ZURICH

Customer Guide

Income Protection Plan

Personal and Executive



Introduction

This guide applies to the Zurich Life Income Protection Plan (Personal and Executive).

Save for the purposes of section A6 below, any reference to 'you' or the second person in this guide applies to the owner of the policy. Any reference to 'he' or the third person should be interpreted in the feminine where appropriate.

Zurich Life Assurance plc ('Zurich Life') wants to make sure that you purchase a policy that meets exactly with your requirements. This guide is designed to give you all the information required to make an informed purchase decision and includes some sample policy illustrations.

Part B of this guide must be fully completed by your Financial Advisor. If your Financial Advisor charges a service fee, written details of the amount and nature of the fee will be provided separately by your Financial Advisor.

A. Information about the policy

1. Make sure the policy meets your needs

i. The Target Market for this product is individuals who wish to receive a regular monthly income if they are unable to work due to illness or injury. Payments begin after an agreed period of time i.e. the deferred period. The benefit amounts can be chosen on the application form and acceptance is subject to passing Zurich's underwriting requirements. This product is not a savings product as it produces no fund value at or before the end of the policy term.

ii. The maximum benefit for this product is 75% of your salary at the time of claim, less any other income the Life Insured receives from other sources including State benefit, income from other disability benefit or any continuing salary.

    This product may not be suitable if the Life Insured already has income protection cover in place (including the State benefit) or may not be suitable in the future, if your salary falls from its current level. The product will not be suitable for the Life Insured if their salary is less than the amount of State benefit that they are entitled to. It is important to ensure that the level of cover you purchase at outset is appropriate. It is also important that you review your level of cover if your earnings fall to make sure that your salary supports the level of cover you have chosen. The product includes the flexibility to reduce your cover at any stage without penalty.

iii. This policy is a regular premium protection plan.

iv. This policy is a long-term financial commitment necessitating a regular premium payment for the term of the policy. Regular premiums can be paid monthly, quarterly, half-yearly or yearly. You should be satisfied as to the nature of this commitment with regard to your needs, resources and circumstances before entering into a contract.

v. This policy may not be suitable if you already have an income protection policy or if you move to an employer who provides income protection cover.

vi. This policy does not provide financial protection against unemployment, redundancy or a reduction in income.

vii. Your Financial Advisor will submit your application to Zurich Life via an online application system. The application that the Financial Advisor submits will be sent to you via email where you will need to confirm that all details have been correctly entered. This application that you digitally approve will be the true copy of the application.

viii. Warning: If you have taken out this policy in complete or partial replacement of an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure you are aware of the financial consequences of replacing your existing policy and of any possible financial loss as a result. If you are in doubt about this, please contact your Insurer/ Financial Advisor.

2. What happens if you want to cash in the policy early or stop paying premiums?

i. The policy never acquires a cash value and is not appropriate for retirement funding or savings purposes.

ii. As this is a protection plan, if the premiums cease to be paid, no encashment value will be paid, and the policy will be terminated, after which Zurich Life will have no further liability under this policy.

3. What are the projected benefits under the policy?

i. The benefit of this policy is the provision of a regular income if the life assured is unable to work due to illness or injury within the insurance term.

This illustration is based on a:

- personal product
- non-smoker, aged 34 years and 11 months with a selected retirement age of 65
- €30,000 Income Benefit
- 26 week deferred period
- occupation class 1
- Inflation protection or escalation in claim does not apply
- paying a premium of €59.60 per month for cover until the life insured's Selected Retirement Age (65th birthday). (Please note that if the executive product is chosen the premium will be €50.21 for a male life and €73.80 for a female life). For Personal Income Protection Plans Zurich Life will provide you with illustrations based on your own exact details when your policy is issued.

