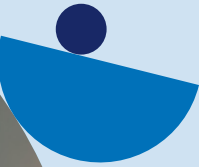


Confirming your identity



What's in this guide?



Confirming your identity

As a regulated financial services company, Zurich is responsible for verifying the identity of its customers. We follow guidance on how to confirm a customer's identity and our customer due diligence process means we take the necessary steps, using reliable information, to do this.

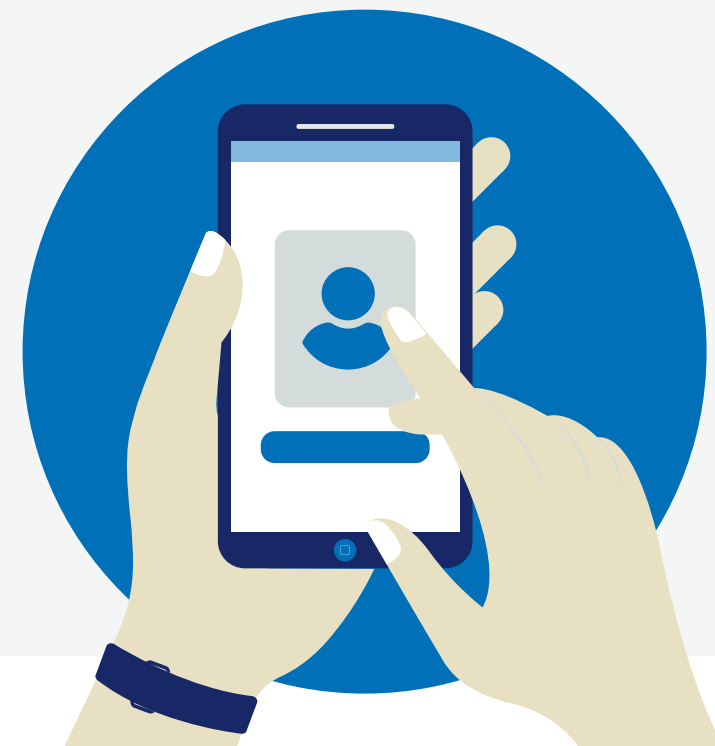
Customer due diligence process

In order for us to confirm your identity you will need to provide a copy of the following:

- 1) A document that proves your identity.
- 2) A document that confirms the address where you currently live (your residential address).

The copy documents need to be verified as true copies and there are a few ways you can do this. Please follow the guidance on what documents are acceptable and how to verify/certify the documents as a true copy.

**If you need further information
or need clarification
please contact us at
zigrs.admin@zurich.com**



Proof of identity

The following documents are acceptable proof of identity, please choose one from the list below.

Passport identity page

This should include your photograph, passport number and signature. If your signature is on a different page, please also include a copy of this page. If your passport has an endorsement page (e.g. all US and Japanese passports), then please include a copy of this page too.

Government issued ID card

This should include your photograph.

Current driving licence

This should include your photograph.

Please ensure that your documents are valid and in date.



Proof of residential address



The following documents are acceptable proof of residential address, please choose one from the list below.

Letter from employer

- The letter needs to be an original letter, from your employer, on company headed paper.
- It should confirm that you are an employee and state your current residential address.
- The letter should be signed by a person of authority, with the name and capacity of the person who has signed the letter clearly shown.
- You must have been in employment of the company within the last six months and the letter must be less than six months old when we receive it.
- The signed declaration on the authorized signatory mandate form or application form can also be used as an equivalent letter from your employer.

A utility, rates or council tax bill

- This must clearly state the date of issue, the name and address of issuing authority and your name and address which must correspond with the address on our records.
- It must be dated within the last six months.
- Mobile telephone and satellite TV bills are not acceptable as proof address.

A valid driving licence

- This must include your name and address, date of issue, date of expiry, and name of issuing authority.
- If there are two parts to your driving licence then certified copies of both parts of the licence must be provided.
- If you are using your driving license as proof of identity, we will require a different document to confirm your residential address.



Proof of residential address



The following documents are acceptable proof of residential address, please choose one from the list below.

A government issued ID card

- The card must have your address on it.
- If you are using your government ID card as proof of identity, we will require a different document to confirm your residential address.

Account statement from a regulated bank account, bank credit card or mortgage company statement

- The statement needs to be from a bank, credit card or mortgage company with whom you have an account, and it needs to confirm your current residential address.
- The statement should be dated within the last six months when we receive it.
- Nonbank cards, such as store cards are not acceptable as proof address.

Correspondence from an official central or local government department or agency in an equivalent jurisdiction

For example: Tax Assessment document, Personbevis, a state pension benefit book or other government produced document showing benefit entitlement.

- This document must include your name and residential address.
- The statement should be dated within the last six months when we receive it.
- This document must have been received in the post. E-mail correspondence is not acceptable.

Verifying the documents as true copies

The copy documents need to be certified as true copies and you can do this via Document Certification.

Document certification

To verify the documents as true copies they can be suitably certified. This means that a professional or government official confirms that the document is a true copy of the original document. You can either ask your certifier to complete the [Document certification form](#) or include the following information on certification.

- A statement confirming 'I hereby certify that this document is a true copy of the original (and if necessary, that the photograph is a true likeness of the holder)'
- Type of document and reference number
- Signature of certifier
- Full name of certifier (in block capitals)
- Date
- Position/job title
- A note saying 'I am signing in the capacity of'...' Details can be found on the next page
- Details of the certifier's regulatory/ professional body and reference number
- Organisation name, address, telephone number and website
- Organisation stamp



Verifying the documents as true copies



The copy documents need to be certified as true copies and you can do this via Document Certification.

Who can certify my documents?

By 'Suitable Certifier' we mean someone who falls into one of the following categories:

Accountant

Must be an accountant who is a member of a recognised professional body.

Commissioner of Oaths

Please note: South African Commissioner of Oaths are not acceptable as Suitable Certifiers unless it is clear that they are signing in their capacity as a notary public, lawyer or advocate.

Director or Manager of an acceptable credit/financial institution

E.g. Bank Manager.

Embassy Official

From the country the ID document was issued.

Formally appointed member of the Judiciary

Lawyer/Advocate

Notary Public

Regulated introducer or an authorised employee of a regulated introducer

For example, a Financial Advisor who is incorporated in or formed under the law of a country which is an equivalent jurisdiction, or authorised employee of a regulated introducer. A reference number to confirm the regulatory status of the introducer must be included.

Registrar or other civil or public servant

Authorised to issue or certify copy documents. Located and currently working in an equivalent jurisdiction.

Serving police officers

Located and currently working in an equivalent jurisdiction.

Please note we cannot accept certification completed by family members.

Selfie Option

Alternatively, if you are having difficulty locating a suitable certifier, and have exhausted all options, we can accept the following:

- a photo of your passport
- a selfie photo of you holding your passport (head and shoulders), the passport details must be clear within the photo
- a photo of your proof of address document



Important information

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 planholders.

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 planholders, up to 90% of the liability to the protected planholders will be met.

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, UAE Branch, which is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE governed by such law. Registered offices at Unit 601, Building 6, Emaar Square, Dubai. (PO Box 50389 Dubai) Telephone: +971 4 425 2300 www.zurich.ae

Zurich International Life Limited, Hong Kong branch, registered in Hong Kong (Registration No. F-3667) on 1 October 1986 as a non-Hong Kong incorporated company. Registered office: 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong. Telephone +852 3405 7150.

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

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