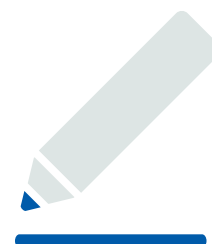


# Group Risk Underwriting Process

Underwriting is required in order to maintain your full level of benefit under your Group Death in Service Scheme. The process is as follows:



**Step 1:** Members are required to complete a medical proposal 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)

**Step 2:** Further medical evidence will 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.
- When certain medical conditions are disclosed, Zurich may require members to complete a short Questionnaire in relation to this condition. These will be issued with a freepost envelope included enabling members to return completed questionnaires direct to the underwriting team in Zurich 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.

**Step 3:** Once all information is received Zurich will confirm whether the increase in cover is to be permitted.

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

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