Illustrative table of projected benefits and charges - personal plan

	A	B	C	D	E = A+B-C-D
End of year	Total amount of premiums paid into the policy to date €	Projected investment growth to date €	Projected expenses & charges to date €	Projected cost of protection benefits to date €	Projected policy value €
1	715.20	0.00	531.67	183.53	0.00
2	1,430.40	0.00	1,050.27	380.13	0.00
3	2,145.60	0.00	1,552.53	593.07	0.00
4	2,860.80	0.00	2,033.01	827.79	0.00
5	3,576.00	0.00	2,486.03	1,089.97	0.00
10	7,152.00	0.00	4,249.22	2,902.78	0.00
15	10,728.00	0.00	5,096.10	5,631.90	0.00
20	14,304.00	0.00	5,201.41	9,102.59	0.00
25	17,880.00	0.00	5,201.41	12,678.59	0.00
30	21,456.00	0.00	6,542.61	14,913.39	0.00
Retirement Date	21,575.20	0.00	6,661.81	14,913.39	0.00

The premium payable includes the cost of all charges, protection benefits, expenses and intermediary/sales remuneration. The projected costs of protection benefits may exceed the premium paid in later policy years, but any excess is met by Zurich Life out of reserves set up from expenses and charges in earlier policy years.

4. What intermediary/sales remuneration is payable?

Illustrative table of intermediary/sales remuneration - personal plan

End of year	Premium payable in that year €	Projected total intermediary/ sales remuneration payable in that year €
1	715.20	858.24
2	715.20	107.28
3	715.20	107.28
4	715.20	107.28
5	715.20	107.28
10	715.20	107.28
15	715.20	107.28
20	715.20	107.28
25	715.20	107.28
30	715.20	107.28
Selected Retirement Date	119.20	17.88

5. Are returns guaranteed and can the premium be reviewed?

The initial premium is guaranteed to provide the initial benefits selected for the term of the policy and cannot be reviewed by Zurich Life. If the inflation protection option is included, the benefits will increase by 3% per annum, and the premiums under the policy are guaranteed to increase at a rate no greater than 3.5% per annum.

6. Can the policy be cancelled or amended by the insurer?

i. The policy will normally only be altered by Zurich Life in the following circumstances:

- the Revenue Commissioners remove their approval of this contract
- changes are required by Government legislation.

ii. You (meaning, for the purposes of this section A6, the Policy Owner, or any other third party acting on behalf of the Policy Owner) have a legal duty to answer all questions asked in relation to the application for this policy honestly and with reasonable care. Where you have volunteered information, it should be provided honestly and with reasonable care. Failure to comply with these requirements and/or any negligent misrepresentation or fraudulent misrepresentation could invalidate the policy or affect the insurance cover. It could also result in a claim being declined or the amount payable in respect of a claim being reduced.

iii. Any and all answers, representations and/or information given by any third party on behalf of the Policy Owner, whether in the application documentation for this policy or via a separate medical examination or otherwise, are provided by third party as agent for and on behalf of the Policy Owner, by which the Policy Owner will be bound.

iv. For the purposes of the policy:

- A Negligent misrepresentation is a representation made without reasonable care by the person making the representation, but which is not a Fraudulent misrepresentation;
- A Fraudulent misrepresentation is a representation that is false or misleading in any material respect and which the person making the representation either (a) knows to be false or misleading or (b) consciously disregards whether it is false or misleading.

v. Where a claim is made under the policy but an answer, representation or information provided by you prior to entering into the policy involves a Negligent misrepresentation, the remedy available to Zurich Life shall reflect what it would have done had it been aware of the full facts, to include but not limited to the following remedies based on a compensatory and proportionate test:

- if Zurich Life would not have entered into the policy on any terms, it may void the policy from inception and refuse all claims, but will return the premium paid;
- if Zurich Life would have entered into the policy, but on different terms, the policy is to be treated as if it had been entered into on those different terms if Zurich Life so requires;
- if Zurich Life would have entered into the policy, but would have charged a higher premium, Zurich Life may reduce proportionately the amount to be paid on the relevant claim.

