

# ZIO Members App Terms and Conditions

## Summary of Changes Document

We've updated our Terms of Use for the Zurich ZIO Members App to make things clearer and to reflect changes we've made to improve the communication features of the ZIO app.

### **The main changes are to clauses 6 and 7:**

- Clause 6, now called 'Communication and Engagement', covers new messaging and feedback features. It includes:

- Message Centre (6.1)
- Notifications (6.2)
- Feedback (6.3)

- Clause 7, now called 'Data Collection, Use and Preferences', updates the old 'Data Protection and Data Access' clause. It includes terms about the updated communication features and links to the new Privacy Notice for the ZIO app (7.1.4).

### **We've also updated:**

- Clause 1 'Agreement' and clause 12 'Termination' to show that you'll accept the Terms of Use by ticking "Accept the terms and conditions" when you register or log in.
- Clause 1 to include references to the branch offices in Bahrain, UAE and Qatar.

Additionally, we've made some minor updates to various parts of the Terms of Use to streamline versions and improve clarity and accuracy.

**Please review the updated terms and manage your settings and preferences in the ZIO app as needed.**

## Important information

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

Zurich International Life Limited is 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 planholders.

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

Zurich International Life Limited is not authorised to offer insurance products for sale in the United States.

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Zurich International Life Limited (a company incorporated in the Isle of Man with limited liability) provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

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