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Preferred Choice Product Brochure



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Because choices are what life is all about.

Life is all about choices. Life insurance and protection should be no different. You can now tailor your own protection for yourself and your loved ones with Preferred Choice.

No one understands your unique protection needs quite like Zurich! In pioneering our innovative Preferred Choice policy, we are committed to safeguarding you and your nearest and dearest in two very different ways. Firstly, we give you unique flexibility in the form of a wide range of optional benefits you can mix and match to ensure lifelong financial security for your loved ones. Equally importantly, we provide you with the constant reassurance of knowing you will be cared for by one of the world's leading protection specialists should misfortune strike.

Available as a regular premium flexible insurance policy with a choice of 13 benefits, Preferred Choice covers most of the death and life-threatening illness or disability needs. There really is no easier or more effective way to structure a long-term policy that matches your constantly evolving personal circumstances. More conveniently still, after your first policy anniversary, Preferred Choice gives you the freedom to fine-tune your protection levels and benefit options at any time.



Preferred Choice

Your own choices enhance your quality of life

Looking for insurance protection that offers you real freedom to adjust your coverage, benefits, monthly premiums or policy currency to reflect your changing needs? With a choice of up to 13 benefit options across four categories, Zurich's Preferred Choice can be tailor made to meet those changing protection needs.

High-level flexibility and control

Enjoy the higher level of flexibility that comes when you are free to adjust your coverage and benefits at any time after your Preferred Choice policy's first anniversary.

A wide range of benefit options

Create the policy that meets your protection needs by taking your pick of a variety of benefit options that deliver outstanding protection against the financial impact of death, serious illness and/or disability.

Automatic free Children's Life Cover

With Children's Life Cover worth HKD50,000* offered by Zurich for free for your policy, Preferred Choice also makes it incredibly easy to protect your young family.

Attractive multi-benefit premium discounts

Take advantage of generous discounts of up to 5% on premiums when choosing three or more applicable benefits or 2.5% when choosing two applicable benefits.

* Equivalent to USD6,250, GBP4,200 or EUR5,000 if a currency other than HKD is chosen.



13 different benefits to provide your family with peace of mind

In addition to free Children's Life Cover, Preferred Choice offers you a choice of 13 benefit types across four categories, each of which will vary according to the type of policy you choose. To give you even more flexibility, we allow you to amend any benefit you choose in line with your changing personal circumstances at any time after your first policy anniversary¹.

	Categories	Optional benefits
Core Benefits	 Group 1 : Life Cover Should the unthinkable ever happen to you, you'll want to be sure those closest to you are well cared for. With a choice of four benefits in Group 1, Preferred Choice offers you no end of effective ways to secure your family's future if you are no longer around.	• Whole of Life Level Cover • Level Term Life Cover • Decreasing Term Life Cover • Family Income Benefit
	 Group 2 : Critical Illness Benefits Are you concerned with the huge potential costs associated with critical illness that will add to the already intolerable burden on those closest to you? Offering a choice of four different benefits in Group 2 to take care of financial worries arising from critical illness, Preferred Choice will leave you free to focus on making a full recovery.	• Level Term Life or Earlier Critical Illness Benefit² • Decreasing Term Life or Earlier Critical Illness Benefit² • Level Standalone Critical Illness Benefit² • Standalone Multiple Critical Illness Benefit²
	 Group 3 : Permanent and Total Disability Benefits While we hope it never happens to you, permanent and total disability is another factor one cannot afford to neglect when structuring an insurance plan. To this end, we offer you a choice of three different benefits in Group 3 to be prepared should such misfortune ever strike.	• Level Term Life or Earlier Permanent and Total Disability Benefit • Decreasing Term Life or Earlier Permanent and Total Disability Benefit • Level Standalone Permanent and Total Disability Benefit
Add-on Benefits	 Group 4: Add-on Benefits Freeing your loved ones from financial pressures following fatal accidents and ensuring policy premiums are paid should you be unable to continue paying them – another of Preferred Choice's many family-friendly benefits.	• Accidental Death Benefit^{3,4} • Waiver of Premium Benefit^{3,4}
Free Benefit	 Children's Life Cover	• Children's Life Cover³

¹ Any changes to benefits may require a change to your policy premium and impact on any multi-benefit discount offered. Increases to benefits or the addition of new benefits may require us to obtain additional information regarding your health and lifestyle, including medical information.

² A Children's Critical Illness cover is included in the benefit. The payable amount for each valid Children Critical Illness claim is limited to the lower of 10% of any Critical Illness benefit sum insured or HKD200,000, USD25,000, GBP16,700 or EUR20,000.

³ This benefit does not contribute towards multi-benefit discounts.

⁴ This benefit may only be chosen in conjunction with at least one core benefit in Groups 1,2 or 3.



Take advantage of the flexible and user-friendly set up!

Your Preferred Choice policy can be set up in one of the following three ways:

- **Single life basis**

A single life policy will terminate on the payment of a valid death claim. Policy Owners choosing this option are free to take their pick of any of the 13 benefits Preferred Choice offers.

- **Joint life first death basis***

A joint life first death policy will terminate on the payment of the first valid death claim. Although both lives are insured, we will only pay a death claim once, on the death of the first of the lives insured to die. Policy Owners can choose 9 benefits available (Level Standalone Critical Illness benefit, Standalone Multiple Critical Illness benefit, Level Standalone Permanent and Total Disability benefit and Accidental Death benefit are not available in this basis).

- **Joint life last death basis[#]**

A joint life last death policy will terminate on the death of the last surviving life insured. Although both lives are insured, we will only pay a death claim once, on the death of the second of the lives insured to die. Policy Owners choosing this basis may only select the Whole of Life Level Cover and Waiver of Premium benefit.

* Beneficiary nomination is only allowed for single life or joint life last death policies. It is NOT allowed for joint life first death policies.

[#] In the event of a second valid death claim, the payment would be made to the applicable beneficiary(ies).

Premiums

Choose from four policy currencies

Preferred Choice allows you to set one of the following four policy currencies upon policy commencement. You are free to switch between the four currencies any time after your policy's first anniversary*:

- Hong Kong Dollars ("HKD")
- US Dollars ("USD")
- Pounds Sterling ("GBP")
- Euros ("EUR")

* The currency you select will be shown in your policy schedule. All premium payments will be received and benefits will be paid from your policy in this currency, unless you select to pay premiums or receive benefits in another currency, in which case your premium payment and benefits will be converted to/from the policy currency at a prevailing exchange rate reasonably determined by us with reference to the market rates on the transaction date.

Easy to understand premium calculations

Premiums for Preferred Choice are calculated based on the sum insured and term of the benefits including age, gender, health, occupation and smoker status of the life insured, plus an evaluation of recreational activities. At all times, payment of the regular premium amount must be made in line with the minimum regular premium requirements shown below:

Number of core benefits chosen	Minimum monthly premium			
	HKD	USD	GBP	EUR
1-2	400	50	34	40
3	600	75	51	60
4	800	100	68	80
5	1,000	125	85	100
6	1,200	150	102	120
7	1,400	175	119	140
8	1,600	200	136	160
9	1,800	225	153	180
10	2,000	250	170	200
11	2,200	275	187	220

Where more than one core benefit is chosen, the minimum premium for each benefit must be at least HKD200, USD25, GBP17 or EUR20.

Payment method

Regular premiums must be paid monthly via direct debit or credit card. You may also use China UnionPay, bankers draft or cheque to settle your first premium payment.

If you pay regular premiums by direct debit, you will receive an additional 3% discount on your gross policy premium on top of any multi-benefit discount you may receive. Your financial professional will provide you a personal illustration containing full information on your premiums and any discount you may receive.



