Submitting applications to Zurich

Declaration upload, Signature Free or Offline. Find out below.

Most Zurich products can be submitted Online. Depending on the actual product, there are slightly different approaches.

- **Online:** Declaration upload – you can key the clients onto the Zurich system, and upload a copy of the clients signed declaration.
- **Online:** Signature Free – you can key the clients details onto the Zurich system, and the client will receive a link to review and approve the application without requiring a signature.
- **Offline:** There is no online journey currently available, so simply email the application to Zurich.

Protection	Online	Declaration upload	Signature Free	Offline (Paper/PDF completed and emailed to Zurich)	Digital Signature accepted
Guaranteed Term Protection	✓	✓	✗	✗	✓
Guaranteed Mortgage Protection	✓	✓	✗	✗	✓
Income Protection	✓	✗	✓	✗	✗
Cancer Cover	✓	✓*	✗	✗	✓
Pension Guaranteed Term Individual	✓	✓**	✗	✗	✓
Pension Guaranteed Term Executive	✓	✓	✗	✗	✗
Guaranteed WOL	✗	✗†	✗	✓	✓
Business Insurance	✓	✓	✗	✗	✓

Saving and Investment	Online	Declaration upload	Signature Free	Offline (Paper/PDF completed and emailed to Zurich)	Digital Signature accepted
Regular Savings/ Regular Savings with SP	✓	✗	✓	✗	✗
Investment Bonds	✓	✗	✓	✓	✓
Child Savings	✗	✗	✗	✓	✗
Corporate Investment Bond	✗	✗	✗	✓	✓

* Apply for Cancer Cover using the Term Protection Application
** For Pension Term, the full application form should be provided by email.
† For Business Insurance, the full application form should be uploaded online.

Pensions	Online	Declaration upload	Signature Free	Offline (Paper/PDF App completed and emailed to Zurich)	Digital Signature Accepted
Personal Pension SP Only	✓	✗	✓	✗	✓
Personal Pension RP/RP including SP	✓	✗	✓	✗	✓
Master Trust Executive Pension	✗	✗	✗	✓	✓
Personal Retirement Bond	✗	✗	✗	✓	✓
Standard PRSA/PRSA AVC/PRSA Transfer (SP Only)	✓	✗	✓	✓	✓
Standard PRSA RP/RP including SP	✓	✗	✓	✓	✓
Advice PRSA/PRSA AVC/ PRSA Transfer (SP Only)	✓	✗	✓	✓	✓
Advice PRSA RP/RP including SP	✓	✗	✓	✓	✓
PRSA Salary Deducted	✓	✗	✓*	✓	✓
Multi PRSA	✗	✗	✗	✓	✓
Self Directed	✗	✗	✗	✓	✓

* Salary Deducted Single Premium PRSAs (without a regular premium attaching) must provide additional LOA and/or Cert and Section C2 once approved. Where an employer does not remit contributions by direct debit, the application must be submitted offline.

At Retirement	Online	Declaration upload	Signature Free	Offline (Paper/PDF completed and emailed to Zurich)	Digital Signature accepted
ARF	✗	✗	✗	✓	✓
Pension Annuity	✗	✗	✗	✓	✓

Approved Digital signature providers:

- **DocuSign**
- **AdobeSign**
- **NitroSign**
- **OneSpan**
- **Dropbox Sign (formerly HelloSign)**
- **SignWell**

Important Note: The application from must be accompanied by a Certificate of Completion for each digital signature. If the digital signature is not accompanied by the corresponding Certificate of Completion, we will deem it invalid.

Certificate of Completion – Names by providers

DocuSign digital certificate is called **Certificate of Completion.**

AdobeSign digital certificate is called **Final Audit Report.**

NitroSign digital certificate is called **Nitro Document Information Doc.**

OneSpan digital certificate is called **OneSpan Sign Electronic Evidence Summary.**

Dropbox digital certificate is called **Dropbox Audit Trail.**

SignWell digital certificate is called **Document Audit Report.**

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