

International Wealth Account

Key Features Document

United Arab Emirates



Helping you decide

This important document explains the main features of the International Wealth Account.

You should read this document carefully together with the International Wealth Account Policy Terms and Conditions and your personalised illustration so that you understand what you are buying and keep them in a safe place for future reference.

Your financial professional will help you decide if this policy is right for you and the funds you should invest in.

In the event of any discrepancies between this document and the International Wealth Account Policy Terms and Conditions, the Policy Terms and Conditions will prevail.

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What is the International Wealth Account?

International Wealth Account is a flexible unit-linked policy which provides life insurance along with an effective platform for you to manage and grow your wealth. You can invest in a variety of currencies within a wide range of funds and add additional premiums as and when you choose.

You may pay your premium in a single payment or as regular payments over 12 months, providing flexibility and fund price averaging.

There is a death benefit that ensures the investment is protected and passed on to the nominated beneficiary if the life insured passes away.

Why choose International Wealth Account?

What the policy is designed to do:

- Give you the option to pay your premium in a single payment or as regular payments over 12 months, towards your investment goals.
- Provide you the flexibility to add additional single premiums when you choose.
- Allow you to make regular withdrawals, partial surrenders or book your profits if you need to.
- Offer a wide range of investment funds that suit your risk profile.
- Allow you to choose from a range of currencies.
- Pay 101% of the policy value to the beneficiary upon death of the last life insured.

Your commitment

What we ask you to do:

- Provide us with all the information we ask for at the time of applying for your policy.
- Answer all the application questions truthfully and accurately.
- Ensure you are satisfied that you understand the important aspects of your policy and the funds you choose, especially the associated risks and charges.
- If you have chosen the regular payment option, ensure that all your payments are completed within 12 months, as this could affect the policy's value and status.
- Invest for the medium to long term.
- Seek ongoing financial advice and review your policy with your financial professional before making any changes to your policy and whenever your circumstances change.

Understanding the risks

Investing in the International Wealth Account is a medium to long term commitment. The policy does not have any capital guarantee. Investments carry varying degrees of risk. Your policy value may fall as well as rise depending on the performance of your investment funds, and you may get back less than you originally invested.

Investment risk

The investment options available under this policy have different features and risk profiles.

You should ensure that you are aware of the level of risk and the potential investment performance of the funds you choose under this policy. Your financial professional can help you to decide the funds that suit your risk profile.

If the growth of the underlying assets does not cover the charges of the product, this will reduce the value of your policy. The value of funds can fall as well as rise and is not guaranteed. If you choose to invest in more volatile funds and/or funds with a higher risk rating, the risk of not achieving your illustrated growth rate is increased as greater risk/volatility could result in large and sudden falls in the prices of funds, compared with less volatile and/or funds with a lower risk rating.

Further information on the funds available with the International Wealth Account, including the fund prices, charges, fund performance and historical data are available on the Zurich UAE fund centre on our website www.zurich.ae.

Other considerations

Currency exchange risk - If the underlying investments chosen are in a currency which is different to that of your policy, your policy will be exposed to currency exchange risk in addition to investment risk. This can increase volatility and exaggerate investment gains or losses. Currency conversion will also apply in the event of switching funds between currencies or making withdrawals from funds which are in a different currency to the policy. All the costs associated with the currency conversion will be charged to the policy.

Regular withdrawals, partial surrenders or profit booking - if you make a regular withdrawal, partial surrender or profit booking, your policy value will be reduced. If the surrender value falls to zero, the policy will lapse and end.

Full surrenders – You can make a full surrender at any time and end your policy. If you fully surrender your policy within three years of the premium payment, including the regular payments, we will apply a surrender charge. Surrender charges do not apply to additional single premiums.

Full details can be found in the 'Charges' and 'Full surrender' section of this document.

Tax liability - Depending on your personal circumstances at the time (including your country of tax residence) you may be liable to pay tax on the proceeds of the policy.

Product details

Ownership of the policy

The International Wealth Account is available:

- on a single ownership basis.
- on a joint ownership basis.
- to trustees and companies.

The policy can be written on one of the following life insured bases:

- **own life** – you are the policy owner and the life insured.
- **'life/lives of another'** – you are the policy owner, but someone else is the life insured.
- **joint lives, last death** – you and another life are both the policy owners and the lives insured.

