



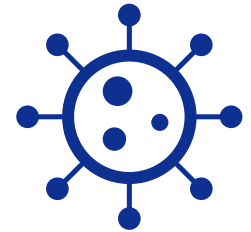
# COVID-19

## Customer service update

I would like to reassure you that our business remains open with a focus on key customer services. While we are working almost entirely remotely, our dedicated staff are working hard to support you.

If you need to get in touch with us during this time please email: [customerservices@zurich.com](mailto:customerservices@zurich.com) or call **01 799 2711**.

Elaine McDonald  
Head of Service Delivery



## How we are helping our customers

We are committed to providing meaningful solutions to help you through these challenging times. While our new working environment presents new challenges in how we service and provide solutions for our customers, we ask you to continue to engage with us. If you have any queries or concerns please contact us. We are here to help you.



### Premium Flexibility

If you experience difficulties paying for your premium as a result of the COVID-19 crisis, the following premium flexibility is available:



### Life & Serious Illness Cover

With Zurich's Reinstatement Clause, if you are unable to pay your premiums, you can reinstate your policy within three months of the date your first unpaid premium was due. This means that you can ensure that you remain on cover, and you will not be asked any medical questions, provided that you did not instruct us to cancel your cover. When you reinstate your policy, you will need to pay the premiums you missed.

If you miss your first premium from May 2020, you will be able to repay your outstanding premiums, with two options – either to pay as a lump sum in one go – or to spread your payments out over the next 12 months. You can inform us of which option you want to take by filling out a simple form and sending it in to Zurich. We will be making this form available to customers on our website in the coming days.

If you need advice on your protection, investment, savings or retirement plans, please talk to your Financial Broker or Financial Advisor.



### Regular Pension Contributions

If you are unable to pay your pension contributions you can reduce or stop your contribution at any time. You can also take a contribution holiday of up to 12 months (or 3 months if you have paid less than 12 months' contributions). If you take a contribution holiday, your contributions will automatically restart at the end of the holiday, helping you to get back on track for your retirement.



### Regular Premium Savings

If you are unable to pay your savings premiums you can reduce or stop your premium at any time. You can also take a premium holiday of up to 3 months. If you take a premium holiday, your premiums will automatically restart at the end of the holiday, helping you to get your savings back on track.



### Saving & Investing in Turbulent Times

We understand that you may be concerned about recent investment market falls. Take some time with your Financial Broker or your Financial Advisor to review and refine your current investment strategy, rather than make a sudden decision.

During turbulent times such as now it is worthwhile bearing in mind the five principles of long-term investing:

1. Stay disciplined
2. Volatility is part of investing
3. Keeping money in cash is not the long-term answer
4. Over the long-term, holding money in riskier assets is rewarded
5. Diversify, diversify, diversify

Our investment experts have produced information on the five principles which we hope you find useful. [For more click here](#)

Our website contains answers to questions you may have about your policy as a result of COVID-19.

### Your Questions Answered

[For more click here](#)

### Supporting Mental Wellbeing

During the COVID-19 pandemic looking after our mental wellbeing is more important than ever.

Visit [www.tackleyourfeelings.com](http://www.tackleyourfeelings.com) or follow on Instagram @tyf

