ZURICH

Customer Guide

Mortgage Protection

Introduction

This guide applies to the Zurich Life Mortgage Protection plan. 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 mortgage holders who require cover in the event of death and, if selected, the diagnosis of one of a set of specified serious illnesses within the insurance term. The benefit amounts can be chosen on the application form and acceptance is subject to passing Zurich's medical underwriting requirements. Other optional benefits are also available. The benefit amounts reduce during the insurance term in line with a reducing mortgage balance at a specified interest rate. This product is not a savings product as it produces no fund value at or before the end of the policy term.

ii. The Life, Serious Illness and Permanent Total Disablement (Own Occupation) sum(s) insured under your policy decrease over the term of the policy in line with the balance outstanding on a notional mortgage at the fixed rate of interest chosen by you on the application form. The higher the mortgage interest rate chosen, the slower the sum(s) insured reduces over the term of your policy.

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. 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 or Financial Advisor.

vi. Your Financial Advisor will submit your application to Zurich Life either by email, fax or paper copy. If submitted by email or fax Zurich Life will treat this as a true copy of the application you completed.

vii. Zurich Life Ireland has signed up to the Insurance Ireland Code of Practice for Underwriting Mortgage Insurance for Cancer Survivors. This means that we will disregard any disclosed cancer diagnosis where all of the following circumstances apply. An application for decreasing term assurance in association with a mortgage will not be rejected, nor will a higher premium apply, in relation to the cancer condition, if:

- The application is for a new individual decreasing term life cover only.
- The application is for a policy in connection with a mortgage on the applicant's principal private residence. A principal private residence is where the applicant lives most or all of the time.
- The amount of life insurance is the lesser of the mortgage amount OR €500,000 per applicant.
- Treatment for cancer ended more than seven years prior to their application or more than five years if the applicant was under 18 at the time of diagnosis.

Treatment has ended means being in "complete remission"* and "active treatment"** having ended seven or more years prior to the date of the application where the cancer was diagnosed when the applicant was aged over 18; and having ended five or more years prior to the date of application where the applicant was aged under 18 at time of diagnosis.

*Complete remission is determined by a cancer survivor's treating oncologist. This includes the absence of signs and symptoms related to a cancer diagnosis which may be determined by, but not limited to, physical examination, radiological investigation and serum biomarkers

**The term "Active treatment" represents the use of surgery, radiation therapy, chemotherapy, biological agents, immunotherapy, bone marrow transplant or any evidence-based medical approaches to cure a cancer. These therapies may have been employed in both the primary (adjuvant and neoadjuvant) settings and secondary setting. The term "active treatment" excludes anti-hormonal medications or any form of preventative therapy or medicine designed to reduce recurrence risk following complete remission.

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?

The benefit of this policy is the provision of a lump sum on the death or, if applicable, the diagnosis of one of a set of specified serious illnesses or permanent total disablement of a life insured within the insurance term. This illustration is based on a joint policy with two non-smokers aged 35 next birthday, paying a premium of €61.40 per month for a 25 year term with initial Life cover of €125,000 and initial Accelerated Serious Illness cover of 100% of the Life sum insured. The mortgage interest rate is 6%. The sum insured decreases over the term in line with the outstanding balance on a notional mortgage with this interest rate. 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

	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	736.80	0.00	418.63	318.17	0.00
2	1,473.60	0.00	822.61	650.99	0.00
3	2,210.40	0.00	1,202.78	1,007.62	0.00
4	2,947.20	0.00	1,559.39	1,387.81	0.00
5	3,684.00	0.00	1,893.04	1,790.96	0.00
10	7,368.00	0.00	3,319.66	4,048.34	0.00
15	11,052.00	0.00	4,371.52	6,680.48	0.00
20	14,736.00	0.00	5,426.25	9,309.75	0.00
25	18,420.00	0.00	7,417.85	11,002.15	0.00

The premium in the illustration table of projected benefits and charges includes the cost of the insurance, all charges, expenses, and intermediary and sales remuneration. Premiums are payable throughout the term of the policy. 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.