Age eligibility

At policy commencement date:

Policy owner minimum 18 years of age, no maximum.

Life insured minimum two years of age, no maximum.

Policy term

There is no fixed policy term. This is a whole of life policy.

Policy currency

The policy currency is chosen by you when you apply, it is shown on your policy schedule and cannot be changed. The options are:

USD, GBP, EUR or AED.

Premium payment options

You can start your policy in a way that suits your financial needs:

Single payment:

Make a single payment to start your policy and make additional single premiums at any time in the future. However, you will not have the option to make regular payments over 12 months at any time during the policy term.

Regular payments:

Pay your initial premium in regular payments over 12 months and make future premiums as either additional single premiums or regular payments over 12 months. Future regular payments will only be possible if the initial premium has been paid in full.

Minimum premium amounts:

| Currency | Single payment | Regular monthly premium and additional single premium |
|----------|----------------|---|
| USD | 60,000 | 5,000 |
| GBP | 42,000 | 3,500 |
| EUR | 48,000 | 4,000 |
| AED | 220,000 | 18,350 |

Death benefit

On the death of the last life insured, we will pay out 101% of the policy value.

Funds

We offer a selection of funds that cover a range of investment styles, risk levels and asset types.

When you invest money into a fund you will buy units in your chosen funds.

The value of the units will increase or decrease depending on the investment performance of the funds. The value of your policy, at any time, will be the current value of the units in the funds you have chosen. Your surrender value will be the current value less any outstanding surrender charge.

Your financial professional can help you decide the funds that suit your risk profile. You may also choose to appoint a fund investment adviser to provide investment advice, or to manage your investment on your behalf by sending switch instructions directly to us. While setting up the policy you can choose to pay your appointed adviser a fund investment adviser charge for the service they provide by way of automatic deductions directly from your policy.

Further information on the funds available with International Wealth Account, including the fund prices, charges, fund performance and historical data are available on the fund centre on our website www.zurich.ae.

Once your policy is active, you should access the fund centre through your secure Zurich Online account. To register, go to www.zurich.ae and click on 'Login'.

Charges

It is important that you understand the charges applicable to your policy. Please note we reserve the right to vary the charges or apply new charges, and we will give you at least three months' notice in writing of any changes unless it is not reasonably possible in the circumstances.

Policy charges

| Charge | Applicable rate | How is it deducted? | | | | |
|--------------------------|---|--|-----------------|-----------------------------|--|-------------------|
| Establishment charge | An establishment charge of up to 4.5% applies to the initial single payment and all regular monthly payments. The monthly charge will be one twelfth of the yearly percentage as shown in the table below. | We deduct this charge monthly for up to three years from each premium due date by cancelling units from your funds.The premium amount allocated into your chosen funds is 100%. | | | | |
| | Establishment charge | | 4.50% | | | |
| | Year | | Yearly charge | Monthly Charge | | |
| | 1 | | 2% | 0.17% | | |
| | 2 | | 2% | 0.17% | | |
| | 3 | | 0.5% | 0.04% | | |
| | | | | | | |
| Initial charge | An initial charge of up to 4.50% applies to each additional single premium. | We deduct this charge as a percentage of the premium amount before it is invested. The additional single premium amount allocated to your chosen funds, after the charge, will be no less than 95.50%. | | | | |
| Yearly management charge | The yearly management charge percentage depends on the policy value at the time the charge is taken and applies throughout the life of the policy. | | Yearly Charge % | | | |
| | | Currency | 1.80% | 1.50% | | 0.90% |
| | | USD | Up to 59,999 | Between 60,000 and 224,999 | | 225,000 and above |
| | | GBR | Up to 41,999 | Between 42,000 and 157,999 | | 158,000 and above |
| | | EUR | Up to 47,999 | Between 48,000 and 179,999 | | 180,000 and above |
| | | AED | Up to 219,999 | Between 220,000 and 824,999 | | 825,000 and above |
| | | | | | | |

Fund charges

Ongoing charges figure

The ongoing charges figure (OCF) represents the total charges deducted from each fund by the fund manager, prior to calculating the unit price. This includes charges levied by fund managers to cover the fees and costs incurred in the running of the funds.