Where an answer, representation or information which was provided by you prior to entering into the policy involves a Negligent misrepresentation which is identified at a time prior to there being any claim under the policy, Zurich Life may give notice to the Policy Owner that in the event of a claim it will exercise the remedies outlined above, as appropriate.

vi. Where a claim is made under the policy but an answer, representation or information which was provided by you prior to entering into the policy involves a Fraudulent misrepresentation, or where any conduct (relative to the policy or the steps leading to its formation) involves fraud of any other kind, Zurich Life shall be entitled to void the policy from the date of commencement without return of premium.

vii. If a claim contains information that is false or misleading in any material respect and you either know that it is false or misleading or consciously disregard whether it is false or misleading, or a claim is otherwise fraudulent in any respect ("Fraudulent Claim"), Zurich Life shall be entitled to:

- refuse to pay the claim; and
- terminate the policy by written notice, in which case cover under the policy shall be treated as having terminated with effect from the date on which the Fraudulent Claim was submitted.

In such circumstances of termination Zurich Life shall refuse all liability to you under the policy in respect of any claim made after the date of submission of the Fraudulent Claim (but not in respect of any claim(s) made before submission of the Fraudulent Claim) and Zurich Life need not return any of the premiums paid under the policy.

viii. The following important requirements apply:

Policy Cessation

The policy will cease on the death or Normal Retirement Age of the life insured, on the exercise of the Conversion Option or if premium payments cease.

Definitions

In order for a claim to be paid in respect of Income Benefit, you must meet the exact definition of "Illness or Injury" for Income Benefit as set out in your Policy Document, which you will receive when your policy is issued. A copy of the Policy Document is available from Zurich Life on request.

Exclusions

It is important to point out that Income Benefit will not be paid for certain causes of claim. These are referred to as exclusions and are outlined in Appendix A below and in your Policy Document, which you will receive when your policy is issued. A copy of the Policy Document is available from Zurich Life on request.

Territorial Limits

Where the life insured resides or travels may also affect the risk benefits payable under the policy. Details of the territorial limits are outlined in Appendix A below and in your Policy Document. Please note that different territorial limits apply for different benefits.

Time Limits on Submission of Claims

It is important to realise that there are time limits within which you must notify Zurich Life in relation to claims. Failure to notify Zurich Life within these time limits may result in the claim being declined or a delay in payment of the benefits. Details of these time limits are outlined in Appendix A below and in your Policy Document.

Change of Occupation

You do not have to inform Zurich Life if you change occupation after the start date of the policy. You must inform Zurich Life if you change occupation in advance of the start date. In addition you must inform Zurich Life of any change in occupation if you are exercising the Conversion Option.

Policy Option Cessation Events

Certain options may be selected by you on the application form at the outset of the policy, and the options that apply to your policy will cease on certain events.

- Inflation Protection Option

This option ceases if two consecutive offers to increase the sum insured are refused.

- Guaranteed Insurability Option

This option ceases five years from your selected retirement age.

- Conversion Option

The option ceases five years from your selected retirement age.

- Portability Option (Income Protection – Executive)

Option ceases at the earlier of your selected retirement age and age 60.

Proof of Age

- In the event of a claim on your policy, Zurich Life will require proof of the age of the Life Insured. If the date of birth of a Life Insured on your application form is later than the Life Insured's date of birth as evidenced by a copy of the Life Insured's birth certificate, your policy will not be cancelled, but the benefit(s) will be recalculated by Zurich Life using the correct age and the premiums paid. However, if a Life Insured's date of birth is such that either the Life Insured's age at the Start Date of the policy or the Life Insured's age at the time of claim exceed the maximum limits allowed by Zurich Life at the Start Date of the policy, then Zurich Life will cancel your policy from inception and no benefits will be payable.

Please check your birth certificate before applying for a contract.

7. Information on taxation issues

Premiums

Income Protection – Personal plans have been approved by the Revenue Commissioners under Section 125 and 471 of the Taxes Consolidation Act, 1997. Under current legislation, you can claim tax relief on any premiums paid at your marginal rate of tax up to a yearly limit of 10% of your total income.

Income Protection – Executive plans have been approved by the Revenue Commissioners under Section 125 and 471 of the Taxes Consolidation Act, 1997. Under current legislation, relief against tax can be claimed by the payor, as an expense in the year of payment.

Benefits

Benefits in payment may be subject to Income Tax, PRSI and Universal Social Charge as applicable.

Insurance Levy

Zurich Life will collect the Government insurance levy (currently 1% as at July 2026 and may change in the future) from you, in addition to your premium.