Zurich safeguards your future against almost every eventuality

Select Zurich as your family's insurance partner, and you will be able to enjoy peace of mind knowing that the wide range of coverage and benefit options offered by Preferred Choice will take care of your death, disability or illness needs.



Group 1: Life Cover

Spare your family from worrying about the potential financial burdens that often follow the death of a loved one, by safeguarding yourself with a Preferred Choice life protection policy.

1. Whole of Life Level Cover

What it does

This benefit will pay out a single lump sum amount following the death of the life insured. Provided that all premiums continue to be paid in full when due, it will remain in place for the whole life of the life insured.

How it works

- Entry age for this cover is between 19 and 75 (age next birthday).
- Cover will become effective on the policy's commencement date shown on the policy schedule or any subsequent notification issued by Zurich.
- Premiums are payable up to either age 60 or age 80 (age next birthday) (i.e. the premium payment age chosen at time of application). Once all premiums are fully paid, the cover will remain in place and the policy will not end until the death of the life insured.
- This benefit has no expiry date and, assuming all premiums are paid when due, the policy will continue for the life insured's entire life. Should premium payments be stopped before the chosen premium payment age (i.e. 60 or 80 age next birthday), the policy will be terminated.
- The benefit amount payable for valid claims will remain constant throughout the policy.
- In the case of single life or joint life first death policies, the benefit will be paid and the policy will be terminated upon the settlement of a valid claim. For joint life last death policies, the benefit will only be paid following the death of the last remaining life insured.



Group 1: Life Cover (Cont.)

2. Level Term Life Cover

What it does

This benefit will pay out a single lump sum amount following the death of a life insured within the specified benefit term. Any benefit paid will remain constant throughout the benefit term (i.e. the amount paid for any successful claim will be the same regardless of whether the claim is made within the first or last year of the benefit term). Ultimately, claims will only be paid for events occurring during the benefit term (i.e. once the term has ended, the cover will be terminated).

This type of cover is ideal for protecting fixed amounts such as interest-only mortgage repayments scheduled over a set period of time. In the event of death of life insured, payment of a valid claim will be made to the applicable beneficiary(ies) #.

How it works

- Entry age for this cover is between 19 and 65 (age next birthday).
- Cover will become effective on the policy's commencement date shown on the policy schedule or any subsequent notification issued by Zurich.
- The minimum policy term of this benefit is 5 years.

- This benefit will expire at the specified term up to a maximum age of 70 (age next birthday).
- Premiums for this benefit will be payable up to the end of the specified benefit term, after which both the premium payment and the benefit will stop. Should premium payments be stopped before the end of the benefit term, the policy will be terminated.
- The benefit amount payable for valid claims will remain constant throughout the policy (i.e. the amount paid will always be the same regardless of whether the claim is made in the first year or last year of the benefit term).
- For single life or joint life first death policies, this benefit will be terminated following the payment of a valid claim.

Beneficiary nomination is only allowed for single life or joint life last death policies. It is NOT allowed for joint life first death policies.





Group 1: Life Cover (Cont.)

3. Decreasing Term Life Cover

What it does

This benefit will pay a single lump sum amount following the death of life insured within the specified benefit term. As the benefit amount payable will reduce to zero over the benefit term, this type of cover can help protect reducing debts such as repayment of mortgages or other loans. The amount paid in the event of a valid claim will be the sum insured at the time of the claim event.

Once the term has ended, the policy will be terminated.

How it works

- Entry age for this cover is between 19 and 65 (age next birthday).
- Cover will become effective on the policy's commencement date shown on the policy schedule or any subsequent notification issued by Zurich.
- The minimum policy term of this benefit is 5 years.
- This benefit will expire at the specified term up to a maximum age of 70 (age next birthday).
- Premiums for this benefit will be payable right up to the end of the specified benefit term, after which both the premium payments and the benefit will stop. Should premium payments be stopped before the end of the benefit term, the policy will be terminated.
- The benefit amount payable in the event of a valid claim will be reduced at each policy anniversary by equal portion that eventually reaches zero by the end of the specified benefit term.
- For single life or joint life first death policies, this benefit will be terminated following the payment of a valid claim.





Group 1: Life Cover (Cont.)

4. Family Income Benefit

What it does

This benefit will pay a regular annual amount (or as a single discounted lump sum) in the event of the death of the life insured which will last for the remaining benefit term of the policy. The payments can be used to replace lost income or to provide families with an income to maintain their current standard of living in the event of premature death of the main breadwinner.

How it works

- Entry age for this benefit is between 19 and 65 (age next birthday).
- Cover will become effective on the policy's commencement date shown on the policy schedule or any subsequent notification issued by Zurich.
- The minimum policy term of this benefit is 5 years.
- This benefit will expire at the specified term up to a maximum age of 70 (age next birthday).
- Premiums for this benefit are payable right up to the end of the specified benefit term, after which both the premium payments and the benefit will stop. Should premium payments be stopped before the end of the benefit term, the policy will be terminated.
- While any benefit amount payable in the event of a valid claim will remain constant throughout the benefit term, the total amount paid out will depend on the benefit term remaining at the time a valid claim is made (i.e. the longer the remaining benefit term, the total amount paid out will be larger).
- For single life or joint life first death policies, this benefit will be terminated following the payment of a valid claim.



Group 2: Critical Illness Benefits

Zurich's Critical Illness cover is designed to free yourself and your loved ones from the potentially devastating financial impact that follows diagnosis with a critical illness.

1. Level Term Life or Earlier Critical Illness Benefit

What it does

This benefit will pay a single cash sum in the event of either of the first of the following events:

- The death of the life insured
- or
- The life insured is diagnosed with a critical illness as defined in the policy Terms and Conditions.

This benefit will remain throughout the benefit term (i.e. the amount paid for a valid claim will be the same regardless of whether the claim is made within the first or last year of the benefit term). Ultimately, claims will only be paid for events occurring during the benefit term. Once the term has ended, the cover will be terminated. This type of cover is ideal for protecting fixed amounts such as interest-only mortgage repayments scheduled for a set period of time.



How it works

- Entry age for this benefit is between 19 and 60 (age next birthday).
- The Critical Illness element of this benefit has a waiting period of 90 days (i.e. Critical Illness cover will not become effective until 90 days after the policy's commencement date shown on the policy schedule). The Life Cover element of this benefit has no waiting period and will start on the policy's commencement date or any subsequent notification issued by Zurich.
- The minimum policy term of this benefit is 5 years.
- This benefit will expire at the specified term up to a maximum age of 70 (age next birthday).
- Any benefit amount payable in the event of a valid claim will remain constant throughout the benefit term (i.e. the amount paid will always be the same regardless of whether the claim is made in the first year or last year of the benefit term).
- Premiums for this benefit will be payable right up to the end of the specified benefit term (even if a valid partial Critical Illness claim is paid), after which both the premium payments and the benefit will stop. Should premium payments be stopped before the end of the benefit term, the policy will be terminated.
- Premium will remain unchanged for five years from the policy's commencement date. At the fifth policy anniversary date, the premium amount will be reviewed and then further reviews will occur every five years thereafter for the lifetime of the policy.
- The Life Cover and Critical Illness amounts of this benefit will always be equal. While a first valid claim for Life Cover will end the policy, a first valid claim for a partial payment of its Critical Illness benefit will only reduce its sum insured by the amount of the partial payment. A first valid claim with full benefit amount will however end the policy and benefit.
- While partial payment of a valid Critical Illness claim may not necessarily end the policy in cases where other benefits remain in place, a valid Life Cover claim will always result in the policy's termination.
- A Children's Critical Illness cover for biological and legally adopted children aged between 3 and 17 (age next birthday) is also included in this benefit. The payable amount for each valid Children Critical Illness claim is limited to the lower of 10% of any Critical Illness benefit sum insured or HKD200,000, USD25,000, GBP16,700 or EUR20,000.