Conditional and transactional charges

Surrender charge

For initial single payment, a surrender charge will apply if you fully surrender your policy within three years of the

policy commencement date. For regular payments, a surrender charge will apply if you fully surrender the policy within three years of the due date of any regular payment.

The surrender charge is expressed as a yearly percentage and shown in your policy schedule. It is deducted from the value of the policy before the surrender value is paid out.

Surrender charges do not apply to any additional single premiums.

The surrender charge reduces on a monthly basis from the due date of each premium and decreases to zero over three years as shown in the table.

| Single Payment | | | |
|-----------------------------------|-------------------------------|-----------------------------------|-------------------------------|
| Months elapsed since premium paid | Surrender charge % applicable | Months elapsed since premium paid | Surrender charge % applicable |
| 0 | 5.75 | 19 | 2.33 |
| 1 | 5.56 | 20 | 2.17 |
| 2 | 5.38 | 21 | 2.00 |
| 3 | 5.19 | 22 | 1.83 |
| 4 | 5.00 | 23 | 1.67 |
| 5 | 4.81 | 24 | 1.50 |
| 6 | 4.63 | 25 | 1.38 |
| 7 | 4.44 | 26 | 1.25 |
| 8 | 4.25 | 27 | 1.13 |
| 9 | 4.06 | 28 | 1.00 |
| 10 | 3.88 | 29 | 0.88 |
| 11 | 3.69 | 30 | 0.75 |
| 12 | 3.50 | 31 | 0.63 |
| 13 | 3.33 | 32 | 0.50 |
| 14 | 3.17 | 33 | 0.38 |
| 15 | 3.00 | 34 | 0.25 |
| 16 | 2.83 | 35 | 0.13 |
| 17 | 2.67 | 36 | 0.00 |
| 18 | 2.50 | | |