8. Additional information in relation to your policy

It is important to note that some of the benefits and options described in this section are optional and may not apply to your policy.

i. Descriptions of benefits and options

Income Protection Benefit

On proof that the life insured has met the definition of illness or injury as defined in the policy document, Zurich Life will commence paying the benefit from the end of the deferred period.

The payment of the benefit will continue until the earliest of the following:

- The Life Insured returns to work
- The Life Insured reaches their selected retirement age
- In the opinion of Zurich Life, the Life Insured no longer meets the definition of Illness or Injury
- The Life Insured fails to follow medical advice that would reasonably allow a return to work
- The Life Insured does not comply with reasonable requests to cooperate with providing Medical and Financial Evidence
- The Life Insured dies.

The maximum benefit payable is the lower of:

- 75% of earnings before suffering an illness or injury, less any other income the Life Insured is receiving such as sick pay or state benefit. Full details of this are provided in the policy document.
- The annual Income Protection benefit that is shown in your policy certificate or as subsequently amended by Escalation in Claim applying, or by your use of the Inflation Protection Option or Guaranteed Insurability Option, or as subsequently reduced in accordance with your instructions
- €270,000 per annum

In the event that benefits exceed the maximum benefit payable on the plan, only the maximum benefit will be paid and no refund of premiums will be made.

Alternatively if at any point you reduce the benefits on your plan, no refund of premiums will be made.

Waiver of Premium Benefit

This is an additional benefit that is automatically included. Zurich Life shall waive the appropriate Premium under this policy from the end of the Deferred Period and during the period when Income Benefit, Essential Activities Benefit or Terminal Illness Benefit is being paid. The Premium under this policy will also be waived if the Early Notification Benefit applies.

Early Notification Benefit

This is an additional benefit that is automatically included.

If the Life Insured notifies Zurich Life of a potential claim during the deferred period and if Zurich Life is satisfied that the Life Insured could potentially meet the definition of illness or injury at the end of the deferred period (as defined in the policy document), then Zurich Life will agree the next steps with the Life Insured.

If the Life Insured agrees to follow these steps, the premium will be waived during the deferred period.

If the premium is waived during the deferred period, it does not automatically mean that a claim will become payable at the end of the deferred period.

Full details of the Early Notification Benefit are contained in the policy document.

Guaranteed Insurability Option

This is an automatic additional benefit. This option provides you with a mechanism to increase your Annual Income Protection Benefit up to the lesser of 50% of the original Annual Income Protection Benefit at the start date of the policy and €20,000 without underwriting following any of the special events listed below:

- marriage or registered civil partnership of the Life Insured;
- birth or legal adoption of a child by the Life Insured;
- the divorce or legal separation of the Life Insured;
- in the event that the Life Insured becomes widowed;
- an increase in the Life Insured's annual gross earnings by 10% or more; and
- the purchase of a new main residence and increase in mortgage by the Life Insured.

In addition to this, the Life Insured will have a once off option to increase their Annual Income Protection Benefit by up to €20,000, if his salary has increased by 20% or more from the policy start date. You can only do this once during the term of the policy and the Life Insured must be in full-time employment at the time of making the increase.

The total maximum increase across all options over the life of the policy is the Annual Income Protection Benefit at the policy start date. There are other conditions and restrictions applying to this option described in the Policy Document, which you will receive when your policy is issued. A copy of the Policy Document is available from Zurich Life on request.

The Guaranteed Insurability Option will not be available while the Life Insured is in the deferred period or is receiving any benefit under this policy.

Inflation Protection Option

This is an optional additional benefit that is available to be selected on the policy. This benefit provides you with a mechanism to protect the value of your Income Protection Benefit from inflation.

If this benefit applies, it operates as follows:

Every year on the policy anniversary, Zurich Life will automatically increase the Benefit under your policy by 3% and the premium by 3.5%. You will not have to provide Zurich Life with any medical evidence to obtain these increases in benefit.

At the time of an increase in sum insured, Zurich Life will inform you of this in writing. This option will not be available while you are claiming any benefits on the policy.

