

Replacing TPD with the Continuous Care option



Adding Care for existing Wealth Protection customers

- Wealth Protection customers can replace any or own occupation TPD cover with cover in the Continuous Care option without underwriting.
- A quote (via the adviser portal or your BDM) and a submission through the front end (with no LIS) will be needed.
- For customers adding the Continuous Care option or increasing their sum insured overall, an LIS will be required and the addition will be underwritten.
- Quoting is available through portal, except for SuperLinked policies, where a manual calc will be required. Sample quote screens are below:

Reduce TPD sum insured (existing functionality)

The screenshot shows a policy management interface with several tabs at the top. The 'TPD Cover' section is expanded, showing a 'Cover Amount' of 1,389,605 and a 'Premium' of \$3,666.12 /yr. Below this, there are options for 'Premium Structure' (Variable Age-Stepped) and 'TPD Cover' (checked). Further down, there are sections for 'Double TPD option', 'Platinum TPD', 'Definition', and 'Occupation Class'. At the bottom, there is a 'Trauma Cover' section and another 'TPD Cover' section.

Click Add Cover

The 'Add Cover' dialog box is shown, displaying a 'Discounts' table with one entry: Zurich+ at 10%. Below this, the policyholder's details are shown: SUMMERR PETRIE, Female, Date of Birth 16/02/1966, Age 58, Age Calc Date 27/06/2024. There are fields for 'Indexation' (CPI), 'Premium Waiver option' (unchecked), and 'Smoker Status' (Non-Smoker). A yellow 'Add Cover' button is highlighted. Below the dialog, the 'Death with optional TPD and Trauma' section is expanded, showing 'Death Cover' (checked) with a 'Cover Amount' of 1,389,605 and a 'Premium' of \$3,666.13 /yr. The 'TPD Cover' section is also expanded, showing 'Cover Amount' (1,389,605), 'Premium Structure' (Variable Age-Stepped), and 'TPD Cover' (checked).

Select Continuous Care option

The 'Which would you like to add?' dialog box is shown, with two radio button options: 'Continuous Care option' (selected) and 'Needlestick Cover option'. There are 'Ok' and 'Cancel' buttons at the bottom right.

Choose the sum insured and press calculate premium

The 'Calculate Premium' dialog box is shown, with the 'Continuous Care option' selected. There is a 'Calculate Premium' button. Below this, the 'Cover Amount' is set to 1,000,000 and the 'Premium' is 'To be calculated'. The 'Premium Structure' is set to 'Variable Age-Stepped' and the 'Occupation Class' is 'A2 A3 A4 B1 - Other white collar'.

Adding Care for other existing customers



Other customers will need to get a quote for the Continuous Care option as new business through Zurich Life Quotes and apply through the front end with underwriting.

The Continuous Care option will go onto a new policy.