| Months from policy start date | Regular payments over 12 months (assuming these are paid on the first of each month) | | | | | | | | | | | |
|-------------------------------|--|------|------|------|------|------|------|------|------|------|------|------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| | Surrender charge % applicable | | | | | | | | | | | |
| 0 | 5.75 | | | | | | | | | | | |
| 1 | 5.56 | 5.75 | | | | | | | | | | |
| 2 | 5.38 | 5.56 | 5.75 | | | | | | | | | |
| 3 | 5.19 | 5.38 | 5.56 | 5.75 | | | | | | | | |
| 4 | 5.00 | 5.19 | 5.38 | 5.56 | 5.75 | | | | | | | |
| 5 | 4.81 | 5.00 | 5.19 | 5.38 | 5.56 | 5.75 | | | | | | |
| 6 | 4.63 | 4.81 | 5.00 | 5.19 | 5.38 | 5.56 | 5.75 | | | | | |
| 7 | 4.44 | 4.63 | 4.81 | 5.00 | 5.19 | 5.38 | 5.56 | 5.75 | | | | |
| 8 | 4.25 | 4.44 | 4.63 | 4.81 | 5.00 | 5.19 | 5.38 | 5.56 | 5.75 | | | |
| 9 | 4.06 | 4.25 | 4.44 | 4.63 | 4.81 | 5.00 | 5.19 | 5.38 | 5.56 | 5.75 | | |
| 10 | 3.88 | 4.06 | 4.25 | 4.44 | 4.63 | 4.81 | 5.00 | 5.19 | 5.38 | 5.56 | 5.75 | |
| 11 | 3.69 | 3.88 | 4.06 | 4.25 | 4.44 | 4.63 | 4.81 | 5.00 | 5.19 | 5.38 | 5.56 | 5.75 |
| 12 | 3.50 | 3.69 | 3.88 | 4.06 | 4.25 | 4.44 | 4.63 | 4.81 | 5.00 | 5.19 | 5.38 | 5.56 |
| 13 | 3.33 | 3.50 | 3.69 | 3.88 | 4.06 | 4.25 | 4.44 | 4.63 | 4.81 | 5.00 | 5.19 | 5.38 |
| 14 | 3.17 | 3.33 | 3.50 | 3.69 | 3.88 | 4.06 | 4.25 | 4.44 | 4.63 | 4.81 | 5.00 | 5.19 |
| 15 | 3.00 | 3.17 | 3.33 | 3.50 | 3.69 | 3.88 | 4.06 | 4.25 | 4.44 | 4.63 | 4.81 | 5.00 |
| 16 | 2.83 | 3.00 | 3.17 | 3.33 | 3.50 | 3.69 | 3.88 | 4.06 | 4.25 | 4.44 | 4.63 | 4.81 |
| 17 | 2.67 | 2.83 | 3.00 | 3.17 | 3.33 | 3.50 | 3.69 | 3.88 | 4.06 | 4.25 | 4.44 | 4.63 |
| 18 | 2.50 | 2.67 | 2.83 | 3.00 | 3.17 | 3.33 | 3.50 | 3.69 | 3.88 | 4.06 | 4.25 | 4.44 |
| 19 | 2.33 | 2.50 | 2.67 | 2.83 | 3.00 | 3.17 | 3.33 | 3.50 | 3.69 | 3.88 | 4.06 | 4.25 |
| 20 | 2.17 | 2.33 | 2.50 | 2.67 | 2.83 | 3.00 | 3.17 | 3.33 | 3.50 | 3.69 | 3.88 | 4.06 |
| 21 | 2.00 | 2.17 | 2.33 | 2.50 | 2.67 | 2.83 | 3.00 | 3.17 | 3.33 | 3.50 | 3.69 | 3.88 |
| 22 | 1.83 | 2.00 | 2.17 | 2.33 | 2.50 | 2.67 | 2.83 | 3.00 | 3.17 | 3.33 | 3.50 | 3.69 |
| 23 | 1.67 | 1.83 | 2.00 | 2.17 | 2.33 | 2.50 | 2.67 | 2.83 | 3.00 | 3.17 | 3.33 | 3.50 |
| 24 | 1.50 | 1.67 | 1.83 | 2.00 | 2.17 | 2.33 | 2.50 | 2.67 | 2.83 | 3.00 | 3.17 | 3.33 |
| 25 | 1.38 | 1.50 | 1.67 | 1.83 | 2.00 | 2.17 | 2.33 | 2.50 | 2.67 | 2.83 | 3.00 | 3.17 |
| 26 | 1.25 | 1.38 | 1.50 | 1.67 | 1.83 | 2.00 | 2.17 | 2.33 | 2.50 | 2.67 | 2.83 | 3.00 |
| 27 | 1.13 | 1.25 | 1.38 | 1.50 | 1.67 | 1.83 | 2.00 | 2.17 | 2.33 | 2.50 | 2.67 | 2.83 |
| 28 | 1.00 | 1.13 | 1.25 | 1.38 | 1.50 | 1.67 | 1.83 | 2.00 | 2.17 | 2.33 | 2.50 | 2.67 |
| 29 | 0.88 | 1.00 | 1.13 | 1.25 | 1.38 | 1.50 | 1.67 | 1.83 | 2.00 | 2.17 | 2.33 | 2.50 |
| 30 | 0.75 | 0.88 | 1.00 | 1.13 | 1.25 | 1.38 | 1.50 | 1.67 | 1.83 | 2.00 | 2.17 | 2.33 |
| 31 | 0.63 | 0.75 | 0.88 | 1.00 | 1.13 | 1.25 | 1.38 | 1.50 | 1.67 | 1.83 | 2.00 | 2.17 |
| 32 | 0.50 | 0.63 | 0.75 | 0.88 | 1.00 | 1.13 | 1.25 | 1.38 | 1.50 | 1.67 | 1.83 | 2.00 |
| 33 | 0.38 | 0.50 | 0.63 | 0.75 | 0.88 | 1.00 | 1.13 | 1.25 | 1.38 | 1.50 | 1.67 | 1.83 |
| 34 | 0.25 | 0.38 | 0.50 | 0.63 | 0.75 | 0.88 | 1.00 | 1.13 | 1.25 | 1.38 | 1.50 | 1.67 |
| 35 | 0.13 | 0.25 | 0.38 | 0.50 | 0.63 | 0.75 | 0.88 | 1.00 | 1.13 | 1.25 | 1.38 | 1.50 |
| 36 | 0.00 | 0.13 | 0.25 | 0.38 | 0.50 | 0.63 | 0.75 | 0.88 | 1.00 | 1.13 | 1.25 | 1.38 |
| 37 | | 0.00 | 0.13 | 0.25 | 0.38 | 0.50 | 0.63 | 0.75 | 0.88 | 1.00 | 1.13 | 1.25 |
| 38 | | | 0.00 | 0.13 | 0.25 | 0.38 | 0.50 | 0.63 | 0.75 | 0.88 | 1.00 | 1.13 |
| 39 | | | | 0.00 | 0.13 | 0.25 | 0.38 | 0.50 | 0.63 | 0.75 | 0.88 | 1.00 |
| 40 | | | | | 0.00 | 0.13 | 0.25 | 0.38 | 0.50 | 0.63 | 0.75 | 0.88 |
| 41 | | | | | | 0.00 | 0.13 | 0.25 | 0.38 | 0.50 | 0.63 | 0.75 |
| 42 | | | | | | | 0.00 | 0.13 | 0.25 | 0.38 | 0.50 | 0.63 |
| 43 | | | | | | | | 0.00 | 0.13 | 0.25 | 0.38 | 0.50 |
| 44 | | | | | | | | | 0.00 | 0.13 | 0.25 | 0.38 |
| 45 | | | | | | | | | | 0.00 | 0.13 | 0.25 |
| 46 | | | | | | | | | | | 0.00 | 0.13 |
| 47 | | | | | | | | | | | | 0.00 |
| 48 | | | | | | | | | | | | |

