

The importance of disclosing medical information



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Please read this document carefully before you complete your application form.

At Zurich, we aim to pay every claim that we receive. But it's important for you to understand that you also have a vital part to play in ensuring that this happens.

Every year almost 5% of life and serious illness claims submitted to Zurich* are not paid due to the fact that customers failed to tell us all of their relevant medical facts. The purpose of this guide is to demonstrate why it is important that you answer all medical questions fully and truthfully when you are applying for life or serious illness insurance.

Top 3 reasons to answer health questions truthfully

1. We want to pay your claim

Zurich is in business to pay all valid claims as quickly and with as little fuss as possible. By providing full details of any medical history at the outset you will remove any doubt that your claim will be refused for failure to disclose. This will also prevent potential delays in assessing any claim in the future.

2. You want your insurance to pay out

If you make a claim on your policy, you will want the claim to be paid. If we find during the claims process that you withheld details at the time of your original application, your claim **may not** be paid. You will be going through enough traumas at the time of a claim without worrying if your claim will be paid, or the additional stress of dealing with a refused claim. You can be assured that if you tell us all medical details this issue will not arise in the event of a claim.

3. The vast majority of applicants are accepted for insurance

A history of a past medical condition does not mean your policy for life or serious illness cover will be refused. In fact, Zurich offers cover to 96% of all applicants.*

Confidentiality of personal medical information

You may know your Financial Broker very well; they could be a family member or someone you know socially. If you do not want to discuss private medical details with them during the application process, you can contact us direct to discuss this separately. You can contact us on **01 799 2826** or at **underwritingsupport@zurich.ie**

*Source: Zurich Life, September 2015

How do we deal with claims where medical details were withheld?

When assessing your claim we will make every effort to pay your claim quickly and smoothly. If, when reviewing your claim we discover that you had a medical condition which existed prior to your application, this will delay our assessment of your case.

Unfortunately, where information has not been disclosed, we may decline your claim outright and refuse to make any payment.

Medical History Checklist:

- ✓ Read the application questions thoroughly.
- ✓ If you are unsure or uncertain about some questions discuss this with your Financial Broker or talk to us directly.
- ✓ If in doubt about relevancy, tell us in any event.
- ✓ Never sign an application form without reading the application thoroughly after it has been fully completed and you are satisfied that all answers are 100% accurate.
- ✓ If you have a medical history that you do not wish to discuss with your broker but it is relevant for your application, you can email or phone us directly.
- ✓ If you have medical records and would like us to review – please send them to us directly. This is completely confidential.

Email: underwritingsupport@zurich.ie

Phone: 01 799 2826

Remember that insurance companies are in business to pay claims and at Zurich we want to pay 100% of our claims.

Finally, you should remember that the responsibility for providing full details of your medical history rests with you, and not your Financial Broker or Advisor. To ensure your claim is paid you should ensure that you answer all questions fully and truthfully. Remember, if in doubt please provide details of your medical condition and let us decide on whether or not it is relevant.

Zurich Life Assurance plc

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