Projected sums insured

Remaining years	Life Sum Insured €	Serious Illness Sum Insured €
25	125,000.00	125,000.00
20	112,156.79	112,156.79
15	94,969.67	94,969.67
10	71,969.43	71,969.43
5	41,189.92	41,189.92
4	33,882.98	33,882.98
3	26,137.62	26,137.62
2	17,927.54	17,927.54
1	9,224.85	9,224.85
0	0.00	0.00

4. What intermediary/sales remuneration is payable?

Illustrative table of intermediary/sales remuneration

End of year	Premium payable in that year €	Projected total intermediary/ sales remuneration payable in that year €
1	736.80	1,178.88
2	736.80	0.00
3	736.80	0.00
4	736.80	0.00
5	736.80	0.00
10	736.80	22.10
15	736.80	22.10
20	736.80	22.10
25	736.80	22.10

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

The premium is guaranteed to provide the benefits selected for the term of the policy and cannot be reviewed by Zurich Life.

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

i. The policy can normally only be cancelled or materially amended by Zurich Life as a result of changes 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 the Life/Lives Insured, or any other 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 the Life/Lives Insured and/or 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 avoid 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 avoid 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

- Where the basis of cover is single life or joint life, the policy will cease on the death of a life insured.
- Where the basis of cover is dual, the policy will cease on the death of the last to die of the two lives insured. This means that where one life dies on a dual life policy, cover will continue for the second life

and their premium will be payable for the remainder of the term.

- If you have chosen a Serious Illness sum insured equal to 100% of the Life sum insured then your policy will cease on payment of the Serious Illness sum insured or Permanent Total Disablement (Own Occupation) sum insured, if applicable.
- If Hospital Cash claims and Personal Accident benefits are still being paid to any of the lives insured when the policy ceases, these will continue to be paid by Zurich Life until they would have ceased under the conditions of the policy.

Definitions

Definitions are an important part of this contract. In order for a claim to be paid in respect of certain benefits, the illness/condition contracted must meet the exact definition 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.

Risk Benefit Cessation Ages

Where the following benefits have been chosen, they will cease at the stated event or on cessation of the policy if earlier.

- Waiver of Premium benefit ceases on the life insured's 60th birthday where the basis of cover is single life and on the youngest life insured's 60th birthday where the basis of cover is joint life or dual life.
- Permanent Total Disablement (Own Occupation) cover ceases on the relevant life insured's 65th birthday.
- The Permanent Total Disablement benefit included under Serious Illness cover (based on Activities of Daily Work) and Significant Visual Impairment included under Partial Payment Serious Illness cover will cease on the relevant life insured's 65th birthday.
- Terminal Illness benefit under Life cover ceases one year prior to the end of the policy term.
- Terminal Illness under Accelerated Serious Illness continues to the end of the term.
- Hospital Cash benefit ceases on the relevant life insured's 65th birthday.
- Personal Accident benefit ceases on the relevant life insured's 60th birthday.

This means that claims will not be paid if the insured event occurs after the relevant date and, in the case of Waiver of Premium benefit, Personal Accident benefit and Hospital Cash benefit claims in payment will cease on the relevant date.

Exclusions

It is important to point out that risk benefits 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/lives 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 very 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 a delay in payment or in the claim being denied. Details of these time limits are outlined in Appendix A below and in your Policy Document. A copy of the Policy Document is available from Zurich Life on request.

Change of Occupation

If you have Permanent Total Disablement (Own Occupation) cover, Personal Accident benefit or Waiver of Premium benefit, you should notify Zurich Life if the life insured takes up an additional occupation,

changes occupation or retires at any time during the term of the policy. Failure to do this could result in a claim being declined. Further details are outlined in Appendix A below and in your Policy Document.

Guaranteed Insurability Option Cessation Event

This option ceases on the 55th birthday of the life insured where the basis of cover is single life or dual life and on the 55th birthday of the older life insured where the basis of cover is joint life.

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.

The maximum age / term limits for all benefits are as outlined in Zurich Life's application form. Please check your birth certificate before applying for a contract.

7. Information on taxation issues

Benefits

Taxation of Death and Disability Benefits

No taxation liability arises on payment of the death or disability benefits. The death benefit is payable to your personal representatives and may be taxable as part of your estate.

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

i. Descriptions of benefits and options

Basis of Cover

When you fill out the application form, you will have three choices for the basis of cover: single, joint and dual. If there is only one life insured on the policy, the basis of cover is single life. If there are two lives insured on your policy, you will have a choice of dual life or joint life cover.

Dual Life cover means that the main benefits selected – Death Benefit, Serious Illness cover (including Angioplasty) and Permanent Total Disablement (Own Occupation) benefit – apply separately to each life insured and a claim by one life insured does not affect the benefits of the other life insured.

