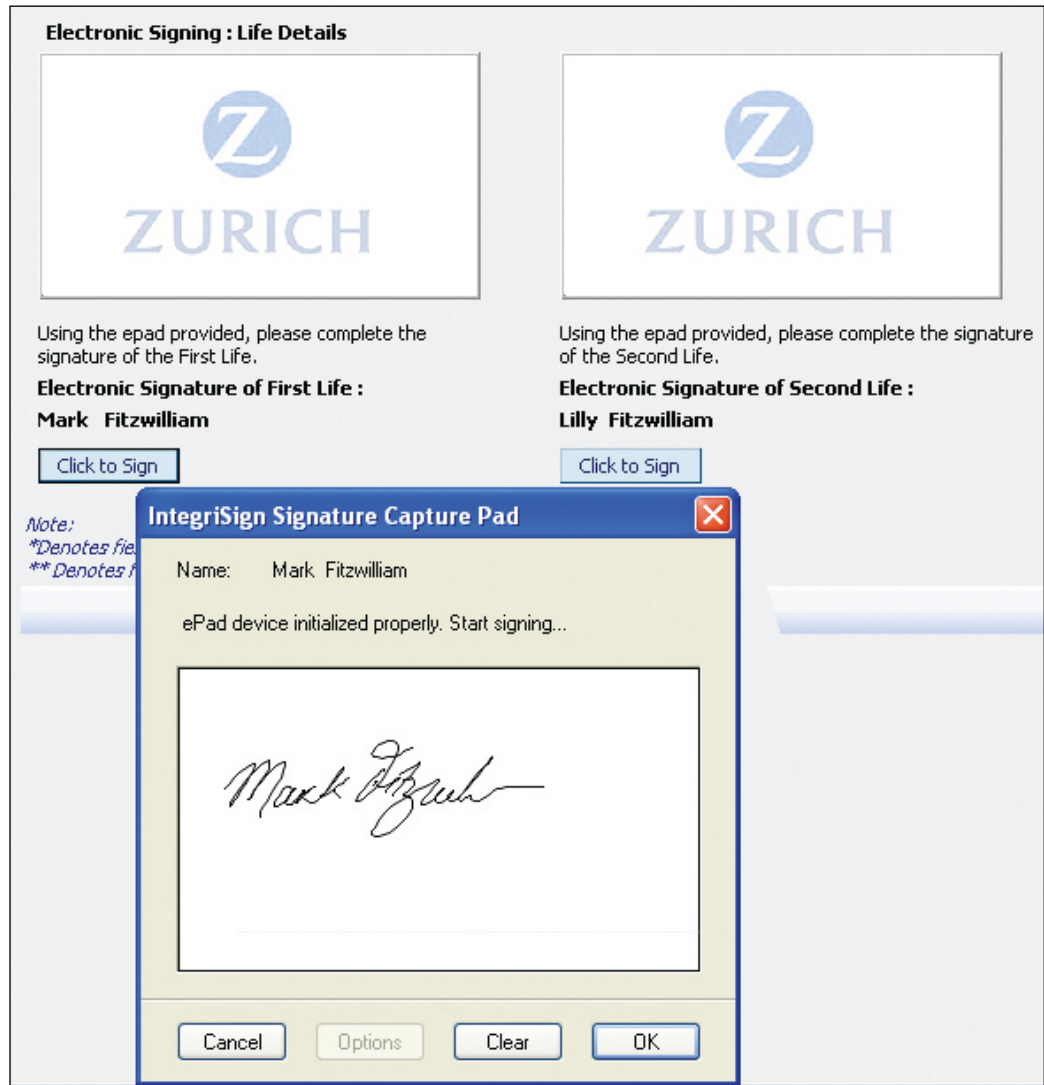
Once the Life (Lives) Assured have electronically signed, the user selects 'Next' to proceed to the next screen. Once 'Next' has been selected the electronic signature is automatically saved.

3.5.3 Direct Debit Mandate

If the payment method on the application is Direct Debit, the user will now be brought to the Direct Debit Mandate Screen. If payment is not by Direct Debit, the user will be brought to the Financial Advisor's Declaration Screen.

On the Direct Debit Mandate electronic signing screen, the direct debit details that were entered and validated previously during the data entry process are displayed on the screen. The client should read the Direct Debit Instruction details and ensure they fully understand the content. They should also ensure the bank account number, sort code and the name(s) of the account holder(s) are correct prior to signing.

The user will be presented with two fields for electronic signing. This is to allow for joint account holders to electronically sign.

The first electronic signature field is mandatory and **must be signed** in order to proceed to application submission. However, the second electronic signature is not mandatory and should only be signed when there is a joint account holder.

To electronically sign the Direct Debit Mandate, the user should follow the steps outlined in the previous section 'Capturing an Electronic Signature'.

Once the electronic signature for the account holder(s) has been captured, the user selects 'Next' to proceed to the next screen.

The user will then be brought to the final electronic signature screen, the Financial Advisor's Declaration.