You will not be obliged to accept the increase offered. Zurich Life will not offer any further increases if you have previously refused two consecutive offers of increase.

Escalation in Claim

This is an in-claim payment type that is available to be selected on the policy. Every year that the Life Insured is in receipt of the Income Benefit, Essential Activities Benefit or Terminal Illness Benefit Zurich Life will automatically increase the Benefit by 3%. When the Period of Disability ceases the Annual Income Protection Benefit will revert to the level it was at before the claim commenced.

Hospital Cash Benefit

This is an additional benefit that is automatically included. If the Life Insured spends a continuous period of time, exceeding 3 days in hospital during the deferred period, a Hospital Cash Benefit will be paid for each day spent in hospital up to a maximum of 90 days per hospital visit. The total number of days is limited to 365 for the duration of the policy.

The benefit payable is 1/365 of the Income Benefit or Essential Activities Benefit payable for each day spent in hospital.

Full details of the Hospital Cash Benefit are contained in the policy document.

Terminal Illness Benefit

This is an additional benefit that is automatically included. If the Life Insured is diagnosed with a terminal illness at least twelve months before the end of the term Zurich Life will commence paying the Annual Income Protection Benefit immediately. There is no need to wait until the end of the deferred period.

Full details of the Terminal Illness Benefit are contained in the policy document.

Essential Activities Benefit

This is an additional benefit that is automatically included. This benefit is designed to provide some cover if the Life Insured is not working full time for a period of time. The Essential Activities Benefit may become payable if the Life Insured is not working full time for one of the following reasons:

- A career break that has been agreed with the employer
- Extended maternity or paternity leave (beyond any statutory period)
- Becoming a permanent carer where the Life Insured is not in receipt of an income; or
- Working on a part time basis

The benefit will become payable if the Life Insured is unable to perform three or more activities of daily living as defined in Appendix B of the policy document.

The benefit payable for the Essential Activities Benefit is the lower of the Annual Income Protection Benefit or €20,000 per annum.

Full details of the Essential Activities Benefit are contained in the policy document.

Conversion Option (Income Protection – Personal)

This is an additional benefit that is automatically included in Income Protection – Personal policies.

If your employment status changes from being self-employed to being an employee, or you are already an employee and your employer agrees to effect and pay premiums under an Executive Income Protection Plan, your employer may apply to replace your Personal Income Protection policy with an Executive Income Protection plan, without further medical evidence.

This assumes that you are in an occupation that is within one occupational class of the occupational class given in the Policy Certificate. Other occupations may be acceptable, but that is at the discretion of Zurich Life.

To exercise the Conversion Option the Life Insured must be less than age 60 next birthday and there must be at least a term of 5 years remaining on the existing policy.

A new premium will be calculated based on Zurich Life's then current premium rates.

If your new employer chooses to exercise the Conversion Option on your behalf, your employer must submit a new application form to Zurich Life and the policy must be issued within 60 days. Full details of the Conversion Option are contained in the Income Protection – Personal policy document.

Conversion Option (Income Protection – Executive)

This is an additional benefit that is automatically included in Income Protection – Executive policies.

If the Life Insured ceases to be employed by the Employer, the Life Insured will have the option to replace this policy with a new Income Protection – Personal policy without further medical evidence.

This assumes that the Life Insured is in an occupation that is within one occupational class of the occupational class given in the Policy Certificate. Other occupations may be acceptable, but that is at the discretion of Zurich Life.

To exercise the Conversion Option the Life Insured must be less than age 60 next birthday and there must be at least a term of 5 years remaining on the existing policy.

A new premium will be calculated based on Zurich Life's then current premium rates.

If the Life Insured chooses to exercise the Conversion Option they must submit a new application form to Zurich Life and the policy must be issued within 60 days. Full details of the Conversion Option are contained in the Income Protection – Executive policy document.

Portability Option

This applies to Income Protection – Executive only. If the Life Insured ceases to be employed by the Employer, and the Life Insured commences employment with a new Employer, the new Employer will have the option to take over the existing policy and become the new Policy Owner of the policy.

To exercise the portability the Life Insured must be less than age 60 next birthday.