Conditional and transactional charges (continued)

| Charge | Applicable rate | How is it deducted? |
|--------------------------------|---|--|
| Switch charges | There is currently no charge for switching funds or redirecting premiums. We reserve the right to introduce a switch charge in the future. | The switch charge will be deducted by cancellation of units immediately after the switch has been processed. |
| Currency switch charge | This charge is applicable if you switch between funds of different currencies. The charge will be 0.175% of the currency switch amount. | The currency switch charge will be deducted by cancellation of units immediately after the switch has been processed. |
| Currency exchange charge | This charge is applicable if you pay premiums into the policy or if we pay money out of the policy in a currency different to your policy currency. The charge is 1%. | The charge is not a deduction of units, but is reflected in the currency exchange rate used. |
| Fund investment adviser charge | This charge is applicable if you appoint a fund investment adviser to give instructions to us regarding your funds and you agree with them to pay a charge for the service they provide. The charge will be made in accordance with the agreement between you and your fund investment adviser, up to 1% each year of the policy value. | Deducted monthly in advance by cancellation of units at the start of each policy month at a rate of 1/12 of annual rate for as long as the agreement between you and your fund investment adviser is in place. |

Withdrawals

You can choose to take money out regularly, take partial surrenders or book profits.

Regular withdrawals

You can setup regular withdrawals when applying for your policy or at any time during the life of your policy.

Regular withdrawals can only begin after three years from the policy commencement date and only if all due regular payments have been made.

If your policy has qualified for a bonus, making a regular withdrawal during the specified bonus earnings period, will result in a full reclaim of the bonus.

Regular withdrawals are funded by the cancellation of units from your funds.

Frequency: Monthly, quarterly, half-yearly or yearly.

The minimum regular withdrawal amount is:

| Currency | Amount |
|----------|--------|
| USD | 500 |
| GBP | 350 |
| EUR | 400 |
| AED | 1,850 |

Partial surrender

You can take out a partial surrender at any time if a partial surrender value is available on your policy. If you have opted for regular payments, a partial surrender value may only be available once all due regular payments have been made.

If you have paid any additional single premiums, you may withdraw the fund value of the additional single premium as a partial surrender at any time.

Partial surrender values will be subject to the minimum surrender value requirement.

If your policy has qualified for a bonus, making a partial surrender during the specified bonus earnings period, will result in a full reclaim of the bonus.

Partial surrenders are paid by the cancellation of units from your funds.

Minimum partial surrender amount:

| Currency | Amount |
|----------|--------|
| USD | 1,000 |
| GBP | 700 |
| EUR | 800 |
| AED | 3,700 |

Profit booking

You can withdraw accumulated profits at any time if a profit booking value is available on your policy. Profit booking is not subject to any reclaim of bonuses.