Joint Life cover means that the main benefits selected – Death Benefit, Serious Illness cover (including Angioplasty) and Permanent Total Disablement (Own Occupation) benefit – apply only once in respect of both lives insured. A claim by one life insured in respect of a specific benefit terminates that benefit in respect of the second life insured.

Where applicable, the Partial Payment Serious Illness benefit applies separately to each life insured, regardless of whether the basis of cover is joint life or dual life.

Regardless of whether the basis of cover is joint life or dual life, Hospital Cash and Personal Accident benefits can be selected separately and apply separately to each life insured.

Where applicable in dual life and joint life cases, Waiver of Premium benefit applies separately to each life insured.

Death Benefit

On proof of the death of a life insured within the term of the policy, Zurich Life will pay the Life sum insured in force at the date of death.

Terminal Illness Benefit

This is an automatic additional benefit.

Where the basis of cover is single life or joint life, on proof of the diagnosis of a terminal illness of a life insured after the start date and at least twelve months before the end of the insurance term, Zurich Life will pay the Life sum insured in force at the date of diagnosis of the terminal illness. The policy will then cease, and Zurich Life will have no further liability under the policy.

Where the basis of cover is dual life, on proof of the diagnosis of a terminal illness of a life insured after the start date and at least twelve months before the end of the insurance term, Zurich Life will pay the relevant Life sum insured in force at the date of diagnosis of the terminal illness. No further benefits will then be payable in respect of that life insured.

Waiver of Premium Benefit

This is an automatic additional benefit. This benefit provides for the payment of premiums by Zurich Life if you are disabled for a period longer than 13 weeks. In the event that you become disabled in accordance with the policy conditions, you must notify Zurich within 3 months of disability commencing and your policy must be in force with premiums paid to date otherwise the benefit will not be available. Disabled is defined in your Policy Document, which will be sent to you when your policy is issued. A copy of the Policy Document is available from Zurich Life on request.

Accidental Death Benefit while Policy is in the Proposal Stage

This is an automatic additional benefit if Life cover is chosen in respect of a life proposed. As soon as Zurich Life receives your fully completed application form accompanied by a valid direct debit mandate or premium cheque, the life (lives) proposed will be automatically covered for Accidental Death benefit free of charge while your application is being considered. This means that if a life proposed dies from bodily injury as a result of an accident while Zurich Life is processing your application, the company will pay out the amount of the Life cover benefit you choose to be insured for, up to a maximum of €150,000. This cover will cease on the earlier of your application being accepted or declined and 30 days after receipt of your signed and fully completed application. It is important to note that for the purposes of this benefit receipt of your signed and fully completed application means one of the following:

- receipt of your original signed paper application form in a Zurich Life Office either by email, fax or paper copy.
- receipt of your electronically signed application form by Zurich Life.

This benefit can only be considered if death occurs directly as a result of an accident where the life insured dies within 30 days of the date of the accident. Where a life proposed is involved in an accident Zurich Life must be advised immediately (see section A6 viii) as this may affect the terms of your application for insurance.

Accidental Death benefit will not be payable if the claim arises from any of the following:

- Bodily or mental infirmity, illness or disease of any kind.
- Service in any armed force in any country.
- Taking part in (or practising for) boxing, caving, climbing, horse-racing, jetskiing, martial arts, mountaineering, off-piste skiing, pot-holing, power boat racing, underwater diving, yacht racing or any race, trial or times motorsport.
- Intentional self-inflicted injury.
- Where the life proposed is under the influence of drugs or alcohol.
- Active participation in criminal acts.

Serious Illness Benefit

This is an optional additional benefit. On the application form, you may select a Serious Illness sum insured equal to 100%, 75%, 50% or 25% of the Life sum insured. On proof of the diagnosis of one of a specified number of serious illnesses of a life insured within the term of the policy, Zurich Life will pay the Serious Illness sum insured in force at the date of diagnosis.

Your current and future in force Life sum insured will then reduce by the percentage Serious Illness benefit which you selected.

If you have selected a Serious Illness sum insured equal to 100% of the Life sum insured, your policy will then cease and Zurich Life will have no further liability under the policy. The serious illnesses covered will be defined in your Policy Document, which will be sent to you when the policy is issued. A copy of the Policy Document is available from Zurich Life on request. There may be a difference between your perception of some medical conditions and the actual medical definitions as set out in your Policy Document. Therefore, if you require clarification, Zurich Life recommends that you contact your Financial Advisor or Zurich Life directly. Alternatively, your doctor may be able to offer some advice on the definitions.