The premium will not change for exercising this option.

If your new employer agrees to take over the policy you must notify Zurich Life within 90 days of changing employment. Full details of the Portability Option are contained in the Income Protection - Executive policy document.

ii. Term of policy

The plan provides protection up to the normal retirement age that you specify on the application form. The Essential Activities Benefit is available until a maximum age of 65 next birthday.

iii. Policy termination

In the event that you wish to terminate the contract, you should write to your Financial Advisor or Zurich Life, quoting your policy number.

iv. Satisfaction period

On receipt of your policy documentation, you will have an opportunity to cancel the policy if you feel it will not meet your needs. To do this, return your Policy Document, Policy Certificate and a signed cancellation request to Zurich Life within 30 days. On receipt of the above, Zurich Life will refund all the premiums paid on your policy, and Zurich Life's liability for any benefits will cease.

v. Law applicable to policy

The information or any part of it contained in this notice does not form part of a contract of insurance between you and Zurich Life Assurance plc. The terms and conditions of your contract with Zurich Life are governed by the law of Ireland and are contained in your Policy Document and accompanying Policy Certificate. Your Policy Document is evidence of a legal contract. Any disputes arising out of the terms of the Policy Document will be subject to the exclusive jurisdiction of the Courts of Ireland.

vi. Zurich Life's complaints procedure

Zurich Life has an unrivalled reputation for excellence in the insurance industry. If you are a policy owner, beneficiary or an insured person, and are not satisfied in any way with this policy, you should contact Zurich Life Customer Services. If Zurich Life is unable to satisfy your complaint, you may have recourse to the Financial Services and Pensions Ombudsman's office. Details of the services provided by Financial Services and Pensions Ombudsman can be given by Zurich Life upon request.

Zurich Life Customer Services

Tel: (01) 799 2711
Fax: (01) 283 1578
Email: customerservices@zurich.com

Useful contacts

Central Bank of Ireland
PO Box 559, New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3.
Tel: (01) 224 6000

Insurance Ireland
Insurance Centre, 5 Harbourmaster Place, IFSC, Dublin 1, D01 E7E8.
Tel: (01) 676 1820

Financial Services and Pensions Ombudsman,
Lincoln House, Lincoln Place, Dublin 2, D02 VH29.
Tel: (01) 567 7000
Email: info@fspo.ie
Website: www.fspo.ie

B. Information about the insurer, Financial Advisor/sales employee and service fee

This part of the guide provides information about Zurich Life, your Insurance Intermediary/Financial Advisor and any service fee that he/she may charge you in respect of the products described in this guide.

1. Information about Zurich Life

Zurich Life Assurance plc is registered in Ireland under number 58098 and licensed by the Central Bank of Ireland to transact life business in Ireland. Zurich Life is registered for Value Added Tax (VAT) under registration number 1410723M.

Zurich Life's head office is situated in Ireland at the address given below:

Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3.
Tel: (01) 283 1301
Fax: (01) 283 1578
Website: www.zurich.ie

For further information on your policy, please contact:
Customer Services
Tel: (01) 799 2711
Fax: (01) 283 1578
Email: customerservices@zurich.com

2. Information about the Financial Advisor

The name and status of the Financial Advisor and the nature of the relationship with Zurich Life are as follows:

Financial advisor details

Name:

Correspondence address:

Legal form (Self-employed/Company/Partnership etc.):

Name of sales employee (where applicable):

Telephone:

Email:

Financial advisor's Agency Agreement with Zurich Life

Broker ◯ Insurance agent* ◯ Tied agent* ◯ Employee ◯

* If agent, please state with what other insurance companies you have an agency.

3. Information on the service fee charged by your Financial Advisor

None ◯

OR

As per written details supplied by your financial advisor ◯

Appendix A – Exclusions and Limits

In Appendix B of this document, there is a glossary of technical terms; any technical terms that arise in this Appendix A are printed in italics and explained in the glossary.

1. Territorial Limits

If the Life Insured resides outside the *Territorial Limits* and is claiming Income Benefit, Zurich Life will pay a maximum of 13 weeks in any period of twelve months, up to a total maximum of 39 weeks benefit for the duration of the policy.

