

Confirming your identity

Why do we need to confirm your identity?

UK Money Laundering Regulations require us to confirm the identity of a policy owner and/or a beneficiary before we can act on certain instructions including when a claim or alteration to the policy is made.

Your identity can be confirmed by paper ID evidence or it may be possible for us to verify it electronically using a reference agency to check your name and address details on data sources including the Electoral Register. This is called an ID verification check. An ID verification check will be visible to you, should you view your records with the reference agency, but will not form part of any credit rating assessment or be visible to other enquirers.

So we can make an electronic search please complete and return the Electronic Search Form below. If you do not wish us to verify your identity by electronic means or if it is not possible for us to do so we will require you to provide paper ID documentation as detailed later in this form.

Zurich will not be able to provide services in the absence of this verification taking place.

Electronic Search Form

Please provide the following information so Zurich Assurance Ltd can carry out an identity search through a reference agency, such as Equifax, in order to verify your name and address.

Policy Number(s):

Full Name:

Address and postcode:

Date of birth:

Contact phone number:

Signature

Date

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Paper ID Requirements (where electronic ID is not applicable)

We require ONE item from List A.

List A:

- A current UK passport
- A current UK photocard driving licence
- A current national identity card (non-UK nationals)
- A current UK firearms certificate/shotgun licence
- A current identity card issued by the Electoral Office for Northern Ireland

Note that expired documents will not be accepted.

If you cannot provide ONE item from List A, please provide ONE item from List B AND ONE from List C.

List B:

- A valid paper (without photo) UK driving licence
- Suitable written evidence of your entitlement to a state or local authority funded benefit such as housing benefit, council tax benefit, tax credit, pension, educational or other grant.

List C:

- A council tax bill
- A bank or building society account, credit card or mortgage statement
- A gas, electricity or water utility bill or landline telephone bill (not a mobile phone bill)

All items from List C must show your full name and residential address.

Documents should be dated within the last 6 months, where applicable. Where documents are issued annually (i.e. council tax bill/mortgage statement), the document for the current 12 month period would be acceptable.

For information on sending us copies of documents please see the 'certified copies' section. Documents that are printed from the internet may be accepted, i.e. on-line bank statements* and utility bills. Additional ID or clarification may be requested, where the validity of the document is unclear.

*Surrender or Withdrawal Requests – confirming your bank account

If we have asked you to confirm your account details in connection with a surrender or withdrawal request, please note that we will only accept internet bank statements if they have been stamped by a member of staff at the bank or building society who issued the statement; we will also need the bank employee's name, telephone number and job title. Original bank statements, on letter-headed paper, are also acceptable.

Certified copies

Do I need to send originals or certified copies?

Due to the risk of loss, please send us certified copy documents, bills and statements rather than originals. Any original document you send us will be sent back to you (at your risk). We will only send back original bills and statements if you ask us to return them at the time they are submitted to us.

What is a certified copy?

A certified copy is a photocopy of the original document, statement, bill etc. that has written or stamped on it an endorsement that says it is a true copy of the original (see below for the required endorsement wording). The person who certifies the copy must see the original before being able to endorse the copy.

Who can certify the copy?

Any person from the following list:

Regulated Financial Adviser, Bank/Building Society Official and counter staff, Post Office Official and counter staff, Solicitor, Doctor, Teacher, Religious Minister, Airline Pilot, active or retired Armed Services Officer, Barrister, Chairperson or Officer of Public (PLC) or Limited (LTD) UK registered Company, Chartered or Certified Accountant, Chartered Secretary, Chemist, Chiropodist, Physiotherapist, Actuary, Commissioner of Oaths, Court Judge, Court Official, Customs Officer, Dentist, Elected local or county Councillor, Embassy, Consulate or High Commission Official, Legal Executive, Fire or Ambulance Service Officer, Funeral Director, Government Department Official, Journalist, Justice of the Peace, Lawyer, Lecturer, Magistrate, Member of Parliament/Northern Ireland Assembly, Merchant Navy Officer, Notary Public, Officer of Registered Charity, Optician, Permanent Civil Servant, Pharmacist, Police, Prison or Probation Officer, Registered Nurse, Regulated Mortgage Broker, Social Worker, Surveyor, Trade Union Official, Veterinary Surgeon.

Note that certification cannot be accepted from family members of the customer being identified.

Certified Copy Endorsement

The person who certifies the copy (the certifier) must clearly write or stamp in original wet ink directly onto the copy (not on to a label that is attached to the copy) the following wording:

'I certify that this is a true copy of the original and any photograph bears a true likeness to the person being identified.'

The certifier must then clearly write their name, business name and business address, contact telephone number and position/job title. They must then sign their name, and clearly write the date. If the copy comprises more than one page only the first page needs to be certified.

Will I need to send anything else to confirm identity?

We reserve the right to ask for further documentation to satisfy our obligations. This may be more likely if we are asked to make payment to someone who is outside of the UK and certain other western European countries.

Zurich Assurance Ltd.

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