Group 2: Critical Illness Benefits (Cont.)

2. Decreasing Term Life or Earlier Critical Illness Benefit

What it does

This benefit will pay a single cash sum on the first of either of the following events:

- The death of the life insured
- or
- The life insured is diagnosed with a critical illness as defined in the policy Terms and Conditions.

As the benefit amount payable will be reduced to zero over the term of the policy, this type of cover is ideal for protecting a reducing debt such as a repayment mortgage or other loan. Payment will be made as a single lump sum and claims will only be paid for claim events occurring during the benefit term. Once the benefit term has ended, the benefit will be terminated.



How it works

- Entry age for this benefit is between 19 and 60 (age next birthday).
- The Critical Illness element of this benefit has a waiting period of 90 days (i.e. Critical Illness cover will not become effective until 90 days after the policy's commencement date shown on the policy schedule). The Life Cover element of this benefit has no waiting period and will start on the policy's commencement date or any subsequent notification issued by Zurich.
- The minimum policy term of this benefit is 5 years.
- This benefit will expire at the specified term up to a maximum age of 70 (age next birthday).
- The benefit amount payable in the event of a valid claim will reduce to zero by equal portion at each policy anniversary until the end of the specified benefit term.
- Premiums for this benefit will be payable right up to the end of the specified benefit term, after which both the premium payments and the benefit will stop. Should premium payments be stopped before the end of the benefit term, both the policy and the benefit will be terminated.
- Premium will remain unchanged for five years from the policy's commencement date. At the fifth policy anniversary date, the premium amount will be reviewed and then further reviews will occur every five years thereafter for the lifetime of the policy.
- The Life Cover and Critical Illness benefit amounts of this benefit will always be equal and a first valid claim for either will end the policy and the benefit.
- A Children's Critical Illness cover for biological and legally adopted children aged between 3 and 17 (age next birthday) is also included in this benefit. The payable amount for each valid Children Critical Illness claim is limited to the lower of 10% of any Critical Illness benefit sum insured or HKD200,000, USD25,000, GBP16,700 or EUR20,000.





Group 2: Critical Illness Benefits (Cont.)

3. Level Standalone Critical Illness Benefit

What it does

This benefit will pay a cash sum should the life insured be diagnosed with a critical illness as defined in the policy Terms and Conditions.

This benefit also includes up to HKD50,000* worth of free Life Cover which will be payable in the event of a valid death claim.

In either case, any valid claim payment will be made as a single lump sum.

How it works

- Entry age for this benefit is between 19 and 60 (age next birthday).
- The Critical Illness element of this benefit has a waiting period of 90 days (i.e. Critical Illness cover will not become effective until 90 days after the policy's commencement date shown on the policy schedule). The Life Cover element of this benefit has no waiting period and will start on the policy's commencement date or any subsequent notification issued by Zurich.
- The minimum policy term of this benefit is 5 years.

- This benefit will expire at the specified term up to a maximum age of 70 (age next birthday).
- The benefit amount payable in the event of a valid claim will remain constant for the entire benefit term (i.e. the benefit amount will not reduce over time).
- Premiums for this benefit will be payable right up to the end of the specified benefit term (even if a valid partial Critical Illness claim is paid), after which both the premium payments and the benefit will stop. Should premium payments be stopped before the end of the benefit term, the policy will be terminated.
- Premium will remain unchanged for five years from the policy's commencement date. At the fifth policy anniversary date, the premium amount will be reviewed and then further reviews will occur every five years thereafter for the lifetime of the policy.
- The Life Cover and Critical Illness amounts of this benefit are not equal. While a first valid claim for Life Cover will end the benefit, a first valid claim for a partial payment of the Critical Illness benefit will reduce its sum insured by the amount of the partial payment. A first valid claim for a condition which pays the full benefit amount will however end the policy and the benefit.
- While partial payment of a valid Critical Illness claim may not necessarily end the policy in cases where other benefits remain in place, a valid Life Cover claim will always result in the policy's termination.
- A Children's Critical Illness cover for biological and legally adopted children aged between 3 and 17 (age next birthday) is also included in this benefit. The payable amount for each valid Children Critical Illness claim is limited to the lower of 10% of any Critical Illness benefit sum insured, or HKD200,000, USD25,000, GBP16,700 or EUR20,000.

* The lower of 1% of sum insured applicable at the time of the claim event or HKD50,000, USD6,250, GBP4,200 or EUR5,000.





Group 2: Critical Illness Benefits (Cont.)

4. Standalone Multiple Critical Illness Benefit

What it does

This benefit will make payments enabling the life insured the opportunity to spread their cover across multiple critical illness claims. As a result, the benefit's Critical Illness conditions are divided across three broad groups from each of which it is possible to make a single claim without exhausting one's cover. The benefit also includes up to HKD50,000* worth of Life Cover which will be payable in the event of a valid death claim.

In either case, a lump sum payment will be made for each individual valid claim.

How it works

- Entry age for this benefit is between 19 and 60 (age next birthday).
- The Critical Illness element of this benefit has a waiting period of 90 days (i.e. Critical Illness cover will not become effective until 90 days after the policy's commencement date shown on the policy schedule). The Life Cover element of this benefit has no waiting period and will start on the policy's commencement date or any subsequent notification issued by Zurich.
- The minimum policy term of this benefit is 5 years.
- This benefit will expire at the specified term up to a maximum age of 70 (age next birthday).
- The benefit amount payable in the event of a valid claim will remain constant for the entire benefit term (i.e. the benefit amount will not reduce over time).
- For Critical Illness claims, the maximum amount that can be claimed is 3 x (three times) the Critical Illness benefit sum insured. A maximum of one claim is allowed for each of the three separate Critical Illness groups.
- Premiums for this benefit will be payable right up to the end of the specified benefit term (even if 2 valid Critical Illness claims are paid), after which both the premium payments and the benefit will stop. Should premium payments be stopped before the end of the benefit term, the policy will be terminated.
- Premium will remain unchanged for five years from the policy's commencement date. At the fifth policy anniversary date, the premium amount will be reviewed and then further reviews will occur every five years thereafter for the lifetime of the policy.
- The Life Cover and Critical Illness amounts of this benefit are not equal. While a first valid claim for Life Cover will end the policy, for each separate Group of critical illness conditions, a first valid claim will end the benefit for that group of conditions. The cover for the remaining groups will stay in place.
- A Children's Critical Illness cover for biological and legally adopted children aged between 3 and 17 (age next birthday) is also included in this benefit. The payable amount for each valid Children Critical Illness claim is limited to the lower of 10% of any Critical Illness benefit sum insured, or HKD200,000, USD25,000, GBP16,700 or EUR20,000.

* The lower of 1% of sum insured applicable at the time of the claim event or HKD50,000, USD6,250, GBP4,200 or EUR5,000.

List of Critical Illnesses covered

	Level Term Life or Earlier Critical Illness Benefit [#]	Decreasing Term Life or Earlier Critical Illness Benefit [#]	Level Standalone Critical Illness Benefit [#]
1. Alzheimer's disease before your 65 th birthday	√	√	√
2. Amyotrophic Lateral Sclerosis	√	√	√
3. Angioplasty (Partial payment of the lower of 10% of the Critical Illness sum insured or HKD200,000)	√	X	√
4. Apallic syndrome	√	√	√
5. Aplastic anaemia	√	√	√
6. Bacterial meningitis	√	√	√
7. Benign brain tumour	√	√	√
8. Blindness – permanent and irreversible	√	√	√
9. Brain damage	√	√	√
10. Brain surgery	√	√	√
11. Cancer – excluding less advanced cases	√	√	√
12. Cardiomyopathy	√	√	√
13. Children's Critical Illness	√	√	√
14. Chronic/end stage liver failure	√	√	√
15. Chronic/end stage lung disease – of specified severity	√	√	√
16. Chronic organic brain disease before your 65 th birthday	√	√	√
17. Chronic relapsing pancreatitis	√	√	√
18. Coma	√	√	√
19. Coronary artery by-pass grafts – with surgery to divide the breastbone	√	√	√
20. Creutzfeldt-Jakob disease	√	√	√
21. Deafness – permanent and irreversible	√	√	√
22. Dementia before your 65 th birthday	√	√	√
23. Dissecting aortic aneurysm	√	√	√

List of Critical Illnesses covered (Cont.)

