

# Zurich Eurolife S.A. Product Overview

The table below provides information on the availability of our Group Risk products, **Zurich International Group Risk Solutions (ZIGRS)**, **TEAM® Germany/Austria** and **TEAM® Norway** via Zurich Eurolife S.A. The table below does not illustrate coverage via other business units operated by Zurich Integrated Benefit Solutions.

Country of PH	Risk IME/Expat	Risk Domestic	<b>ADDITIONAL CLARIFICATIONS</b> <ul style="list-style-type: none"> <li>• The products are designed to provide cover for the contractual commitment given by employers to their employees.</li> <li>• Country of the Policyholder is the domicile of the corporate entity subscribing the policy.</li> <li>• Domicile of the insured employees needs to match the eligibility criteria and be aligned with Zurich's Cross Border Business Policy.</li> <li>• There might be some minor specificities for some countries linked to applicable law.</li> </ul>
AUSTRIA		✓	
CYPRUS	✓		
DENMARK	✓		
FINLAND	✓	✓	
GERMANY	✓	✓	
IRELAND	✓		
LUXEMBOURG	✓		
MALTA	✓	✓	
NETHERLANDS	✓		
NORWAY	✓	✓	
SWEDEN	✓		

KEY			
	Grey marked countries, as well as other non-listed countries, are not covered.	ZIGRS Available	TEAM® Available

## ADDITIONAL RESTRICTIONS

We pay benefits and claims by default to the Policyholder subject to any relevant country laws. On a case-by-case basis we can accept payment to a third party upon request of the Policyholder.

(Ireland, Austria, Cyprus & Malta) Policies are subject to local premium tax/stamp duty collected and paid to tax authorities by Zurich Eurolife S.A.

(Finland) We pay claims directly to the employee or the beneficiary, unless they are not resident in Finland, in which case we pay the policyholder by default.

(Germany/Austria) Some tariffs are in general not available (incl. accident only tariffs). For policies subscribed by German/Austrian based corporates, we only pay to the Policyholder.

(Ireland) Policyholders must have an annual turnover of at least EUR 3 million as the product is not designed for retail clients as defined by Irish consumer protection rules.

(Netherlands) Medical underwriting cannot be undertaken with respect to local resident employees for policies subscribed by Dutch corporates.

### **Important information**

Zurich Integrated Benefits is a registered business name of Zurich Eurolife S.A.

This document has no contractual value. For a better understanding of the policy terms, please read the terms and conditions and contact your adviser.

Materials are not intended as an offer to invest and do not constitute an offer or a solicitation of an offer to buy securities in any country or jurisdiction in which it is unlawful to make such an offer or solicitation.

Zurich Eurolife S.A. is not authorised to offer insurance products for sale in the United States.

Zurich Eurolife S.A. is a life insurance company incorporated under the laws of Luxembourg and registered with the Luxembourg register of commerce and companies under no. B51753.

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Zurich Eurolife S.A. is subject to the applicable Luxembourg legislation and falls under the supervision of the Luxembourg insurance regulator, the Commissariat aux Assurances (11, rue Robert Stumper, L-2557 Luxembourg, Luxembourg).