

New Zurich Products

Zurich have today launched their new product set offering a range of new options for your clients giving greater control over their protection solutions now and in the future.

We have updated the product set on the LifeQuote system so you will have access to these products straight away.

Easier to Apply

- Multi Benefit discounts
- Online Trusts
- Alternative terms – offering alternative options at point of decision

Easier to recommend

- Income Protection and Income Protection Select – cover up to 80% of net earnings
- Critical Illness and Critical Illness Select – covering up to 100 conditions including mental health
- Children's Benefit and Enhanced Children's Benefit – Option to add or remove children's cover to critical illness plans at any time
- Multi Fracture Cover – optional extra to provide payments of up to £6,000 each years for fractures, dislocations, ruptures to Achilles tendon or tears to cruciate ligament in the knee



Products available via the LifeQuote Portal:

- Life and Critical Illness
- Income Protection
- Whole of Life
- Business Protection (excluding Business Whole of Life*)
- Relevant Life

Zurich's range of 'add ons' are available via a bespoke add ons page on the LifeQuote Portal. Simply choose Zurich from the results list for access.

Add Ons available via the LifeQuote Portal:

Customise your quote

Please select the options you would like to include within the application.

If you have any questions please call the Helpline on 01243 791199

Benefits

App1

Applies to Whole Policy

Multi Fracture Cover

 No

Level Term Life & Critical Illness Insurance

£150000, 25 years

Critical Illness Select

 No (will be applied across the whole benefit)

Children's Benefit

 Yes (will be applied across the whole benefit)

Enhanced Children's Benefit

 No (will be applied across the whole benefit)

Total Permanent Disability

 Yes (will be applied across the whole benefit)

[Update Quote](#)

[Proceed](#)

- Critical Illness Select
- Income Protection Select
- Children's Benefit**
- Enhanced Children's Benefit
- Total Permanent Disability**
- Multi Fracture Cover

Please note: Zurich have also changed their smoker ratings to include three tiers.

- Current Smoker or Ex-Smoker less than 12 months
- Ex-Smoker more than 12 months but less than 5 years
- Non Smoker or Ex-Smoker more than 5 years

Currently all quoting portals will not be able to quote the correct price for the second option. The updated price will be provided once we have set up the application on the Zurich system along with a new illustration if required.

Alternatively you can obtain the correct quote directly from Zurich and use our Submit Alternative Quote route for processing.

*We are able to process these applications via our Submit Alternative Quote route.

**These benefits are included as standard on all LifeQuote Critical Illness quotes but can be removed on the add ons page.

For further information please contact the Adviser Support team on 01243 791199.

To view our previous updates please click [here](#).

Best regards,
LifeQuote Team
September 2018