

ITA

Up to 2 months free premiums

for qualifying monthly and annual premium cases.

What is the offer?

- Qualifying single and joint life ITA policies will receive one month or two months free premium(s).
- For policies with a life cover sum insured between HKD3,750,000/USD500,000 and HKD7,499,999/USD999,999 (or currency equivalent), the second month's premium will be free.
- For policies with a life cover sum insured of HKD7,500,000/USD1,000,000 and above (or currency equivalent), both the second and third month's premiums will be free.

What do your clients need to do to qualify?

- Take out a new ITA policy with a term of at least ten years.
- Submit their application, via you, to your local Zurich office between 1 April and 30 June 2015.
- Policies must be issued by 31 August 2015.



Terms and conditions

- To qualify, your client's application must be submitted between 1 April and 30 June 2015 and issued by 31 August 2015.
- This offer is only available on regular monthly or annual premium cases. It is not available on any other frequency of payment.
- This offer is only applicable on policy terms of ten years or more.
- The two months free premium offer applies where the life cover sum insured is HKD7,500,000/USD1,000,000 and above (or currency equivalent) and the one month free premium offer applies where the life cover sum insured is between HKD3,750,000/USD500,000 and HKD7,499,999/USD999,999 (or currency equivalent). Where the life cover sum insured is below HKD3,750,000/USD500,000 (or currency equivalent), no offer will apply. These qualifying levels apply to life cover sums only; other rider benefit amounts will not be aggregated, nor will life cover amounts be aggregated in joint life cases.
- If your client pays their premiums annually they will benefit from a reduction of one twelfth (for life cover sums insured of HKD3,750,000/USD500,000 to HKD7,499,999/USD999,999) or one sixth (for life cover sum insured of HKD7,500,000/USD1,000,000 and above) of the initial annual premium. This means that for the two months free premium offer they only need to pay five sixths of the annual premium in the first year and for the one month free premium offer they only need to pay eleven twelfths of the annual premium in the first year. In subsequent years they will need to pay the full annual premium.
- If your client pays monthly premiums, they must pay the first premium. Zurich will aim to apply the free premium as the second policy premium, or the second and third policy premiums (as appropriate). In the event that Zurich is unable to apply the free premium(s) for whatever reason, the policy owner will be required to continue to fund the policy until the free premium(s) is/are applied.
- This offer is not available to clients increasing the amount of cover provided by an existing policy.
- This offer is not available to clients who have cancelled an existing policy within six months of the new policy issue date.
- This offer is available at inception only; it cannot be added after a policy has been issued and can only be used once per client.
- The free premium offers apply to both standalone and bolt on ITA policies.
- This offer is not available in conjunction with any other offers from Zurich.
- Zurich has the right to withdraw the offer at any time with one month's notice.
- In the case of dispute, Zurich's decision on whether or not to apply the offer, is final.

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 Government Insurance and Pensions 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 owner 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.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

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

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