	Level Term Life or Earlier Critical Illness Benefit [#]	Decreasing Term Life or Earlier Critical Illness Benefit [#]	Level Standalone Critical Illness Benefit [#]
24. Ductal carcinoma in situ of the breast – with specific treatment (Partial payment of the lower of 10% of the Critical Illness sum insured or HKD200,000)	√	X	√
25. Ebola – with haemorrhagic fever (Partial payment of the lower of 10% of the Critical Illness sum insured or HKD200,000)	√	X	√
26. Elephantiasis	√	√	√
27. Encephalitis	√	√	√
28. Fulminant viral hepatitis	√	√	√
29. Heart attack – of specified severity	√	√	√
30. Heart valve replacement or repair – with surgery to divide the breastbone	√	√	√
31. HIV infection – caught in a specified country* from a blood transfusion, a physical assault or work in an eligible occupation	√	√	√
32. Impairment of daily activities – through permanent disability before your 65 th birthday	√	√	√
33. Kidney failure – requiring dialysis or transplantation	√	√	√
34. Loss of independent existence	√	√	√
35. Loss of speech – total, permanent and irreversible	√	√	√
36. Major organ transplant	√	√	√
37. Medullary cystic disease	√	√	√
38. Motor neurone disease	√	√	√
39. Multiple sclerosis	√	√	√
40. Muscular dystrophy	√	√	√

List of Critical Illnesses covered (Cont.)

	Level Term Life or Earlier Critical Illness Benefit [#]	Decreasing Term Life or Earlier Critical Illness Benefit [#]	Level Standalone Critical Illness Benefit [#]
41. Myasthenia gravis	√	√	√
42. Necrotic Pancreatitis (Acute)	√	√	√
43. Necrotising fasciitis	√	√	√
44. Open heart surgery – with surgery to divide the breastbone	√	√	√
45. Paralysis of limbs – total, permanent and irreversible	√	√	√
46. Parkinson plus syndrome	√	√	√
47. Parkinson's disease before your 65 th birthday	√	√	√
48. Poliomyelitis	√	√	√
49. Primary pulmonary arterial hypertension	√	√	√
50. Progressive supra nuclear palsy	√	√	√
51. Severance of limbs	√	√	√
52. Severe rheumatoid arthritis – of specified severity	√	√	√
53. Stroke	√	√	√
54. Surgery to aorta	√	√	√
55. Systemic lupus erythematosus – of specified severity	√	√	√
56. Terminal illness	√	√	√
57. Third-degree burns – covering 20% of the body's surface area or 50% of the face's surface area	√	√	√
58. Traumatic head injury	√	√	√
59. Ulcerative Colitis – of specified severity	√	√	√

[#] A Children's Critical Illness cover is included in the benefit. The payable amount for each valid Children Critical Illness claim is limited to the lower of 10% of any Critical Illness benefit sum insured, or HKD200,000, USD25,000, GBP16,700 or EUR20,000.

* For the list of specified countries, please refer to our policy Terms & Conditions.

For detail of coverages, please refer to our policy Terms and Conditions for further references. Policy Terms and Conditions will be provided upon request.

Standalone Multiple Critical Illness benefit[#]

Group A
1. Cancer – excluding less advanced cases
2. Benign brain tumour
Group B
1. Aplastic anaemia
2. Cardiomyopathy
3. Chronic/end stage liver failure
4. Chronic/end stage lung disease – of specified severity
5. Chronic relapsing pancreatitis
6. Coronary artery by-pass grafts – with surgery to divide the breastbone
7. Dissecting aortic aneurysm
8. Fulminant viral hepatitis
9. Heart attack – of specified severity
10. Heart valve replacement or repair – with surgery to divide the breastbone
11. Kidney failure – requiring dialysis or transplantation
12. Major organ transplant
13. Medullary cystic disease
14. Necrotic Pancreatitis (Acute)
15. Open heart surgery – with surgery to divide the breastbone
16. Primary pulmonary arterial hypertension
17. Stroke
18. Surgery to aorta
Group C
1. Alzheimer's disease before your 65 th birthday
2. Amyotrophic Lateral Sclerosis
3. Apallic syndrome
4. Bacterial meningitis
5. Blindness – permanent and irreversible
6. Brain damage
7. Brain surgery
8. Chronic organic brain disease before your 65 th birthday
9. Coma

Group C
10. Creutzfeldt-Jakob disease
11. Deafness – permanent and irreversible
12. Dementia before your 65 th birthday
13. Elephantiasis
14. Encephalitis
15. HIV infection – caught in a specified country* from a blood transfusion, a physical assault or work in a valid occupation
16. Impairment of daily activities – through permanent disability before your 65 th birthday
17. Loss of independent existence
18. Loss of speech – total, permanent and irreversible
19. Motor neurone disease
20. Multiple sclerosis
21. Muscular dystrophy
22. Myasthenia gravis
23. Necrotising fasciitis
24. Paralysis of limbs-total, permanent and irreversible
25. Parkinson plus syndrome
26. Parkinson's disease before your 65 th birthday
27. Poliomyelitis
28. Progressive supra nuclear palsy
29. Severance of limbs
30. Severe rheumatoid arthritis – of specified severity
31. Systemic lupus erythematosus – of specified severity
32. Third-degree burns – covering 20% of the body's surface area or 50% of the face's surface area
33. Traumatic head injury
34. Ulcerative Colitis – of specified severity

[#] A Children's Critical Illness cover is included in the benefit. The payable amount for each valid Children Critical Illness claim is limited to the lower of 10% of any Critical Illness benefit sum insured, or HKD200,000, USD25,000, GBP16,700 or EUR20,000.

* For the list of specified countries, please refer to our policy Terms & Conditions.

For detail of coverages, please refer to our policy Terms and Conditions for further references. Policy Terms and Conditions will be provided upon request.



Group 3: Permanent and Total Disability Benefits

Should you or your loved one be struck with permanent and total disability, the following Preferred Choice benefit options will help you cope with the difficult times.

1. Level Term Life or Earlier Permanent and Total Disability Benefit

What it does

This benefit will pay a single cash sum on the first of the following events:

- The death of the life insured
- or
- The life insured is diagnosed as being permanently and totally disabled (as defined in the policy Terms and Conditions) for a continuous period of at least 180 consecutive days.

This benefit will remain constant throughout the benefit term (i.e. the amount paid will always be the same regardless of whether the claim is made in the first year or last year of the benefit term). Ultimately, claims will only be paid for claim events occurring during the benefit term. Once the term has ended, this cover will be terminated. This type of cover is ideal for protecting fixed amount payments such as interest-only mortgage installments scheduled for a fixed period of time.



How it works

- Entry age for this benefit is between 19 and 60 (age next birthday).
- Cover will become effective on the policy's commencement date shown on the policy schedule or any subsequent notification issued by Zurich.
- The minimum policy term of this benefit is 5 years.
- This benefit will expire at the specified term up to a maximum age of 70 (age next birthday).
- Premiums for this benefit will be payable right up to the end of the specified benefit term, after which both the premium payments and the benefit will stop. Should premium payments be stopped before the end of the benefit term, the policy will be terminated.
- The Life Cover and Permanent and Total Disability amounts of this benefit will always be the same and one valid claim will end the policy.
- While payment of a valid Permanent and Total Disability claim may not necessarily end the policy in cases where other benefits remain in place, a valid Life Cover claim will always result in the policy's termination.



