

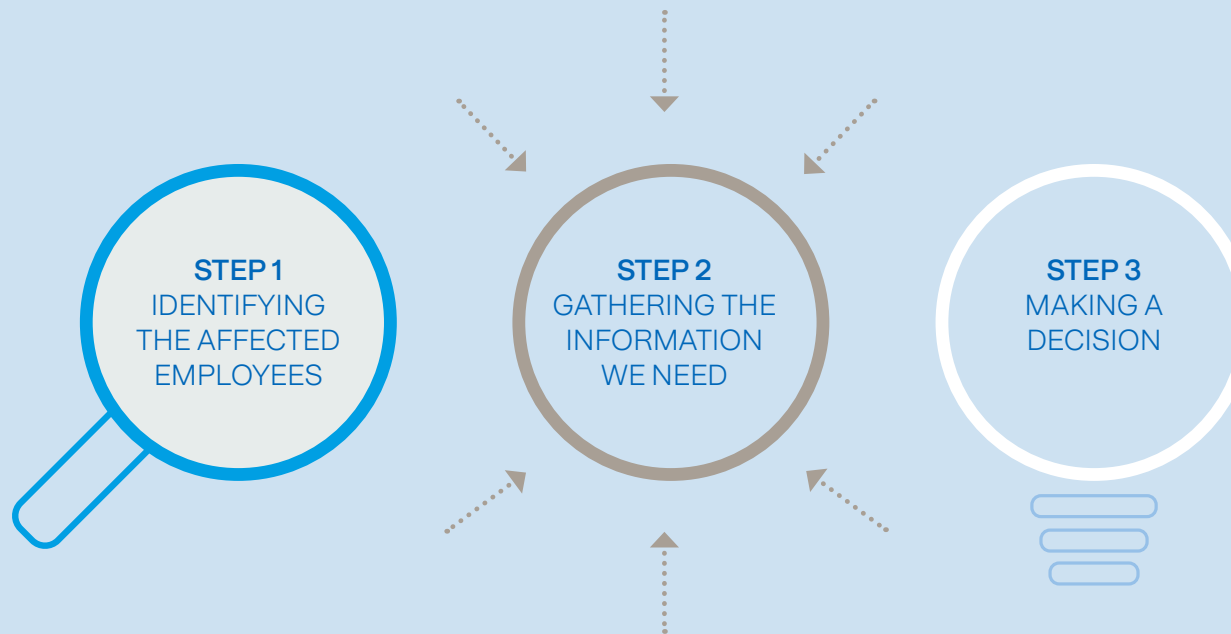


## Zurich Corporate Risk – Our medical underwriting process



We recognise the need for medical underwriting to be completed quickly and conveniently, in a consistent and straightforward way. We are dedicated to providing a flexible, dependable and, above all, highly responsive underwriting service for our customers.

In most cases, our Group Risk Insurance provides cover for employees under the Automatic Acceptance Limit (AAL). However, there will be circumstances where an individual employee is eligible for cover but doesn't qualify for automatic acceptance for all or part of their cover. For example, if their benefit exceeds the AAL. If this is the case, we will medically underwrite that employee.



# 01

## Identifying the affected employees


We identify which employees need underwriting from the renewal data provided and arrange to gather information concerning health, either by paper form or by telephone, for flexibility.

Each policy has an Automatic Acceptance Limit – (AAL). This is the amount of cover we can provide without the need for medical underwriting. If your employees potential level of cover (as determined by the policy criteria and their salary) exceeds the AAL then we will need to medically underwrite the individual for the difference.

This simply means that we will request medical information about them. The type and amount of information we will request depends on the amount of cover we are underwriting above the AAL and their age.

We will contact you to advise whether your employee needs to be medically underwritten, and in turn you should contact your employee to advise what information we need, which may include medical evidence.

If we have identified that an individual requires medical underwriting we will send you a Health and Activities form and a Telephone Data Collection form to pass onto them.