The following is a list of the serious illnesses covered

- Aorta Graft Surgery
- Aplastic Anaemia – of specified severity
- Bacterial Meningitis – resulting in permanent symptoms
- Balloon Valvuloplasty
- Benign Brain Tumour – resulting in permanent symptoms
- Benign Spinal Cord Tumour – resulting in permanent symptoms or requiring surgery
- Blindness – permanent and irreversible
- Brain Injury Due to Anoxia/Hypoxia – resulting in permanent symptoms
- Cancer – excluding less advanced cases
- Cardiac Arrest – with insertion of a defibrillator
- Cardiomyopathy – permanent and of specified severity
- Coma – with associated permanent symptoms
- Coronary Artery Bypass Graft
- Creutzfeldt-Jakob Disease (CJD) – resulting in permanent symptoms
- Deafness – permanent and irreversible
- Dementia (including Alzheimer's Disease) – resulting in permanent symptoms
- Encephalitis – resulting in permanent symptoms
- Heart Attack – with clinical proof
- Heart Structural Repair – with thoracotomy
- Heart Valve Replacement or Repair – with surgery to divide the breastbone
- HIV Infection – caught in the EU, North America, Australia or New Zealand from a blood transfusion, a physical assault or at work
- Intensive Care – requiring mechanical ventilation for ten consecutive days
- Kidney Failure – requiring permanent dialysis
- Liver Failure – end stage

- Loss of Independent Existence (based on 'Activities of Daily Living')
- Loss of one limb – permanent physical severance
- Loss of Speech – permanent and irreversible
- Major Organ Transplant – from another donor
- Motor Neurone Disease and specified diseases of the motor neurones – resulting in permanent symptoms
- Multiple Sclerosis
- Necrotising Fasciitis
- Paralysis
- Parkinson's Disease – resulting in permanent symptoms
- Parkinson Plus Syndromes – resulting in permanent symptoms
- Peripheral Vascular Disease – with bypass surgery
- Permanent Total Disablement (based on 'Activities of Daily Work') – cover ceases under this serious illness definition when the life insured reaches age 65
- Pneumonectomy – removal of a complete lung
- Primary Pulmonary Hypertension – of specified severity
- Pulmonary Artery Surgery – with surgery to divide the breastbone
- Severe Crohn's Disease – with persistent symptoms that has not responded to surgical intestinal resection
- Severe Lung Disease – of specified severity
- Spinal Stroke – resulting in permanent symptoms
- Stroke – resulting in specified symptoms
- Systemic Lupus Erythematosus (SLE) – of specified severity
- Terminal Illness to end of Policy Term (on Accelerated Serious Illness only)
- Third Degree Burns – of specified severity
- Traumatic Brain Injury – resulting in permanent symptoms

Angioplasty Benefit

This is an automatic additional benefit if Serious Illness cover is chosen.

The maximum total payment that Zurich Life will pay under this benefit is 50% of the Serious Illness sum insured subject to a maximum of €100,000. This will be paid from either of the following;

a. Two separate angioplasty surgeries on two different arteries

On proof that a first Single Angioplasty Event has happened to a life insured during the term of the policy, Zurich Life will make a payment of 50% of the Serious Illness sum insured then in force in respect of that life insured at the date of diagnosis, subject to a maximum of €5,000.

We will make further payment on proof that a second Single Angioplasty Event has happened to a life insured during the term of the policy, of 50% of the Serious Illness sum insured then in force in respect of that life insured at the date of diagnosis, subject to a maximum of €95,000.

b. One angioplasty surgery on two different arteries

On proof that a Double Angioplasty Event has happened to a life insured during the term of the policy, Zurich Life will make a payment of 50% of the Serious Illness sum insured then in force in respect of that

life insured at the date of diagnosis, subject to a maximum of €100,000.

In the event of a claim, your current and future Serious Illness and Permanent Total Disablement (Own Occupation) sums insured in respect of that life insured will be reduced by the amount of any claim paid.

A Single Angioplasty Event and a Double Angioplasty Event are defined in your Policy Document, which will be sent to you when your policy is issued. A copy of the Policy Document is available from Zurich Life on request.