Group 3: Permanent and Total Disability Benefits (Cont.)

2. Decreasing Term Life or Earlier Permanent and Total Disability Benefit

What it does

This benefit will pay a single cash sum on the first of either of the following events:

- The death of the life insured
or
- The life insured is diagnosed as being permanently and totally disabled (as defined in the policy Terms and Conditions) for a continuous period of at least 180 consecutive days.

As the benefit amount payable will reduce to zero over the policy's benefit term, this type of cover is ideal for protecting reducing debts such as repayment mortgages or other loans. Payments will be made as a single lump sum and will only be paid where the claim event occurs during the benefit term. Once the term has ended, this cover will be terminated.





How it works

- Entry age for this benefit is between 19 and 60 (age next birthday).
- Cover will become effective on the policy's commencement date shown on the policy schedule or any subsequent notification issued by Zurich.
- The minimum policy term of this benefit is 5 years.
- This benefit will expire at the specified term up to a maximum age of 70 (age next birthday).
- The benefit amount payable in the event of a valid claim will reduce to zero by equal portion at each policy anniversary until the end of the specified benefit term.
- Premiums for this benefit will be payable right up to the end of the specified benefit term, after which both the premium payments and the benefit will stop. Should premium payments be stopped before the end of the benefit term, the policy will be terminated.
- The Life Cover and Permanent and Total Disability amounts of this benefit will always be the same and one claim will end the policy.
- While payment of a valid Permanent and Total Disability claim may not necessarily end the policy in cases where other benefits remain in place, a valid Life Cover claim will always result in the policy's termination.



Group 3: Permanent and Total Disability Benefits (Cont.)

3. Level Standalone Permanent and Total Disability Benefit

What it does

This benefit will pay a single lump sum should the life insured be diagnosed as being permanently and totally disabled (as defined in the policy Terms and Conditions) for a continuous period of at least 180 consecutive days.

This benefit also includes up to HKD50,000* in Life Cover, which will be payable in the event of a valid death claim.

In either case, any valid claim payment will be made as a single lump sum.

How it works

- Entry age for this benefit is between 19 and 60 (age next birthday).
- Cover will become effective on the policy's commencement date shown on the policy schedule or any subsequent notification issued by Zurich.
- The minimum policy term of this benefit is 5 years.
- This benefit will expire at the specified term up to a maximum age of 70 (age next birthday).
- The benefit amount payable in the event of a valid claim will remain constant throughout the benefit term (i.e. any benefit amount will not reduce to zero over time).
- Premiums for this benefit will be payable right up to the end of the specified benefit term, after which both the premium payments and the benefit will stop. Should premium payments be stopped before the end of the benefit term, the policy will be terminated.
- Although the Life Cover and Permanent and Total Disability amounts of this benefit are not equal, one claim will end the policy.
- While payment of a valid Permanent and Total Disability claim may not necessarily end the policy in cases where other benefits remain in place, a valid Life Cover claim will always result in the policy's termination.

* The lower of 1% of sum insured applicable at the time of the claim event or HKD50,000, USD6,250, GBP4,200 or EUR5,000.





Group 4: Add-on Benefits

Add-on valuable benefits that further add to your peace of mind.

The certainty of add-on benefits that will be there for you when you are unable to work or when your family need financial support the most is yet another reason for selecting Preferred Choice.

1. Accidental Death Benefit

What it does

This benefit will pay a single lump sum in the event that life insured dies as a direct result of an accident within the specified benefit term.

How it works

- Entry age for this benefit is between 19 and 60 (age next birthday).
- Cover will become effective on the policy's commencement date shown on the policy schedule or any subsequent notification issued by Zurich.
- The minimum policy term of this benefit is 5 years.
- This benefit will expire at the specified term up to a maximum age of 70 (age next birthday).
- The benefit amount payable in the event of a valid claim will remain constant throughout the benefit term (i.e. any benefit amount payable will not reduce to zero over time).
- Premiums for this benefit will be payable right up to the end of the specified benefit term, after which both the premium payments and the benefit will stop. Should premium payments be stopped before the end of the benefit term, the policy will be terminated.
- In the event of a valid claim, the policy including this benefit will be terminated.



Group 4: Add-on Benefits (Cont.)



2. Waiver of Premium Benefit

What it does

This benefit will continue paying policy premiums should the life insured be diagnosed as being totally disabled (as defined in the policy Terms and Conditions) for a continuous period of at least 180 consecutive days.

In the event of a valid claim, we will ensure that all valid policy premiums are paid until the first of the following events:

- Improvement in health for the life insured who is able to return to work as defined in the policy Terms and Conditions
- or
- All premiums are paid in full
- or
- The policy ends.

How it works

- Entry age for this benefit is between 19 and 60 (age next birthday).
- Cover will become effective on the policy's commencement date shown on the policy schedule or any subsequent notification issued by Zurich.
- The minimum policy term of this benefit is 5 years.
- This benefit has a claim waiting period of 180 days from the date of the event which causes the total disability before a valid claim can be validated and paid (i.e. the claimant must satisfy the policy's total disability requirements for at least 180 days before his/her claim can be settled). All policy premiums will still need to be paid by the life insured during this waiting period.
- This benefit will expire once all scheduled policy premium payments are terminated. The expiration depends on the policy term selected. For details of maximum benefit expiry age, please refer to policy Terms and Conditions.