Employees whose cover would exceed the automatic acceptance limit (AAL), can opt for their cover to be capped at the current AAL if they prefer not to be medically underwritten for

# 02

## Gathering the medical information we need

Once you have given your employee the Health and Activities form and Telephone Data Collection form, they have the option to complete it themselves or with a registered nurse over the phone, at their convenience.

Employees can either complete the Health and Activities form (which asks questions regarding their medical history and habits) or they can complete the Telephone Data Collection form. This gives us their consent to pass their contact details to a Nurse at Medicals Direct Group, who will ask them the relevant medical questions over the phone at their convenience.

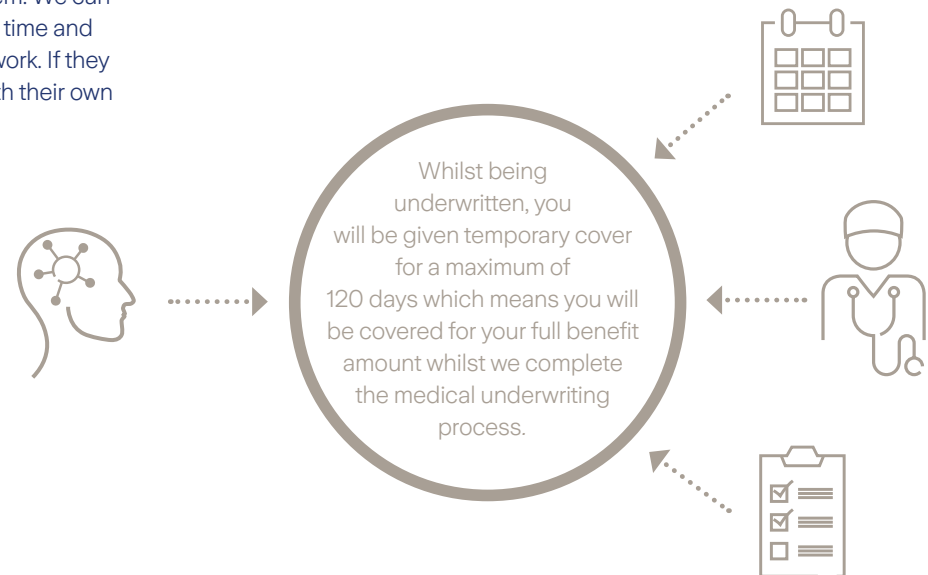
Occasionally, for very large benefit levels, we may need to ask them to attend a medical examination, which may include additional tests such as a blood test or ECG.

If we do need an individual to attend a medical examination, we'll arrange this to suit them. We can arrange examinations for their preferred time and place, including their home or place of work. If they prefer, they can have an examination with their own GP or an independent examiner.

To avoid any unnecessary inconvenience, we can also accept a copy of a previous medical examination that they may have had, if it has taken place within the last twelve months.

If we do require further medical evidence, we will keep you regularly updated.

If we are waiting for medical information, such as a medical report to come back from a Doctor or independent medical examiner, we will regularly chase for this so we can gather evidence quicker.



# 03

## Making a decision

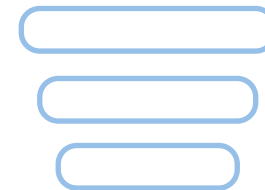
Once we have the information we need, we will get a decision to you as quickly as possible.

- We will assess all the information we have received and we will be able to come to a decision, provided sufficient medical evidence is available.
- This will either be an acceptance, where the employee has been medically underwritten and their higher level of benefit has been offered at standard or non-standard terms. This will be detailed in the final decision letter which you will receive via your EBC.
- As well as this, members could potentially be postponed and declined due to medical reasons. This will be confirmed in the final decision letter, but the reasons for this can only be discussed with the employee or their medical representative pending their consent.
- All decisions will be communicated to your EBC who will then be in contact with you.

### Forward underwriting

In most cases, employees can increase their cover free of underwriting up to the scheme maximum.

If this is not available to an individual employee, we can still offer a forward underwriting limit, which allows them to increase their cover, within a specific amount, before further underwriting is needed.





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