If the Life Insured resides outside Ireland, Zurich Life reserves the right to require that a claimant return to Ireland to undergo a medical examination and / or other tests by a Medical Officer appointed by Zurich. The costs will be borne by you.

Zurich Life will reduce the benefit paid to a Life Insured residing outside Ireland, by the ratio of the comparative price levels published annually by Eurostat or another suitable equivalent index.

The Hospital Cash Benefit is only paid in respect of *hospitalisation* in Ireland or the United Kingdom.

The reasons for Territorial Limits are to ensure that Zurich Life can obtain satisfactory evidence to substantiate a claim and to ensure that Zurich Life has the opportunity to assess the risk in respect of causes of a claim that are more probable outside the Territorial Limits.

The Territorial Limits are the following:

• Norway; • Switzerland; • United Kingdom; • the European Union as at July 2026.

2. Contributory Exclusions

Zurich Life will not pay for some benefits if you have contributed to the likelihood of a claim. This is detailed below.

- intentional self-inflicted injury, whether the Life Insured be sane or insane, including failure to follow reasonable medical advice in relation to a cause or latent cause of claim;
- alcohol misuse or the taking of drugs other than under the direction of a qualified medical practitioner;
- illnesses or bodily injuries that are sustained as a consequence of any form of war or civil war or as a consequence of wilful participation in acts of violence, including riot, civil commotion, insurrection, or usurpation of power or any act incidental to such participation;
- breach of any criminal law by the Life Insured.

3. Change of Occupation Rules

You do not have to inform Zurich Life if you change occupation after the start date of the policy. You must inform Zurich Life if you change occupation in advance of the start date. In addition you must inform Zurich Life of any change in occupation if you are exercising the Conversion Option.

4. Claim Time Limits

You must make your claim for benefit in writing within the time limits specified below If you do not, and Zurich Life is prejudiced by your breach of these notification-related terms, Zurich Life will be entitled to refuse to pay the claim. The time limits for the different deferred periods are set out below:

- Income Benefit/Essential Activities Benefit:
  - If the Deferred Period is 4 weeks you must notify Zurich Life within 2 weeks of the Life Insured ceasing to be working.
  - If the Deferred Period is 8 weeks you must notify Zurich Life within 4 weeks of the Life Insured ceasing to be working.
  - If the Deferred Period is 13 weeks you must notify Zurich Life within 8 weeks of the Life Insured ceasing to be working.
  - If the Deferred Period is 26 weeks you must notify Zurich Life within 13 weeks of the Life Insured ceasing to be working.
  - If the Deferred Period is 52 weeks you must notify Zurich Life within 26 weeks of the Life Insured ceasing to be working.
- Hospital Cash Benefit: three months from the date of admission to *hospital*.

Appendix B – Glossary of Technical Terms

Territorial limits

These are geographical areas within which the Life Insured must generally reside for the policy to operate normally. Full details are given in Appendix A above, and also in Section Thirteen of the Income Protection – Personal policy document and Section Fourteen of the Income Protection – Executive policy document.

Contributory Exclusions

These are circumstances in which Zurich Life will not pay some benefits. Full details are given above in Appendix A, and also in Section Thirteen of the Income Protection – Personal policy document and Section Fourteen of the Income Protection – Executive policy document.

Hospital/hospitalised/hospitalisation

A hospital is a legally constituted institution that has the following characteristics:

- is licensed to carry out medical and surgical procedures;
- is operated primarily for the care and treatment of sick and injured persons as in-patients;
- continuously provides 24-hour medical care by registered nurses or doctors;
- is equipped with an operating room in which anaesthesia is administered under proper medical supervision, and surgical operations are regularly performed by licensed physicians or surgeons; and
- is not primarily a clinic, health hydro, nursing home, rest home, convalescent home, or similar establishment.

To be hospitalised is to be an in-patient in a hospital; hospitalisation is the condition of being hospitalised.

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

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

The information contained herein is based on Zurich Life's understanding of current Revenue practice and may change in the future.

Intended for distribution within the Republic of Ireland.

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