Free Benefit

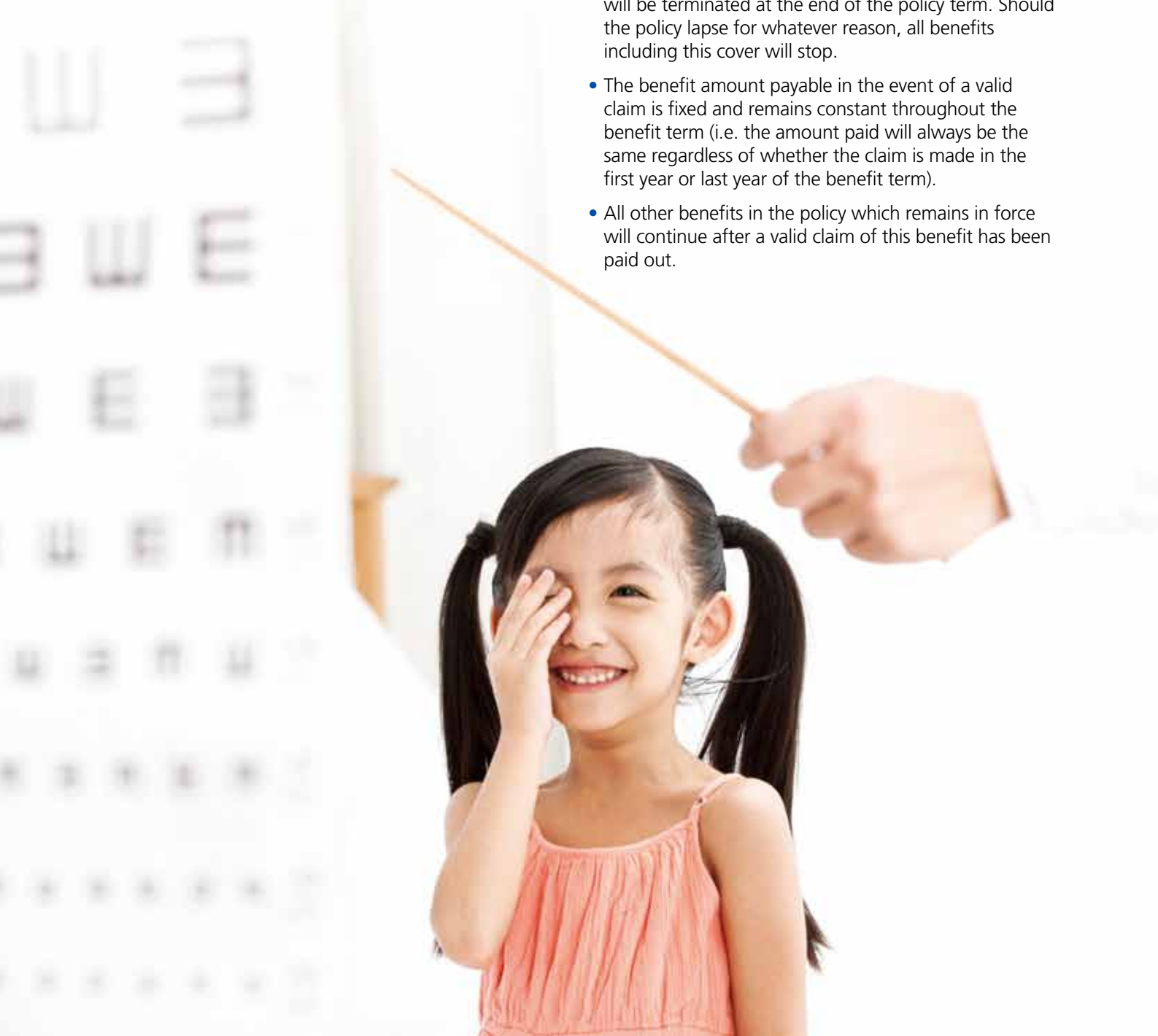
Children's Life Cover

What it does

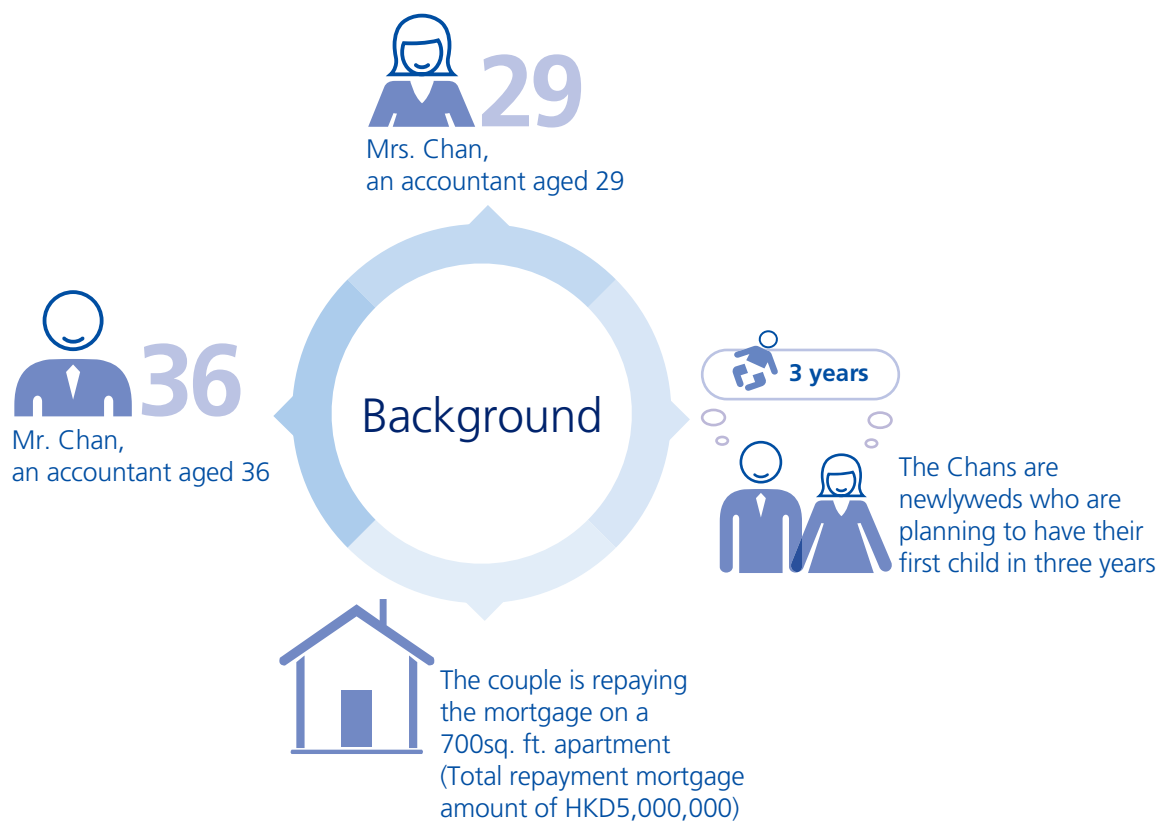
Offered for free by Zurich to all lives insured of Preferred Choice as an added benefit, this cover will pay a single lump sum amount in the event of the death of a life insured's biological or legally adopted child aged between 3 and 17 (age next birthday). A maximum of two separate claims are allowed for each policy. The cover will remain in place as long as the Preferred Choice policy remains in force, or until such time as the life insured reaches age 70 (age next birthday).

How it works

- Children's age at the time of claim must be between 3 and 17 (age next birthday).
- Cover will become effective on the policy's commencement date shown on the policy schedule.
- The minimum policy term of this benefit is 5 years.
- This benefit will expire at the specified term up to a maximum age of 70 (age next birthday) of the life insured.
- No premiums are payable for this benefit. The benefit will be terminated at the end of the policy term. Should the policy lapse for whatever reason, all benefits including this cover will stop.
- The benefit amount payable in the event of a valid claim is fixed and remains constant throughout the benefit term (i.e. the amount paid will always be the same regardless of whether the claim is made in the first year or last year of the benefit term).
- All other benefits in the policy which remains in force will continue after a valid claim of this benefit has been paid out.



Case Studies: Case 1



Mr. & Mrs. Chan's policy:

30-year joint life first death policy with:

-  Level Term Life Cover
-  Decreasing Term Life or Earlier Critical Illness Benefit
-  Decreasing Term Life or Earlier Permanent and Total Disability Benefit
-  Waiver of Premium Benefit (both lives)*

The Chans are entitled to a 5% multi-benefit discount as they have chosen three core benefits.



* Waiver of Premium Benefit is not applicable for multi-benefit discount.



How Preferred Choice protects the Chans



Protected by Automatic Free Children's Life Cover:

When the Chans have their first child, he/she (from the age of 3 to 17 age next birthday) will be protected with life cover worth HKD50,000.



Protected by Level Term Life Cover:

If either Mr. or Mrs. Chan passes away, his/her surviving partner will receive the chosen single lump sum benefit of HKD7,200,000.



Protected by the Decreasing Term Life or Earlier Critical Illness Benefit:

Should either Mr. or Mrs. Chan be diagnosed with a valid Critical Illness or pass away within the benefit term, the family will receive a single cash payment for the sum insured which is HKD4,500,000 in this case. As any payable amount will reduce to zero over the life of the benefit term, the sum can be used to repay their remaining mortgage debts or be used to cover medical costs.



Protected by the Decreasing Term Life or Earlier Permanent and Total Disability Benefit:

Should Mr. or Mrs. Chan be diagnosed as being permanently and totally disabled for a continuous period of at least 180 consecutive days or pass away within the benefit term, the Chan family will receive a single cash payment for the sum insured of HKD4,500,000 to repay their remaining mortgage debts. The amount payable will decrease to zero over the life of the benefit term.



