

# Group Risk Cover

## Existing Scheme Details

Before quoting for Group Risk Cover, Zurich will require the following information regarding the existing Group Risk Policy(ies).



### Employee Data

- (i) Dates of birth
- (ii) Gender
- (iii) Marital status
- (iv) Salary
- (v) Exact occupation of each member

### General

- (i) Is membership compulsory, discretionary or voluntary?
- (ii) We also need to know:
  - number of employees included at each of the last five renewals;
  - any members who have been rated, declined, postponed or with exclusions attaching to cover;
  - any life cover claims over last 5 years - amount of each claim and date of death of respective member;
  - any disability claims over last 5 years - regarding each claimant, is the claim current, pending or ceased? Also the date of birth and gender of claimant, claim commencement date, amount of claim at commencement, date claim ceased (if applicable), nature of disability and occupation of member;
  - any special hazards or foreign business travel.
- (iii) What is current cost of benefits and what is the renewal date of the policy?
- (iv) Are premiums payable yearly, half-yearly, quarterly or monthly?

### Disability Cover

- (i) Income benefit amount
- (ii) Pension contribution cover
- (iii) Escalation rate of benefits in payment
- (iv) Deferred period
- (v) Ceasing age

### Life Cover

- (i) Benefit amount (lump sum and/or spouse/dependent benefits)
- (ii) Escalation on spouse/dependant benefits

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Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

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