Partial Payments Serious Illness Benefit

This is an automatic additional benefit if Serious Illness cover is chosen. On proof of the diagnosis of one of a specified number of partial payment serious illnesses of a life insured within the term of the policy, Zurich Life will pay 50% of the Serious Illness benefit then in force, subject to a maximum of €15,000.

This benefit will make a maximum of one partial payment for each illness covered for each life insured, subject to the total amount not exceeding the level of Specified Serious Illness cover. In the event of a claim, your current and future Life, Serious Illness and Permanent Total Disablement (Own Occupation) sums insured will not be affected. However, you cannot claim the full Serious Illness sum insured within 30 days of the occurrence or diagnosis of a partial payment serious illness, of the same life insured. Full details are provided in the Policy Document.

The partial payment serious illnesses are defined in your Policy Document, which will be sent to you when your policy is issued. A copy of the Policy Document is available from Zurich Life on request. There may be differences between your perception of some medical conditions and the actual medical conditions set out in your Policy Document. Therefore, if you require clarification, Zurich Life recommends that you contact your Financial Advisor or Zurich Life directly. Alternatively, your doctor may be able to offer some advice on the definitions.

The following is a list of the Partial Payment Serious Illnesses covered:

- Aortic Aneurysm – with endovascular repair
- Brain Abscess – drained via craniotomy
- Cancer in situ – with surgery
- Carotid Artery Stenosis – treated by Endarterectomy or Angioplasty
- Central Retinal Artery Occlusion or Central Retinal Vein Occlusion (Eye Stroke) – resulting in permanent visual impairment
- Cerebral Aneurysm – with surgery or radiotherapy
- Cerebral Arteriovenous Malformation – treated by craniotomy, stereotactic radiosurgery or endovascular repair
- Crohn's Disease – treated with surgical intestinal resection
- Cystectomy – complete removal of the urinary bladder
- Diabetes Mellitus – Type 1
- Early Stage Bladder Cancer – of specified advancement
- Early Stage Thyroid Cancer – of specified advancement
- Gastrointestinal Stromal Tumour (GIST) of Low Malignant Potential – with surgery
- Implantable Cardioverter Defibrillator (ICD) for Primary Prevention of Sudden Cardiac Death
- Liver Resection
- Low Level Prostate Cancer – with Gleason score between 2 and 6 – and with specific treatment
- Neuroendocrine Tumour of Low Malignant Potential – with surgery
- Ovarian Tumour of Borderline Malignancy / Low Malignant Potential – with surgical removal of an ovary

- Peripheral Vascular Disease – treated by angioplasty
- Permanent Pacemaker Insertion
- Pituitary Tumour – resulting in permanent symptoms or surgery
- Serious Accident Cover – resulting in at least 28 consecutive days in hospital
- Severe/3rd Degree Burns – covering at least 10% of the body's surface
- Significant Visual Impairment – permanent and irreversible
- Single Lobectomy – removal of a complete lobe of a lung
- Surgical Removal of one Eye
- Syringomyelia or Syringobulbia – of specified severity
- Ulcerative Colitis - treated with total colectomy

Booster Serious Illness Benefit

This is an automatic additional benefit if Serious Illness cover is chosen in respect of a life insured. On proof of the diagnosis of one of a specific number of serious illnesses of a life insured, Zurich Life will pay a Booster Serious Illness benefit, which is 200% of the Serious Illness sum insured in force for that life insured, subject to a maximum of €50,000.

The serious illnesses covered under this benefit are described in your Policy Document, which you will receive when your policy is issued. There are restrictions, limits and exclusions to this benefit that are described in the Policy Document. A copy of the Policy Document is available from Zurich Life on request.

Overseas Surgery Benefit

This is an automatic additional benefit if Serious Illness cover is chosen. On proof that a life insured needs an immediate and necessary surgical procedure or operation arising from one of the serious illnesses listed above, that cannot be performed in any hospital in Ireland, a lump sum benefit of €12,500 will be paid. The Overseas Surgery benefit will not be paid more than once.

Waiting List Benefit

This is an automatic additional benefit if Serious Illness cover is chosen. If it is confirmed that a life insured is on a waiting list for major organ transplantation, as defined in the Policy Document, and that surgery is required for medical reasons, the Serious Illness sum insured then in force will be pre-paid. In addition, 50% of the Serious Illness sum insured then in force will be pre-paid, subject to a maximum of €30,000, on confirmation that a life insured is on a waiting list for any one of the following surgeries (as defined in the Policy Document):

- Aorta Graft Surgery
- Coronary Artery Bypass Graft
- Heart Structural Repair
- Heart Valve Replacement or Repair

On payment, the in-force amounts of the current and future Life sum insured, Serious Illness sum insured and Permanent Total Disablement (Own Occupation) sum insured will be reduced by the amount of the Waiting List benefit. The revised sums insured will then continue to decrease over the remaining term of the policy in line with the balance outstanding on a notional mortgage, reduced by the Waiting List benefit at the date of payment, at the fixed rate of interest chosen by you on the application form.

