

# Online Apply

## Client Approval steps for Signature Free Income Protection

INTERNAL USE ONLY

**From:** noreply@zurich.com <noreply@zurich.com>  
**Sent:** Monday 13 June 2022 12:50  
**To:** Irene Roberts <IRENE.ROBERTS@EMAIL.COM>  
**Subject:** [EXTERNAL] \*\*encrypt\*\*Zurich Application Approval Required

Reference: 82326679

Dear Irene Roberts,

Thank you for applying for a Zurich Life Income Protection Personal policy with John Broker.  
We are pleased to advise that your application is ready for you to review and approve.

Please use the link below to progress the application  
<https://ire-ie-dev2.rz.ch.zurich.com/verify/digitalConsent/start>

If you have any questions please contact your financial advisor.

Kind Regards,  
Zurich Life on behalf of John Broker



### Step 1

Once your Financial Broker has input your policy details, you'll need to verify the details and 'digitally' sign the application.

You'll receive an email and you just click on the link to allow you to do this.

Important: On Executive cases two approval emails will be sent. One to the company and one to the life insured. If you are both the life insured and the company owner, both emails still require approval.



### Step 2

Enter your phone number (the same number you provided during the application).

And click to Verify your number.



### Step 3

Next, click 'Send code to phone'

This will send a 6-digit code to your mobile via text message.

Note: Once you receive the code, you will have ten minutes to input the code.

#### Zurich Life - Application Approval

Reference: **82326661**

Policy Owner(s): **Irene Roberts**

Welcome Irene Roberts

 085 012 3456

In order to protect your data please verify the mobile phone number you provided to your financial advisor.

Before continuing, please ensure that you have access to the phone, as we will be sending you an SMS code in the next step.

Enter a Valid Number

#### Zurich Life - Application Approval

Reference: **82326661**

Policy Owner(s): **Irene Roberts**

Welcome Irene Roberts

Please click below to receive a code by SMS to your mobile phone number +\*\*\*\*\*8991.

Note this code is for your use only. If there are other applicants they will receive a separate email and SMS.

Send Code to Phone

## Zurich Life - Application Approval

Reference: **82326661**

Policy Owner(s): **Irene Roberts**

Welcome Irene Roberts

Please review the application form PDF below, by clicking on the "Review your application details" button.

Please save a copy of the application for your records using the "Download PDF" button. Note that Zurich will issue you with policy documentation once the policy has issued.



### Very Important - Please Read

Once you have downloaded the PDF, a number of declarations will be shown. These must be completed before your application is approved.

**The declarations shown on screen MUST be completed before your application is approved.**

[Review your application details](#)

## Zurich Life - Application Approval

Reference: **82326661**

Policy Owner(s): **Irene Roberts**

Welcome Irene Roberts

Please review the application form PDF below, by clicking on the "Review your application details" button.

**Please review the application form PDF below and download a copy for your records by clicking on the "Download PDF" button.**  
Once you have finished reviewing the PDF, you MUST complete the declarations on this page to approve your application.

Application Form

**Income Protection Personal**

For Application Approval

**Note to Policy Owner**

You have applied for an Income Protection Personal policy and this is a copy of your application which was submitted online by your Financial Advisor. The main purpose of an Income Protection Personal policy is to provide cover in the event that the Life Insured is unable to carry out the main duties of their occupation, due to illness or injury.

Your Financial Advisor will have entered information on your behalf into the Zurich Life online application system and this document is a copy of your online application form. Any data capture form you may have completed for your Financial Advisor to enable your Financial Advisor to complete your application online will not be submitted to Zurich Life.

It is very important that you review all of this application carefully as once it has been approved by you, it shall be relied upon by Zurich Life. It is your responsibility to make sure the data in this application is honest and has been completed with reasonable care before approving it. If you do not answer all questions honestly and with reasonable care, then Zurich Life may not pay out if you need to make a claim in the future. Zurich Life may not get a report from your doctor, so it is vital that you answer all questions honestly and with reasonable care.

**Note to Financial Advisor**

As you are submitting online we do not need to receive the data capture form and it should NOT be sent to Zurich Life as we will process the application entirely based on the details you provide online.

In submitting an application online, you declare that:

- 1) The information provided online by you on behalf of the Policy Owner is provided with their authority;
- 2) The information that you are submitting accurately reflects the information that was provided to you by the Policy Owner and
- 3) Once the Policy Owner has reviewed this application form and provided their approval, Zurich Life can rely on the information provided and it will form the basis of the Policy Owner's Risk assessment.

Please download the PDF using the button below to continue the approval process.

[Download PDF](#)

Are all the details as outlined in the application form correct?

Yes

No

I Irene Roberts understand that it is my responsibility to check that my application is **completed honestly and with reasonable care** before approving it and Zurich Life will assess my application based on the information in this application. I understand that any Data Capture Form I may have completed will not be submitted to Zurich Life. I confirm that I have read the entire completed application and all of the answers and statements in the application are completed honestly and with reasonable care. **I am aware that if I do not answer all questions honestly and with reasonable care then Zurich Life may not pay out if I need to make a claim in the future.** I understand that Zurich Life may not obtain a report from my doctor so it is vital that I fully answer all questions honestly and with reasonable care.

☒ Tick to confirm

I Irene Roberts give Zurich Life permission to request medical information from any doctor, hospital or clinic that I have attended and to request relevant information from any other insurance office that I have applied to for life insurance cover. I agree that this authority will remain in force after my death.

☒ Tick to confirm

I Irene Roberts confirm that I have read, fully understood and accept all of the declarations in the application including: Consumer Insurance Contract Act, Data Protection Notice and Consumer Disclosure and I now wish to approve this application.

☒ Tick to confirm

Where the premium is to be paid by direct debit, I authorise (A) Zurich Life to send instructions to my bank to debit my account (detailed in the application) and (B) my bank to debit such account in accordance with the instructions from Zurich Life.

☒ Tick to confirm

[Approve Application](#)

## Zurich Life - Application Approval

Reference: **82326661**

Policy Owner(s): **Irene Roberts**



Thank you for approving your application.

Your application has been submitted to Zurich Life for processing.

Your Reference Number is: **82326661**

You may now close this window.



## Step 4

After entering the code, click "review your application details".



## Step 5

The PDF that appears will include all your personal details. You must scroll to the bottom of the page and click "Download PDF".

After downloading you will be prompted to confirm if all the details on the PDF were entered correctly.

If any of your details are incorrect, simply click "no" and you will be given the opportunity to write a note to your Financial Broker outlining any errors.

Your Financial Broker will be able to make any amends and the it will be resent to you for your final approval.



## Step 6

If all the details are correct click "Yes", confirm all four policy declaration statements and "Approve Application"

The application is then automatically submitted to Zurich.

For more information, please contact your Financial Broker.

**Zurich Life Assurance plc**

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