The profit booking value is the amount you can withdraw, which is the difference between the policy value and the total premiums paid, including any bonuses.

Profit booking values will be subject to the minimum surrender value requirement.

Profit bookings are paid by the cancellation of units from your funds.

Minimum profit booking amount:

| Currency | Amount |
|----------|--------|
| USD | 1,000 |
| GBP | 700 |
| EUR | 800 |
| AED | 3,700 |

Minimum surrender value

Regular withdrawals, partial surrenders and profit bookings are subject to the minimum surrender value remaining in your policy as given below.

| Currency | Amount |
|----------|--------|
| USD | 20,000 |
| GBP | 14,000 |
| EUR | 16,000 |
| AED | 73,500 |

You can view your policy maximum partial withdrawal and profit booking values at any time by logging in to your secure Zurich Online account via www.zurich.ae.

Full surrender

You may make a full surrender at any time. For initial single payment, a surrender charge will apply if you fully surrender the policy within three years of the policy commencement date. For regular payments, a surrender charge will apply if you fully surrender the policy within three years of the due date of any regular payment.

Surrender charges do not apply to any additional single premiums.

Further details on the surrender charge are provided in the Charges section of this document.

Making a claim

Death claims

- Zurich should be your first point of contact to make a claim. Your financial professional will also be available to assist the claimant.
- The person making the claim should notify us as soon as possible at benefit.claims@zurich.com.
- Full details on how to make a claim can be found in the International Wealth Account Policy Terms and Conditions and on our website www.zurich.ae.

When death benefit won't be paid

Please refer to the International Wealth Account Policy Terms and Conditions for a full list of reasons why a claim for death benefit may not be paid.

We will only pay the surrender value in the event of death if:

- The claim arises directly or indirectly as a result of the life insured's active involvement in:
 - war or warlike operations (whether war is declared or not)
 - invasion, hostilities, mutiny, riot, civil commotion, civil war, rebellion, insurrection or the usurping of government power,
 - an act committed by a foreign enemy,
 - any activity (military or otherwise) or conspiracy that causes or leads to the proclamation of martial law or a state of siege, or
 - terrorism or conspiracy to commit terrorism which includes any activity that jeopardises the continuance of human life or causes damage to property.
 - the Life Insured intentionally causing a self-inflicted injury or attempting suicide (whether sane or insane).
 - A criminal act perpetrated by the Life Insured; or the Policy Owner or any Beneficiary against the Life Insured.

Further information

Can I change my mind?

Yes, you can change your mind within 30 days of receipt of your policy documents.

If you decide to cancel your policy, complete and return to us the cancellation notice signed by all policy owners. The notice is included in the policy pack available in your secure Zurich Online account. On acceptance of your cancellation notice, Zurich will refund your premium after adjusting for any realised investment gains or losses between the date of purchase of units and the date of redemption of those units. This means that the refund you receive may not equal your premium.

You can also cancel your policy before you receive your policy documents by contacting us or your financial professional.

Our contact details are provided in the 'How to contact us' section.

How to make a complaint

If you have any issues with your policy, please contact us in the first instance using the address or the contact numbers in the 'How to contact us' section. Details of our complaint handling process are available in the International Wealth Account Policy Terms and Conditions and on our website www.zurich.ae.

How will I know how my policy is doing?

You can keep up-to-date and manage your policy, including updating your contact information, accessing the fund centre, switching funds, appointing beneficiaries, and a host of other services, through your secure Zurich Online account. To register, go to www.zurich.ae and click on 'Login'. You can also access the plan on the go via the MyZurichLife app, available on Google Play and App Store.



Scan to download the app.

How to contact us

Your financial advisor will normally be your first point of contact for any financial advice related to your policy. If you wish to contact us for any queries, you can call us, email or write to us:



Phone: +971 4 363 4567

We're available Monday to Friday between 8am and 5pm.



Email: helppoint.uae@zurich.com or benefit.claims@zurich.com for benefit claims.



Write to:

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Zurich HelpPoint,
P.O. Box 50389,
Unit 601,
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Emaar Square,
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Website: www.zurich.ae

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 Financial Services 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.

Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Decree-Law Number 48 of 2023, and its activities in the UAE are governed by such law.

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

Registered in the Isle of Man number 020126C.

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