Permanent Total Disablement (Own Occupation)

This is an optional additional benefit only available if Serious Illness cover is chosen. The Permanent Total Disablement (Own Occupation) sum insured is the same as the relevant Serious Illness sum insured. This means that a successful Permanent Total Disablement (Own Occupation) claim will reduce the relevant Serious Illness sum insured to zero. This in turn will reduce the current and future Life sum insured by the percentage Serious Illness benefit you selected on your application form.

If you have selected a Serious Illness sum insured equal to 100% of the Life sum insured, your policy will then cease and Zurich Life will have no further liability under the policy.

Permanent Total Disablement (Own Occupation) requires that a life insured be permanently, totally and irreversibly unable by reason of sickness or bodily injury to carry out the duties pertaining to his/her normal gainful occupation as stated on the application form.

At least 12 months is normally required to establish that a life insured is suffering Permanent Total Disablement.

Hospital Cash

This is an optional additional benefit. On proof that a life insured in respect of whom Hospital Cash benefit applies has been confined to a hospital in Ireland or the United Kingdom as an in-patient as a result of illness or bodily injury for a continuous period exceeding 72 hours, Zurich Life will pay the Hospital Cash benefit for that life insured. Hospital Cash benefit will not be paid for periods of hospitalisation arising from psychiatric, mental or nervous illnesses or any related symptoms.

The Hospital Cash benefit is the Hospital Cash sum insured multiplied by the number of days (complete periods of 24 hours) the life insured is hospitalised. The maximum number of days for which benefit shall be payable for a life insured is 365.

Hospital Cash benefit ceases on the 65th birthday of a life insured. There are restrictions, limits and exclusions to this benefit that are described in the Policy Document. A copy of the Policy Document is available from Zurich Life on request.

Personal Accident Benefit

This is an optional additional benefit. On proof that a life insured in respect of whom Personal Accident benefit applies has become temporarily disabled as a result of an accident, Zurich Life will pay the Personal Accident benefit applicable to that life insured. For the purposes of this benefit, temporarily disabled means completely unable to follow the occupation the life insured was following prior to disablement, directly as a result of an accident caused by external, violent and visible means that occurs in Ireland or the United Kingdom. Disability which occurs within six months of the Start Date cannot be considered, unless such disability is caused by a broken bone and results in a total inability of the Life Insured to carry out his occupation. The benefit will not be paid if the life insured is in any other gainful occupation.

The amount of the Personal Accident benefit is equal to the lesser of the Personal Accident sum insured for that life and 50% of the life insured's weekly earnings for each week of temporary disablement to a maximum of 52 weeks.

Personal Accident benefit ceases on the earlier of the death, recovery and 60th birthday of a life insured. Personal Accident benefit will not be paid for the first 14 days of temporary disability. Personal Accident benefit is payable in arrears. It is only payable up to the date a medical practitioner signs the claim form. No advance payments can be considered.

Guaranteed Insurability Option

This is an automatic additional benefit. This option provides you with a mechanism to increase your Life, Serious Illness and Permanent Total Disablement (Own Occupation) benefits by the lesser of 50% of the original benefit at the start date of the policy and €100,000 without underwriting in the event that you gain approval for a new mortgage or increase in an existing mortgage and subsequently draw down these funds.

The total maximum increase across all options over the life of the policy is the lesser of €200,000 and the original sum insured at the policy start date.

In addition, the monetary limits described above relate to all similar policies that the life insured has with Zurich Life and not individually to each policy.

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.

ii. Term of policy

The term of the policy will be chosen by you when you are completing the application form.

Protection Conversion Option

This is an optional additional benefit that can be selected on the application form at the policy start date.

This benefit allows you to extend the Death Benefit (and Serious Illness cover if chosen) provided by your policy at any stage during the term of the policy by replacing this policy with a Mortgage Protection policy without the need to provide further medical evidence. You can also choose to replace your Mortgage Protection policy with a new Term Protection policy provided the application has not been made under the Insurance Ireland Code of Practice for Underwriting Mortgage Protection Insurance for Cancer Survivors. The option will also be available on the new policy.