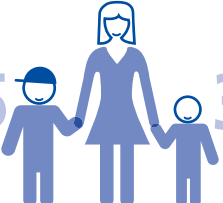
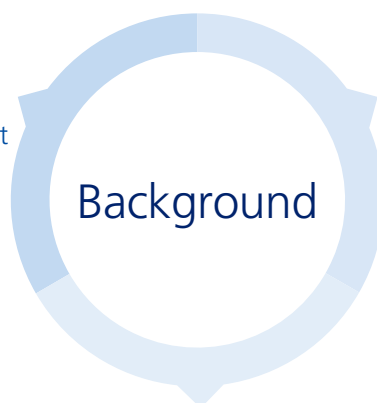
Protected by the Waiver of Premium Benefit:

Should either Mr. or Mrs. Chan become totally disabled for a continuous period of at least 180 consecutive days, their Preferred Choice life cover will, however, continue to protect themselves and their family members by meeting all premium obligations until the end of the policy term, or until recovery.

Case Studies: Case 2



36
Ms. Wong,
a marketing specialist
aged 36



5 **3**
She is a divorced single mum
with two sons, James aged 3
and Andy aged 5



Ms. Wong wants her children to
continue to be well cared for should
she fall seriously ill or pass away

Ms. Wong's policy:

20-year single life policy with:



Level Term Life Cover



Level Standalone Critical Illness Benefit

Ms. Wong is entitled to a 2.5% multi-benefit discount as
she has chosen two core benefits.





How Preferred Choice protects Ms. Wong and her sons



Protected by Automatic Free Children's Life Cover:

Should James pass away at the age of 6, a single lump sum benefit of HKD50,000 will be payable to Ms. Wong and the policy will continue to protect her remaining son, Andy, until he reaches 17 (age next birthday).



Protected by Level Term Life Cover:

If Ms. Wong passes away within the benefit term, her chosen single lump sum of HKD4,200,000 will be payable to her sons James and Andy.



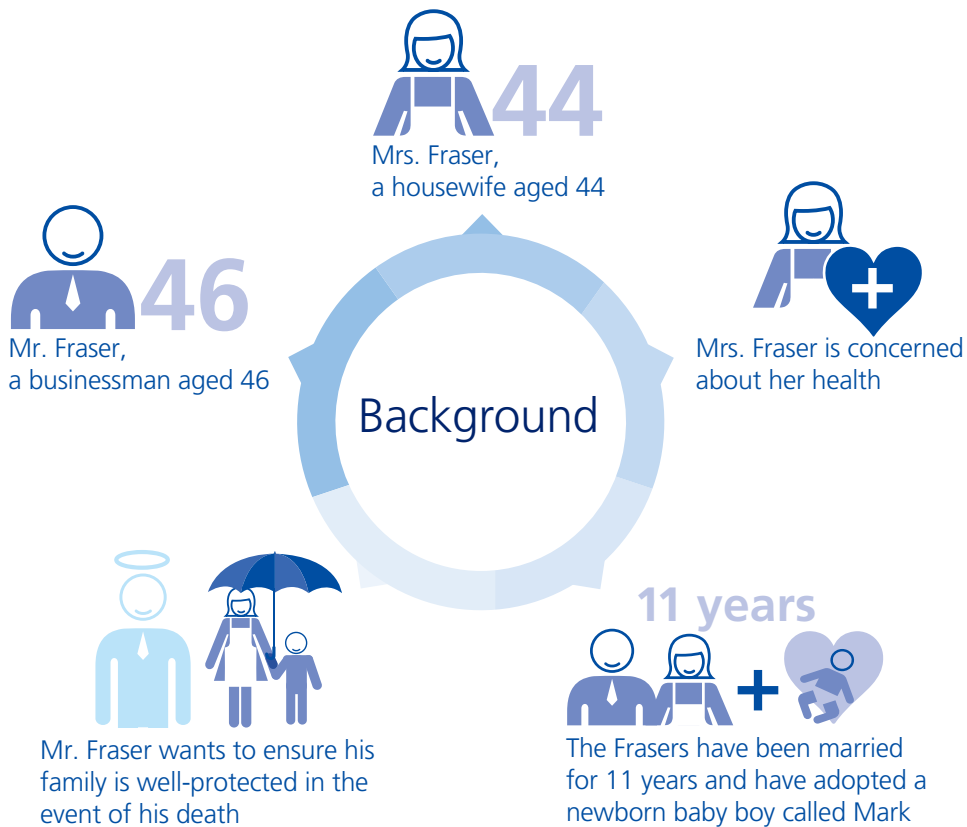
Protected by the Level Standalone Critical Illness Benefit:

Should one of her sons be diagnosed with a valid Critical Illness, Ms. Wong will be covered with 10% of Critical Illness benefit sum insured. In this case, the chosen lump sum benefit is HKD2,000,000. Therefore, HKD200,000 will be paid to Ms. Wong to cover the cost of her son's medical treatment.

Should Ms. Wong be diagnosed with a valid Critical Illness, she will be paid the chosen single cash sum of HKD2,000,000 to cover the cost of her medical treatment or any other expenses.



Case Studies: Case 3



Mr. Fraser's policy:

15-year single life policy with:

-  Level Term Life or Earlier Critical Illness Benefit
-  Family Income Benefit
-  Accidental Death Benefit*

Mr. Fraser is entitled to a 2.5% multi-benefit discount as he has chosen two core benefits.



Mrs. Fraser's policy:

15-year single life policy with:

-  Standalone Multiple Critical Illness Benefit

As she has only selected one core benefit, Mrs. Fraser is not entitled to any multi-benefit discount.

* Accidental Death Benefit is not applicable for multi-benefit discount.



How Preferred Choice protects the Frasers

Mr. Fraser

Mrs. Fraser



Protected by Automatic Free Children's Life Cover:

If Mr. and Mrs. Fraser's adopted son, Mark, passes away at the age of 10, a single lump sum benefit of HKD50,000 will be payable to the family*.



Protected by the Level term Life or Earlier Critical Illness Benefit:

If Mr. Fraser passes away within the benefit term, the chosen single life policy with sum insured of HKD10,000,000 will be payable to his beneficiary, whom in this case is Mrs. Fraser.

Alternatively, should Mr. Fraser be diagnosed with a valid Critical Illness, the chosen single lump sum benefit of HKD10,000,000 will be payable to help himself and his wife pay medical costs or any other expenses.



Protected by the Standalone Multiple Critical Illness Benefit:

If Mrs. Fraser is diagnosed with a Critical Illness from each of Preferred Choice's three Critical Illness groups at different stages of her life, Zurich will pay the chosen single lump sum benefit of HKD5,000,000 to cover medical costs for each valid claim.



Protected by the Family Income Benefit:

To ensure the Frasers can maintain their current standard of living, the chosen regular annual amount of HKD360,000 will be paid to Mr. Fraser's nominated beneficiary, Mrs. Fraser, should he pass away.



Protected by the Accidental Death Benefit:

Should Mr. Fraser pass away in an accident, the chosen single lump sum benefit of HKD7,000,000 will be payable to his beneficiary, Mrs. Fraser.

* Only one claim is allowed for the death of Mark even he is covered by both Mr. and Mrs. Fraser's single life policies.

