

Group Income Protection Policy Proposal form

Employer name

Quotation reference

Policy will start

D	D	M	M	Y	Y	Y	Y
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We normally issue documents electronically however if you would like to receive paper documents please tick here

Completing this form

Please complete the proposal form in BLOCK CAPITALS. If you are paying by direct debit, please also complete the instruction at the end. If you have any questions or need help completing this form, please contact your intermediary or contact us using the details below. The completed form should be sent to your intermediary or direct to us no later than 30 days after the policy start date.

You need to answer all questions in full to avoid delays in us dealing with your proposal form. If you're not sure whether information is relevant, please tell us anyway. If you need to provide more information please use the other information section at the end of this form.

Important notes

Please note that if you don't give us complete and accurate information this may affect the assessment and acceptance of any cover we offer or continue to offer.

If the information provided in this form is different from the information on which the quotation is based, we may need to revise or withdraw the quotation. If you fail to give us the information we need or the information provided is inaccurate, this could invalidate your policy or the benefits in respect of a particular member or lead to a claim not being paid in full or at all. The basis of cover will be what has been agreed with your intermediary and subject to the policy terms and conditions. We will issue the full policy terms and conditions, when all of our requirements have been met. If you'd like to see a copy of the standard terms and conditions earlier, please contact us.

How to contact us

You can contact us on 0800 141 2002. Lines are open Monday to Friday, 9.00am to 5.00pm. We may record or monitor calls to improve our service. Alternatively you can email zcrhelppoint@uk.zurich.com or write to us at the address below:

Zurich Corporate Risk
PO Box 3512
Swindon
SN3 9AH
UK

Data protection

Zurich Assurance Ltd is your data controller under data protection legislation and is committed to ensuring the way we collect, hold, use and share personal information about you complies fully with the legislation. This is explained in our data protection statement 'Your privacy is important to us' included at the back of this form.

Please complete all relevant sections and use the other information section at the end, if you need more space for your answers.

Details of the employer (in whose name the policy will be issued)

Full business name (and trading name, if different).

What is the status of the employer? Please tick the appropriate box

- Public limited company (plc)
- Limited company (ltd)
- Limited liability partnership (llp)
- Equity partnership
- Sole trader
- Charity
- Other

(please specify)

Companies House/Charity registration number (where applicable)

Full registered address for a plc, limited company, LLP or a charity. Otherwise the main place of business. If the registered address and main place of business differ, please provide full details in the 'other information' section on page 4.

Where the principal employer is an equity partnership or a sole trader please provide the full name(s) and home address(es) of all equity partners or sole trader (including postcode)

Other participating employers

For each additional participating employer you must provide full details of their registered/trading name (if a partnership/sole proprietor), registered number (if any), names of partners/sole proprietor and registered/main business address as appropriate in the other information section in page 4.

Who must sign this proposal

This proposal must be signed by or on behalf of the employer:

- if the employer is a corporate body, by the duly authorised official(s) of that body.
- if the employer is a sole trader, partnership or other unincorporated organisation, by the sole trader, partners or any individual(s) authorised to sign on behalf of the employer. We recognise that for ease of day to day administration you may wish to delegate authority to sign other forms to certain individuals in your organisation. We can, on request, provide you with a document, completion of which will provide us with their details and your authority to accept instructions from those individuals. We would normally expect the authorised officials to be Directors listed at Companies House or the Company Secretary or for a Limited Liability Partnership, Designated Members.

Declaration and signatures

With your permission we will share your personal information with other Zurich Group companies so we can let you know about other Zurich products and offers we think will be of interest to you. We won't pass your personal information to any company that isn't part of the Zurich Group. If you are happy with this, please select your preferred option(s):

<input type="checkbox"/>	Yes I would like to receive communications by post.	Address
<input type="checkbox"/>	Yes I would like to receive communications by phone.	Number
<input type="checkbox"/>	Yes I would like to receive communications by email.	Email address

Your selection isn't permanent and you can change your mind at any time. You can write to us at Zurich Corporate Risk, PO Box 3512, Swindon SN3 9AH, UK or by mailing us at GBZ.General.Data.Protection@uk.zurich.com

I/We ask Zurich to issue a Group Income Protection Policy to the employer.

I/We declare that the information given in this form on behalf of the employer is true and accurate.

I/We declare that I/we have read the quotation, the on risk form and the terms and conditions.

I/We have read the information relating to Data Protection and confirm that:

- I/We authorise you to process this proposal and use the information we provide;
- all the information passed to Zurich has been obtained in accordance with Data Protection legislation requirements, including those relating to obtaining individual consents to processing.

Please copy this page and return the relevant signed pages with this form, if there are more than three signatories.

Name	_____
Capacity	_____
Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Signature

Name	_____
Capacity	_____
Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Signature

Name	_____
Capacity	_____
Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Signature

Other information:

(Please use this sheet if you need more space).