The serious illnesses covered (and definitions applicable) on the new policy will be those covered by Zurich Life's current serious illness product at the point of conversion. The maximum term of the extended protection on the new policy will be the lesser of 40 years and 90 (or 75 if Serious Illness or Cancer cover is chosen) minus the then age next birthday of the (older) life insured. An increased premium will be calculated for the extended protection on the new policy based on Zurich Life's then current premium rates.

iii. Circumstances under which the policy may be terminated

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, you must 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 Laws of Ireland and will be 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 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 Bureau. Details of the services provided by the Financial Services and Pensions Ombudsman can be given by Zurich Life upon request.

Zurich Life Customer Services

Tel: (01) 799 2711
Fax: (01) 799 2885
Email: customerservices@zurich.com

Useful Contacts

Central Bank of Ireland
P.O. Box 559
Dublin 1
Tel: (01) 224 6000

Insurance Ireland
39 Molesworth Street, Dublin 2
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 Financial Advisor and any service fee that he/she may charge you in respect of the product 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 is as follows:

Financial advisor details

Name:

Correspondence address:

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

Name of sales employee (where applicable):

Telephone:

Fax:

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

Where the life / lives insured resides or travels may also affect the risk benefits payable under the policy. Please note that different territorial limits apply for different benefits.

If a Life Insured travels to or resides outside the *Territorial Limits* for more than 13 weeks in any 52-week period, you should inform Zurich Life. Zurich Life may then apply a Premium Recalculation or restrict the benefits under this policy. If you do not inform Zurich Life, Zurich Life has the right not to pay these benefits.

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* for the Waiver of Premium Benefit are the following:

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

There are no *Territorial Limits* for the Death Benefit.

For Terminal Illness, Serious Illness, Angioplasty, Partial Payment Serious Illness and Permanent Total Disablement (Own Occupation) Benefits the *Territorial Limits* are the following:

• Australia; • Canada; • Hong Kong; • Iceland; • Japan;

• New Zealand;• Norway; • Singapore; • South Africa; • Switzerland;

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

The Serious Illness Benefit in respect of 'HIV Infection' is only payable if the infection occurred in the EU (as at July 2026), United Kingdom, North America, Australia or New Zealand.

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

The Personal Accident Benefit is only payable for accidents that occur in Ireland or the United Kingdom. The Life Insured must remain in Ireland while a claim is in payment. Where a Life Insured travels outside Ireland for any reason while a claim is in payment, no benefit will be payable unless Zurich Life agrees in writing beforehand to continue paying the benefit.

2. Contributory Exclusions

Zurich Life will not pay for some benefits if the Life Insured has contributed to the likelihood of a claim.

Death Benefit

If a Life Insured dies by his own act (whether or not he is sane at the time), the Life Sum Insured in force at the date of death will not be paid if the death occurs within one year of the following dates:

• the Policy Issue Date of your policy; or

• the date of reinstatement of your policy.

If a Life Insured dies by his own act (whether or not he is sane at the time), and the Sum Insured has increased within the preceding year, Zurich Life will limit the amount payable to the amount of the Sum Insured immediately prior to the increase(s).

However, if your policy has been assigned as a condition of the granting of a loan, and the assignee can prove entitlement to some or all of the benefits under your policy, Zurich Life will pay the entitlement up to but not greater than the amount that would otherwise be payable under your policy.

Terminal Illness Benefit

If a Life Insured contracts a terminal illness by his own act (whether or not he is sane at the time), no payment will be made under this section.

Serious Illness Benefit

Zurich Life will not pay Serious Illness Benefit claims in respect of the following *Critical Events* if they arise from intentional self-inflicted injury:

• coma; • stroke; • intensive care; • traumatic head injury; • PTD; • paralysis; • loss of independent existence; • loss of one limb; • third degree burns; • Brain Injury due to Anoxia or Hypoxia.

Booster Serious Illness Benefit

Zurich Life will not pay Booster Serious Illness Benefit claims in respect of the following *Booster Critical Events* if they arise from intentional self-inflicted injury:

• coma; • traumatic head injury; • loss of independent existence; • loss of one limb; • paralysis; • third degree burns.

