

Do you have employees whose potential cover is higher than your scheme's Automatic Acceptance Limits (AAL)?

If so, you could be missing out on important protection.

It's very simple to ensure you have the appropriate protection to cover your employees' needs. Ensuring the right cover is in place will give them and their families' valuable peace of mind at a difficult time.

Where an employee's entitlement to cover is higher than the AAL, we ask for more information to allow our Medical Underwriting team to assess the additional risk.



Cover limited to scheme AAL



Cover available if medically underwritten and accepted

If we don't receive the requested medical information, we'll cap that employee's cover at the AAL. This could have one of two consequences:

- If the employee's employment contract does not cap their cover at the AAL, your business would need to fund the difference.
- If the employee's employment contract does cap their cover at the AAL, their beneficiaries may not understand this, causing additional distress and financial problems at a difficult time.

Along with the monetary implications to your business and the unnecessary emotional stress to those involved, the above could also damage the reputation of your company.

Protect your business by making sure your employees are as protected as they should be.

It's simple.

We believe you have employees whose cover is being capped at the AAL, and would welcome the opportunity to help you make sure that you and your employees have the right protection in place.

Important information

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

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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.

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