ZURICH®

Guaranteed Mortgage Protection

Customer Guide

Introduction

This guide applies to the Zurich Life Guaranteed Mortgage Protection plan.

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 primary purpose of this policy is to cover the life/lives insured against death and, if applicable, the diagnosis of one of a set of specified serious illnesses, permanent total disablement, accident, or hospitalisation within the insurance term. You can select the benefits you require when you are completing the application form.

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.

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 two non-smokers aged 35 next birthday, paying a premium of €51.23 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	614.76	0.00	296.71	318.05	0.00
2	1,229.52	0.00	578.77	650.75	0.00
3	1,844.28	0.00	836.90	1,007.38	0.00
4	2,459.04	0.00	1,071.59	1,387.45	0.00
5	3,073.80	0.00	1,282.12	1,791.68	0.00
10	6,147.60	0.00	2,054.94	4,092.66	0.00
15	9,221.40	0.00	2,452.97	6,768.43	0.00
20	12,295.20	0.00	2,853.82	9,441.38	0.00
25	15,369.00	0.00	4,209.03	11,159.97	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	614.76	983.62
2	614.76	0.00
3	614.76	0.00
4	614.76	0.00
5	614.76	0.00
10	614.76	18.44
15	614.76	18.44
20	614.76	18.44
25	614.76	18.44

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. Any failure on your behalf to disclose a material fact may invalidate the contract and result in all or part of any claim being rejected. A material fact is any fact that may influence the assessment and acceptance of an application for insurance or may increase the possibility that you will make a claim under your policy. If you are in any doubt about whether a fact is material, you should disclose full details. It is vital that you let Zurich Life know ALL material facts including any material fact that comes to light between the date you sign the application form and the date the policy document is issued. If you are in any doubt as to what constitutes a material fact, you should disclose full details. The same applies for any statement or declaration that you make to Zurich Life that is subsequently found to be untrue, as this may lead to the policy being terminated. The same applies to any fraudulent attempts to obtain benefits under this policy. The policy can also be altered if you provide a date of birth on your application which subsequently proves to be incorrect.

iii. The following important requirements apply:

Policy Cessation

- The policy ceases immediately on payment of the Life sum insured. 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 first life insured's 60th birthday where the basis of cover is joint 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 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 described 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. Please note that different territorial limits can 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 limits may result in a delay in payment or in the claim being denied. Details of these time limits are contained in your Policy Document, which you will receive when your policy is issued. A copy of the Policy Document is available on request from Zurich Life.

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.

Guaranteed Insurability Option Cessation Event

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

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 2014 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 two choices for the basis of cover: single and joint. 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, the basis of cover is joint life.

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.

Hospital Cash and Personal Accident benefits can be selected separately and apply separately to each life insured. In joint life cases, Waiver of Premium benefit, if selected, applies only to the first life insured.

Where applicable, the Partial Payment Serious Illness 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. The policy will then cease, and Zurich Life will have no further liability under the policy.

Terminal Illness Benefit

This is an automatic additional benefit.

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.

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 6 iii) 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
- 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 person
- Motor Neurone Disease and specified diseases of the motor neurones – resulting in permanent symptoms
- Multiple Sclerosis – with persisting symptoms
- 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
- Pre-Senile Dementia (including Alzheimer's Disease) – resulting in permanent symptoms
- Primary Pulmonary Hypertension
- 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

- Stroke – resulting in permanent 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 and 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:

- 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
- Early Stage Bladder Cancer – of specified advancement
- 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 (cover ceases under this definition when the life insured reaches age 65)
- 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

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.

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.

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 Ombudsman's Bureau. Details of the services provided by the Financial Services 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
Dame Street, Dublin 2
Tel: (01) 224 6000

Financial Services Ombudsman's Bureau
3rd Floor, Lincoln House
Lincoln Place, Dublin 2
Tel: 1890 88 20 90

Insurance Ireland
39 Molesworth Street, Dublin 2
Tel: (01) 676 1820

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 is 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.
Tel: (01) 283 1301
Fax: (01) 283 1578
Website: www.zurichlife.ie

For further information on your policy, please contact:
Customer Services
Tel: (01) 799 2711
Fax: (01) 799 2885
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:

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 ○

Notes

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Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578
Website: www.zurichlife.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 as at August 2016 and may change in the future.

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