ZURICH

Group Income Protection

Your Financial Safety Net

Your Wellbeing Matters

At Zurich, your wellbeing is our priority. That's why your employer has partnered with us to provide you with an important benefit, Group Income Protection Cover. This benefit ensures that if you become unable to work due to illness or injury, the policy pays a regular income to help replace your salary. Your employer has a Zurich Income Protection Plan in place for you, and this booklet provides a brief overview of the main benefits. It is for general guidance only; in any dispute, the formal plan documents will take precedence. The contract of insurance is between your employer and Zurich Life Assurance plc. For queries, please contact your employer.

This booklet gives a brief overview of your main benefits.

It does not create or confer legal rights.

Please contact your HR department for specific details of any employee benefits your employer provides.

How Income Protection works

- The purpose of this policy is to provide your employer with a monthly benefit in the event you are unable to work due to illness or injury. This monthly benefit is passed to you through your normal payroll.
- This payment commences after a waiting period (called a "deferred period").
- Payments continue while you are incapable of working due to illness or injury.
- Disablement means you cannot perform your normal occupation because of sickness or accident and are not following any other occupation.
- Benefits start after the Deferred Period. If your claim is accepted, payment is backdated to the first day after the Deferred Period ends.

What's covered?

- Long-term illnesses or injuries that cause you to be totally incapable of performing your job.
- Both physical and mental health conditions.

Why it matters

- Protects your lifestyle: Keeps your finances on track when you can't work.
- Peace of mind: Focus on getting better, knowing your employer is supporting you.
- Simple and reliable: Easy claims process.

Plan benefits

Your Group Income Protection benefit is designed to replace a percentage of your salary - typically around two thirds. However, this payment isn't made in full on top of any State support. Instead, the amount your employer receives from Zurich takes into account any state disability benefit you're entitled to.

This means:

The income protection payment, plus the State disability benefit, together aim to bring your total income up to the target percentage of your salary (for example, 66.67%).

Zurich's payment is reduced ("offset") by the amount of state disability benefit you receive.

Example:

If your salary is €45,000 per annum, and your scheme provides 66.67% income protection (€30,000 per year), but you receive €12,000 from the state disability benefit, Zurich will pay the remaining €18,000 to reach your total insured amount.

The Benefit is typically:

- a percentage of salary agreed between Zurich Life and your employer, less any State Disability Benefit at the single person rate.

Cover ends automatically if:

- The employer's contract with the insurer ends
- You pass away
- You are no longer an employee of your company
- You reach your Normal Retirement Age or policy expiry date

If you are a member of a pension scheme, your employer may also receive a benefit to maintain contributions while you are on sick leave. This is called Premium Protection Benefit. Please refer to your HR department for specific details of employee benefits your employer provides.

Early intervention programme

We know that the longer someone is out of work, the harder it is to return.

If you are on sick leave for two weeks or more, your employer will contact you to discuss your absence and how you may be supported. With your consent, your employer may share your details with Zurich Life to assess the situation and, if appropriate, assign a case manager for an initial assessment - either in person or remotely.

A personalised plan will be tailored to support you. Some supports may include physiotherapist or psychological support, with no cost to you.

Key benefits which may be available to you depending on your condition and circumstances

- An accredited case manager who can provide support.
- Private specialists if necessary, referrals funded by Zurich
- Physiotherapy or counselling sessions funded by Zurich if necessary
- Face to face assessments with an accredited case manager for certain conditions
- Back to work planning

Early intervention is appropriate for some absences, but not all. Zurich Life recommends contacting HR as soon as possible. If early intervention isn't suitable for your situation or doesn't succeed, a claim submission will be initiated.