Partial Payments Serious Illness Benefit

Zurich Life will not pay Partial Payment Serious Illness Benefit claims in respect of the following *Partial Payment Serious Illness Events* if they arise from intentional self-inflicted injury:

• severe / 3rd degree burns; • surgical removal of one eye; or • significant visual impairment.

Other Benefits

Zurich Life will also not pay claims in respect of Serious Illness Benefit or Partial Payment Serious Illness Benefit if they arise from any of the following:

• alcohol abuse or the taking of drugs other than under the direction of a qualified medical practitioner;

• any form of aerial flight other than as a fare-paying passenger on a regular public airline;

• participating in or training for scuba-diving, climbing or mountaineering, pot holing, motor racing, motorcycle racing, horse racing, professional sport, or other hazardous pursuits or pastimes;

• breach of any criminal law by the Policy Owner or by the Relevant Life Insured.

Zurich Life will not pay claims in respect of Permanent Total Disablement (Own Occupation), Hospital Cash, Personal Accident or Waiver of Premium Benefit that arise from any of the following:

• 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 abuse 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;
- any form of aerial flight other than as a fare-paying passenger on a regular public airline;
- participating in or training for scuba-diving, climbing or mountaineering, pot holing, motor racing, motorcycle racing, horse racing, professional sport, or other hazardous pursuits or pastimes;
- any Human Immunodeficiency virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS);
- breach of any criminal law by the Policy Owner or by the Relevant Life Insured.

For Hospital Cash and Overseas Surgery Benefit no claim will be paid in respect of cosmetic or elective surgery not necessary to cure or relieve an acute medical condition.

3. Change of Occupation Rules

For the Permanent Total Disablement (Own Occupation), Personal Accident, Waiver of Premium, and, where applicable, Serious Illness Benefit, Zurich Life has taken into account the occupation of the Lives Insured. If the occupation changes then you should inform Zurich Life. Zurich Life may then apply a *Premium Recalculation* or cancel the benefit if, in the opinion of Zurich Life, the Change of Occupation changes the risk. If you do not inform Zurich Life, Zurich Life has the right not to pay the claim.

Changes of occupation include retirement and taking on a second occupation.

You cannot claim under the Waiver of Premium Benefit if you are not in *remunerative employment* at the time of disablement.

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 this, for example where it has consequent difficulty in assessing the claim due to the delay, Zurich Life will not pay the claim.

Claims arising under the heading 'HIV Infection' must be reported within the time periods set out in the definition of HIV Infection in Appendix B of your Policy Document.

For the Waiver of Premium Benefit, the first waiver of Premium will take place no earlier than three months after the date of notification of claim.

For the Personal Accident Benefit, you must notify Zurich Life of the temporary disablement within two weeks of the date of the accident and you must submit a fully completed Claim Form within four weeks of the date of the accident. If the Claim Form is not received within this period, any benefit payable will only commence from the date the Claim Form is received.

In the event of an ongoing Personal Accident Benefit claim, satisfactory medical confirmation of continuing disability must be submitted to Zurich Life every three weeks. If such confirmation is not submitted every three weeks, and Zurich Life is prejudiced by being unable reasonably to assess your claim, Zurich Life reserves the right not to pay the benefit.

Appendix B – Glossary of Technical Terms

Premium Recalculation

This is where the Premium is recalculated, after which a revised Premium is payable. It happens if you exercise the option described in Section Thirteen of your policy document. It can also happen in the circumstances described Appendix A above, and also Section Thirteen of your policy document.

Critical Events

This is an illness, occurrence, or event that Zurich Life covers for the Serious Illness Benefit. Full details are given in Appendix B of your Policy Document.

Booster Critical Events

This is an illness, occurrence, or event that Zurich Life covers for the Booster Serious Illness Benefit. Full details are given in Appendix D of your Policy Document.

Partial Payment Serious Illness Events

This is an illness, occurrence or event that Zurich Life covers for the Partial Payment Serious Illness Benefit. Full details are given in Appendix E of your Policy Document.

Remunerative Employment

Being actively at work for a minimum of 14 hours per week in a salaried job or earning an income as a self-employed person as evidenced by a recent payslip or a copy of the Life insured's recent tax return.

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 Fourteen of your policy document.

Hospital/Hospitalised/Hospitalisation

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

- it is licensed to carry out medical and surgical procedures;
- it is operated primarily for the care and treatment of sick and injured persons as in-patients;
- it continuously provides 24 hour medical care by registered nurses or doctors;
- it 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
- it 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.

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