Appendix: Benefits at a glance

	Minimum life insured entry age (ANB)	Maximum life insured entry age (ANB)	Minimum benefit amount	Maximum benefit amount	Maximum benefit expiry age (ANB)
Whole of Life Level Cover	19	75	HKD800,000 USD100,000 GBP67,000 EUR80,000	HKD160,000,000 USD20,000,000 GBP13,500,000 EUR16,000,000	N/A – Whole Life
Level Term Life Cover	19	65			70
Decreasing Term Life Cover	19	65			70
Family Income Benefit	19	65	HKD200,000 USD25,000 GBP16,700 EUR20,000	(Family Income Benefit Sum Insured x benefit term) HKD160,000,000 USD20,000,000 GBP13,500,000 EUR16,000,000	70
Level Term Life or Earlier Critical Illness Benefit	19	60	HKD800,000 USD100,000 GBP67,000 EUR80,000	HKD16,000,000 USD2,000,000 GBP1,350,000 EUR1,600,000	70
Decreasing Term Life or Earlier Critical Illness Benefit	19	60			70
Level Term Life or Earlier Permanent and Total Disability Benefit	19	60			70
Decreasing Term Life or Earlier Permanent and Total Disability Benefit	19	60			70
Level Standalone Critical Illness Benefit*	19	60			70
Level Standalone Permanent and Total Disability Benefit*	19	60			70
Accidental Death Benefit	19	60			70
Standalone Multiple Critical Illness Benefit*	19	60	HKD800,000 USD100,000 GBP67,000 EUR80,000 (each CI group)	HKD8,000,000 USD1,000,000 GBP670,000 EUR800,000 (each CI group)	70
Waiver of Premium Benefit	19	60	Benefit = premium amount		N/A **
Free Children’s Life Cover	N/A	N/A	HKD50,000 USD6,250 GBP4,200 EUR5,000		70

* These benefits include a death benefit element that will pay an amount on death equivalent to 1% of the benefit sum insured, capped at a maximum amount for each benefit of HKD50,000, USD6,250, GBP4,200 or EUR5,000.

** Depends on the policy term selected. Please refer to policy Terms and Conditions.

Age shown in the above table is age next birthday (ANB).

Remarks:

If you already have a policy or a number of policies with us, we will need to check that the total amount of cover that we provide across all your policies does not exceed the following limit:

Maximum total Life Cover amount per life insured = USD20,000,000

Maximum total Critical Illness Benefit per life insured = USD2,000,000

Maximum total Permanent and Total Disability Benefit per life insured = USD2,000,000

If there is any contradiction between this brochure and policy Terms and Conditions, policy Terms and Conditions will prevail.

General Information

The Isle of Man Policy Owner protection

The Policy Owner is protected under the Isle of Man (Compensation of Policyholders) Regulations 1991. If the Company becomes insolvent, the Isle of Man Insurance and Pensions Authority will levy contributions from all participating insurers and these contributions will be held in a Policy Owners' Compensation Fund from which Policy Owners are entitled to claim compensation of up to 90% of the liability of the Company under their Policy. In the event that this fund is insufficient to sustain all claims made, the Insurance and Pensions Authority may defer, reduce or extinguish any compensation amounts payable. Full details of the regulations can be found on the Isle of Man Government's website at www.gov.im. We fully adhere to anti-money laundering laws and directives.

Right to cancel (cooling-off)

The cooling-off period is a period during which life insurance Policy Owners may cancel their Policies and get back their original investments.

If you are not fully satisfied with this Policy, you have the right to change your mind, you should:

- return the Policy Schedule; and
- attach a letter, signed by you, requesting cancellation.

The Policy will then be cancelled and the Regular Premium(s) paid will be refunded. The deducted amount will not include any allowance for expenses or commissions in connection with the issuance of the contract.

These cancellation rights have the following conditions:

- Your request to cancel must be signed by you and received directly by us, 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong within 21 days after the delivery of the Policy Schedule, or issue of a notice (informing the availability of the Policy and the expiry date of the cooling-off period) to the Policy Owner or the Policy Owner's representative, whichever is the earlier.
- No refund can be given if a claim payment has been made.

Data Protection and Disclosure Information

The personal information (including health information) that is supplied may be held and used by Zurich International Life Limited (the Company) in the following ways:

- to process, evaluate and administer the contracts/policies/claims;

- to prevent and detect fraud and financial crime;
- to perform accounting, statistical and research activities.

In order to carry out the above the Company may need to pass the information to:

- any Zurich Insurance Group companies, re-insurers, reference agencies, third parties who provide relevant services to the Company and relevant financial professionals;
- countries outside the Isle of Man that may not have equivalent levels of data protection; however the Company would be responsible for ensuring that equivalent levels of protection are maintained
- public bodies including the police, or insurers' database;
- any relevant tax authority or governmental, regulatory or other bodies as required by law, regulation, codes or guidelines and /or pursuant to any order of a court of competent jurisdiction and the information may be transmitted by any usual means including the internet.

Where more than one form of contact details have been provided, the most appropriate method of communication will be used depending on the urgency and sensitivity of the information. Telephone calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes. Individuals are entitled to receive (from the Company's Data Protection Officer) a copy of their personal data held by the Company (and may be charged the statutory fee for this) and to have any errors corrected.

Borrowing power

This Policy has no borrowing power.

Anti-Money Laundering Regulations and sanctions

You must supply us with any such information or documents that we request in order to comply with the Anti-Money Laundering Regulations in Hong Kong, the Isle of Man or any other relevant jurisdiction. Your Policy will only commence or pay the proceeds of a claim when you or your representative have provided all the information required by us that complies with the Anti-Money Laundering Regulations. Failure to provide such information will delay or prohibit the allocation of Regular Premiums or the payment of any Benefit. All Benefit claims payments will be subject to any applicable trade or economic sanctions.

General Information (Cont.)

Change of citizenship and residency

You must advise us of any change to your citizenship and/or residency during the term of the Policy prior to such change becoming effective.

Any change in name or contact details should be made known to us as soon as possible to prevent confidential information about you or the Policy being sent to your old address. If you do change address, we may require documentary evidence to prove the new address.

Your Policy has been designed to meet legal and regulatory requirements for customers resident in Hong Kong. Should you or the Life Insured move to another country during the term of the Policy, it may no longer be suitable. Laws and regulations in a different country may affect our ability to continue to service the Policy in accordance with these terms and conditions and we may no longer be able to provide any of the Benefits under the Policy.

In these circumstances, and subject to your consent, we may provide your contact details to another company within the Zurich Insurance Group in order to check whether there is an alternative product suited to your new situation and country of residence. We do not offer tax or financial advice and recommend that independent advice is obtained in respect of any tax or financial consequences which may arise from a change in country of residence.

Complaints

If you ever need to complain about your Policy, please contact us in the first instance, using the address or contact number in the 'How to contact us' section. Details of our complaint handling process are available on request.

You also have the option to refer your complaint to the Isle of Man dispute resolution service, the Isle of Man Financial Services Ombudsman Scheme ("FSOS") to formally review your case. The FSOS contact details are:

The Financial Services Ombudsman Scheme
Isle of Man Office of Fair Trading
Government Building
Lord Street
Douglas
Isle of Man
IM1 1LE
British Isles

Telephone: +44 1624 686500
Email: ombudsman@iomoft.gov.im
Website: www.gov.im/oft

Complaining to the Ombudsman will not affect your legal rights. You should note that companies and trusts are not eligible to refer a complaint to the Ombudsman.

How to contact us

If you need to contact us you can phone us, send a fax, email, or write to us at:

Zurich International Life Limited
Customer Care Team
25-26/F, One Island East
18 Westlands Road
Island East
Hong Kong

Phone: +852 3405 7150
Fax: +852 3405 7268
Email: helppoint.hk@zurich.com





Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK
Tel. (852) 2530 2530 Fax (852) 2530 2535
Email: crew@navigator-insurance.com
www.navigator-insurance.com

Important information

Zurich International Life is a business name of Zurich International Life Limited.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Government Insurance and Pensions Authority which ensures that the company has sound and professional management and provision has been made to protect policy owners.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its policy owners, up to 90% of the liability to the protected policy owners will be met.

The protection only applies to the solvency of Zurich International Life Limited and does not extend to protecting the value of the assets held within any unit-linked funds linked to your policy.

Not for sale to residents or nationals of the United States including any United States federally controlled territory.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Government Insurance and Pensions Authority.

Registered in the Isle of Man number 20126C.

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Telephone: +44 1624 662266 Telefax: +44 1624 662038

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