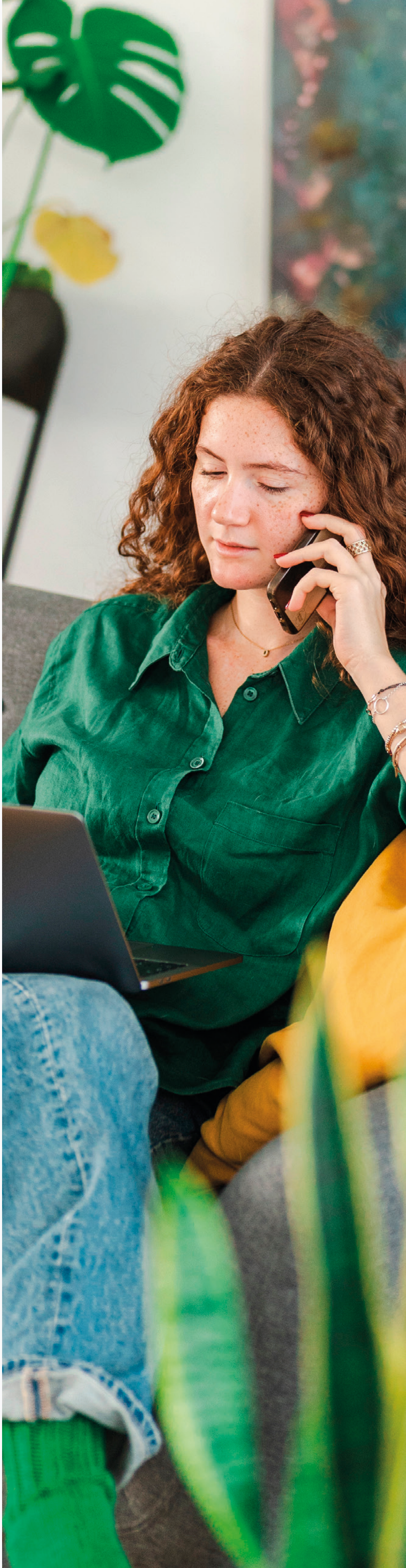
Claim assessment

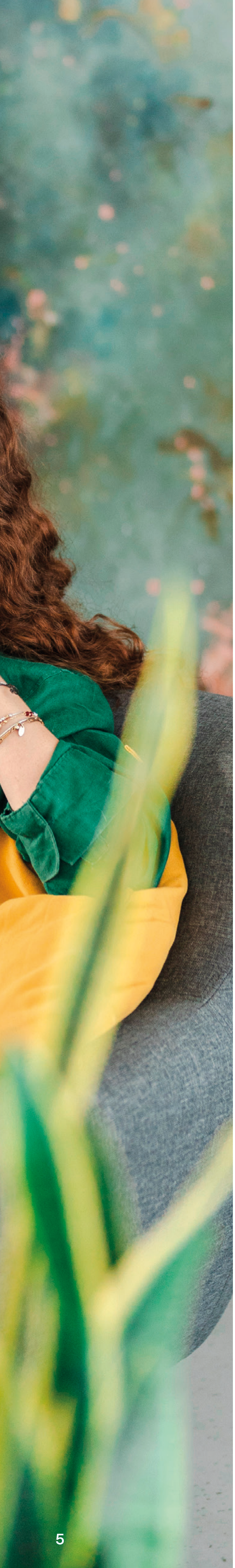
- Your employer will start the claim by asking you to complete and return a claim form around halfway through the deferred period. For example, if your employer's plan is 26 weeks, a claim should be submitted at 13 weeks absence.
- Once your completed claim form is received, Zurich Life will review the claim. This typically includes requesting reports from your doctor and any specialist you attend.
- You must provide all evidence reasonably required. Benefit is paid to your employer only if Zurich Life admits the claim.
- To qualify, Zurich Life must be satisfied that you are totally unable to carry out the duties of your normal occupation due to illness or injury and that you are not working in any other occupation.
- Zurich Life decides entitlement based on medical information available at the end of the deferred period. If needed, an independent medical assessment may be arranged at Zurich Life's expense.
- In the event of a valid claim, benefit is paid monthly from the first day after the end of the deferred period to your employer. Payments are gross and subject to tax, processed by your employer. This does not change how often you are paid.
- Claims are reviewed periodically. You may be asked to complete a Continuation Claim Form and provide updated medical evidence, obtained at Zurich Life's expense.

How long benefits are payable

Payments continue until the earliest of:

- your recovery
- Zurich Life no longer considers you totally incapable of performing your occupation
- You return to active employment with no loss of earnings
- You re-engage in your normal occupation or another occupation for profit or reward without the Insurer's prior written consent
- Your death
- You cease to be an employee of your employer
- The date you reach the policy ceasing age of cover or if earlier, your normal retirement age.





Frequently asked questions

Second jobs and compensation

- If you have a second job, you must notify your employer in writing. It may be considered when calculating benefit.
- Your income protection plan with Zurich does not cover your second job. If Zurich Life believes the second job carries higher risk than your normal job, Zurich Life may refuse or withdraw cover for your normal job.
- Investment and rental income are not considered in claims.
- If you receive compensation, any amount related to loss of earnings will be taken into account when calculating the benefit.

If illness recurs after returning to work

If you return to work and become ill again with the same or a related condition within 26 weeks, your benefit can start again straight away. You won't need to complete a new deferred period, as long as Zurich Life is satisfied that you meet the disability definition.

If the employer's contract ends while you're on claim

If your employer's contract with Zurich Life ends while you are receiving benefit, Zurich Life will continue payments until you recover, reach retirement age as outlined in the policy, or in the event of your death.

If you're not happy

In the event of a dispute, your employer may appeal to Zurich Life and request you provide additional specialist evidence to support your absence.

If the appeal is unsuccessful, you can seek assistance from the Financial Services and Pensions Ombudsman at no cost to you:

Financial Services and Pensions Ombudsman
Lincoln House, Lincoln Place, Dublin 2
Phone: 01 567 7000
Email: info@fspo.ie
www.fspo.ie

Need help?

For questions about the plan or these benefits, please contact your Human Resources department.

Zurich Life Assurance plc
Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.
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