3.5.4   Financial Advisor

The user will now be on the Financial Advisor's Declaration screen. Once the Financial Advisor has read and understood the declaration, they will electronically sign, following the steps outlined in the section 'Capturing an Electronic Signature'.
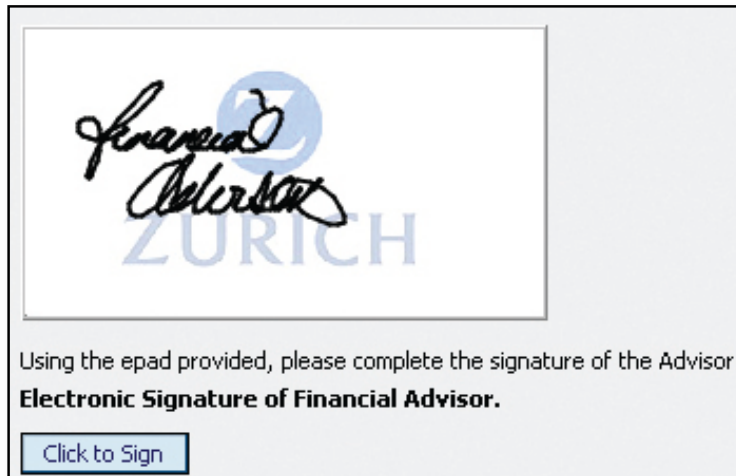
When this is complete, selecting 'Next' will bring the user to the Submit screen.

3.6   Submission of Electronically Signed Application

Submission of an electronically signed application cannot occur until all of the required signatures have been captured. After all signatures have been captured, the user will be brought to the final screen of the electronic signature application process, the Submit screen.

The sentence "Your application is complete" is displayed at the top of this screen indicating that the application is ready for submission.

The user can then select "Submit Application". The application will then be processed by the Expert Underwriting Engine and submitted to the New Business Department.

After application submission, the Application Submitted Screen will be displayed to the user. On this screen, the user can view and print the electronically signed application. This is now the original application form for the policy. When the policy is put in force, a copy of this electronically signed application will be sent to the client, along with their set of policy documentation.
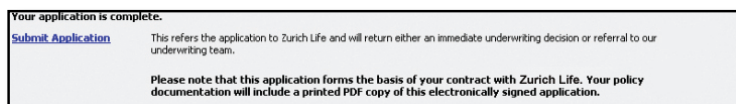
3.7   Save & Retrieval Option

The user is able to save the application during the electronic signature process. Saving of the application can only be done after the policy declaration screen is complete. The user can enter a signature and save the application at any stage after this screen and before application submission.

At a later stage the user can then re-enter the application and will be brought straight to the policy declaration screen. Editing of the application details at this point is not permitted. Any signatures previously entered by the user will be saved and these cannot be edited. The user can then proceed to enter any remaining signatures.

3.8 Policy Owner Differing from the Life Assured

If the Policy Owner(s) is a different person to the Life (Lives) Assured, there will be the additional tick box on the policy declaration screen for the Policy Owner(s).

When electronic signing takes place, the user will be brought from the policy declaration screen to the Policy Owner(s) screen first. The Policy Owner(s) will electronically sign as previously outlined in the section 'Capturing an Electronic Signature'.

After this stage the user will then be brought to the Life (Lives) Assured electronic signature screen.

3.9 Only One Life Assured or Policy Owner Available to Sign

The system allows for situations where a Life Assured or Policy Owner is absent during the electronic signature process.

For example: If there is a Joint or Dual Life application where only one life is present with the Financial Advisor.

In this situation the life that is present can select the tick box on the policy declaration screen and proceed to electronically sign the application.

When the user moves to the screen where the Life (Lives) Assured signatures are captured, they will only be permitted to sign for the life that is present and has ticked the policy declaration tick box.

The user will not be permitted to submit the application until the absent Life Assured has electronically signed the application.

Instead the user should save the application until a time at which the absent Life Assured is available to electronically sign.

Section 4. Printing In Broker's Office

4.1 Overview

The Printing in Broker's Office (PIBO) enhancement delivers a system that will improve our service to clients, by allowing brokers to produce original policy issue documentation for Guaranteed Mortgage Protection and Guaranteed Term Protection applications in their own office. For all other product types the policy issue documentation will continue to print as normal from Zurich Life. The advantage of this system will be seen on cases where clients require these documents urgently, e.g. as part of a client's mortgage application.

4.2 Documentation Available for Printing

The documentation for the following products is available for Printing in the Broker's Office:

• Guaranteed Mortgage Protection

• Guaranteed Term Protection

The following documentation will be available for printing:

• Issue Cover Letter

• Original Policy Certificate

• Disclosure Schedule

• Additional Benefits/Special Terms Appendix

• Mortgage Schedule (on Guaranteed Mortgage Protection cases)

The complete policy document booklet may be printed from the Sales Section of the Broker Centre at www.zurichlife.ie

4.3 Selecting Printing In Broker's Office

The broker can now select (on a per policy basis), if they wish to print the policy issue documentation in their office. This option appears as follows on the 'Preliminary Details' screen when completing the relevant online application.