Data protection statement – your privacy is important to us

Who controls my personal information?

This notice tells you how Zurich (Zurich Assurance Ltd), as data controller, will deal with your personal information and the personal information of individuals to be covered. Where Zurich introduces you to a company outside the group, that company will tell you how the personal information you have supplied, will be used.

You can ask for further information about our use of your personal information or complain about its use in the first instance, by contacting our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

If you have any concerns regarding our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner's Office. Their address is: First Contact Team, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

What personal information will you collect about me?

We will collect and process the personal information that you give us by phone, e-mail, filling in forms, including on our website, and when you report a problem with our website. We also collect personal information from your appointed agent such as your trustee, broker, intermediary or financial adviser in order to provide you with the services you have requested and from other sources, such as credit reference agencies and other insurance companies, for verification purposes. We will also collect information you have volunteered to be in the public domain and other industry-wide sources.

We will only collect personal information that we require to fulfil our contractual or legal requirements unless you consent to provide additional information. The type of personal information we will collect includes; basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

If you give us personal information on other individuals, this will be used to provide you with a quotation and/or contract of insurance and/or provision of financial services. You agree you have their permission to do so. Except where you are managing the contract on another's behalf, please ensure that the individual knows how their personal information will be used by Zurich. More information about this can be found in the 'How do you use my personal information' section.

How do you use my personal information?

We and our selected third parties will only collect and use your personal information (i) where the processing is necessary in connection with providing you with a quotation and/or contract of insurance and/or provision of financial services that you have requested; (ii) to meet our legal or regulatory obligations; or (iii) for our "legitimate interests". It is in our legitimate interests to collect your personal information as it provides us with the information that we need to provide our services to you more effectively including providing you with information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest. Examples of the purposes for which we will collect and use personal information are:

1. to provide you with a quotation and/or contract of insurance;
2. to identify you when you contact us;
3. to deal with administration and assess claims;
4. to make and receive payments;
5. to obtain feedback on the service we provide to you;
6. to administer our site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes;
7. for fraud prevention and detection purposes.

We will contact you to obtain consent prior to processing your personal information for any other purpose, including for the purposes of targeted marketing unless we already have consent to do so.

Who do you share my personal information with?

Where necessary, we will share the personal information you gave us for the purposes of providing you with the goods and services you requested with the types of organisations described below:

- associated companies including reinsurers, suppliers and service providers;
- introducers and professional advisers;
- regulatory and legal bodies;
- survey and research organisations;
- credit reference agencies;
- healthcare professionals, social and welfare organisations; and
- other insurance companies

Or, in order to meet our legal or regulatory requirements, with the types of organisations described below:

- regulatory and legal bodies;
- central government or local councils;
- law enforcement bodies, including investigators;
- credit reference agencies; and
- other insurance companies

How do you use my personal information for websites and email communications?

When you visit one of our websites we may collect information from you such as your email address or IP address. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit.

We use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer. A pixel tag is an invisible tag placed on certain pages of our website but not on your computer. Pixel tags usually work together with cookies to assist us to provide you with a more tailored service. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found on our websites.

How do you transfer my personal information to other countries?

Where we transfer your personal information to countries that are outside of the UK and the European Union (EU) we will ensure that it is protected and that the transfer is lawful. We will do this by ensuring that the personal information is given adequate safeguards by using 'standard contractual clauses' which have been adopted or approved by the UK and the EU, or other solutions that are in line with the requirements of European data protection laws.

A copy of our security measures for personal information transfers can be obtained from our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN, or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

How long do you retain my personal information for?

We will retain and process your personal information for as long as necessary to meet the purposes for which it was originally collected. These periods of time are subject to legal, tax and regulatory requirements or to enable us to manage our business.

What happens if I fail to provide my personal information to you?

If you do not provide us with your personal information, we will not be able to provide you with a contract or assess future claims for the service you have requested.

What are my data protection rights?

You have a number of rights under the data protection laws, namely:

- to access the data you supplied (by way of a subject access request);
- to have the data rectified if it is inaccurate or incomplete;
- in certain circumstances, to have the data deleted or removed;
- in certain circumstances, to restrict the processing of the data;
- a right of data portability, namely to obtain and reuse the data for your own purposes across different services;
- to object to direct marketing;
- not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on you;
- to claim compensation for damages caused by a breach of the data protection legislation.
- if we are processing this personal information with your consent, you have the right to withdraw your consent at any time.

We will, for the purposes of providing you with a contract of insurance, processing claims, reinsurance and targeted marketing, process this personal information by means of automated decision making and profiling where we have a legitimate interest or you have consented to this.

Please let us know if you would like a copy of this in large print or braille, or on audio tape or CD.

Zurich aims to create a great reputation for service innovation, exceptional people and service delivery in the Corporate Risk market.
Zurich Corporate Risk – always working for your business

Zurich Assurance Ltd
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