It is currently defaulted to **'No'** and if the broker wishes to avail of this service, **'Yes'** must be selected.

Do you wish to print New Business policy issue documentation in your office? ◯ Yes ◉ No *

If Yes, please leave the Policy Despatch Address section blank.

4.3.1 Existing Arrangements for Printing Policy Documentation

If the broker already has printing options set up with Zurich Life that differ from the standard procedure, e.g. original documentation is sent directly to the client and copy documentation is sent to the broker, selecting **'Yes'** will override these. It will always be the original policy issue documentation that will be available for printing in the broker's office.
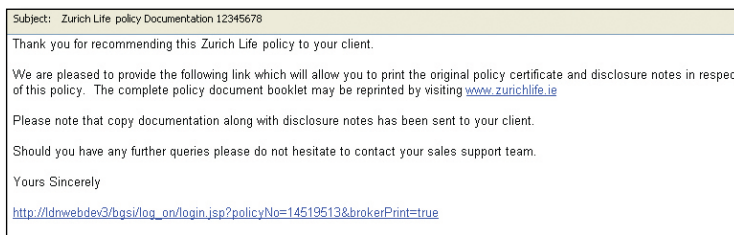
4.3.2   Printing In Broker's Office - Confirmation Before Issue

If the broker submits the case with the question answered **'No'** and subsequently decides prior to policy issue to avail of the function, he/she can confirm this to the relevant Sales Support Team and it will be amended to **'Yes'** on our system. The case will then issue on the basis that the original policy issue documentation is to be printed in the broker's office.

4.4   Notification of Availability of Documentation

4.4.1   Email Notification

After issuing a policy for which the documentation will be printed in the broker's office, the New Business Administrators will continue to send the client copy documentation in the post but will now also release the original policy issue documentation to the website. The broker will be notified of this by an email, which will appear as follows:

Subject: Zurich Life policy Documentation 12345678

Thank you for recommending this Zurich Life policy to your client.

We are pleased to provide the following link which will allow you to print the original policy certificate and disclosure notes in respect of this policy. The complete policy document booklet may be reprinted by visiting www.zurichlife.ie

Please note that copy documentation along with disclosure notes has been sent to your client.

Should you have any further queries please do not hesitate to contact your sales support team.

Yours Sincerely

http://ldnwebdev3/bgsi/log_on/login.jsp?policyNo=14519513&brokerPrint=true

4.4.2   Printing from the Website

When the broker clicks on the link at the bottom of the email, he/she will access the Zurich Life website, where after log-on details are entered, they will be authorised to print the original policy issue documentation direct to their local printer.

The web page will appear as follows:
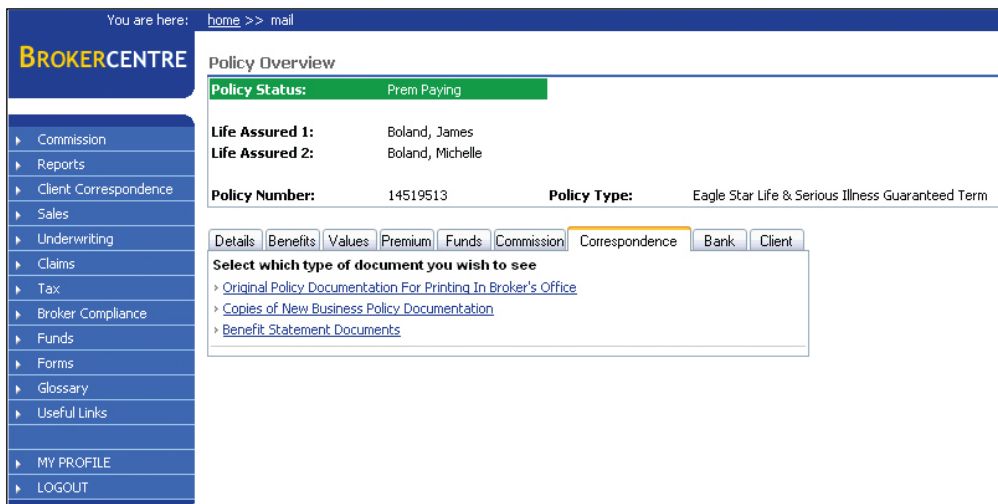
After clicking on the first section 'Original Policy Documentation for Printing in Broker's Office' the original policy issue documentation will appear. **The broker can view and print this documentation <u>only once.</u>** Each document must be printed the first time it is viewed. If the broker views and exits the document without printing it, it will no longer be available as an original document.

The second section 'Copies of New Business Policy Documentation' contains copies of all the policy issue documentation for the case. This includes copies of the broker's original documentation that appears in the link 'Original Policy Documentation for Printing in Broker's Office' and copies of the client documentation which have already been sent out in the post.

The broker can access this webpage to view or print the copy policy documentation at any stage after contract issue. **We recommend that the broker views and checks the COPY documentation in this section when the email is received, before clicking and printing the ORIGINAL documentation that appears in the first section.**

For more information
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