

Futura

Customer product disclosure document



HELPING YOU DECIDE

This is an **important document** which gives you a summary of the Futura policy. Please read this **before** you buy this policy and keep it for future reference.

Contents

This important document explains the main features of your Futura policy. Please read this together with your personalised illustration and the 'Investments – your guide' and 'Mirror funds – your guide' brochures.

Please make sure you fully understand what you are buying and keep this document and your personalised illustration in a safe place for future reference.

For residents of Qatar, the Qatar Financial Centre Regulatory Authority is the independent financial services regulator for the Qatar Financial Centre. It requires us, Zurich International Life Limited, to give you this important information to help you decide whether this Futura policy is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

1. Product details	3
2. Aims of the policy	4
3. Your commitment	4
4. Risk factors	5
5. Other documents you should consider reading	6
6. Questions and answers	7
7. Policy charges	13
8. Exercising your right to cancel	15
9. Claiming	15
10. About Zurich	16
11. Further information	17
12. How to contact us	18

Futura is designed to meet legal and regulatory requirements for customers resident in the country in which it is purchased. Should the policy owner or the life insured move to another country during the term of the policy, it may no longer be suitable. Laws and regulations in a different country may affect our ability to continue to service the policy in accordance with the terms and conditions and we may no longer be able to provide all the benefits under the policy. We may, for example, be unable to process switch instructions in connection with the policy or accept future contributions. The policy owner must advise us of any change to country of residence during the term of the policy prior to such change becoming effective. In these circumstances, and subject to the policy owner's consent, we may provide contact details to another company within the Zurich Insurance Group in order to check whether there is an alternative product suited to the new situation and country of residence.

We do not offer tax advice and recommend that independent advice is obtained in respect of any tax consequences which may arise from a change in country of residence.

Any assignment of the policy to a person resident in a different country from the policy owner may be subject to the above provisions.

Futura

Futura is a flexible whole of life, unit-linked protection policy designed to accommodate changes to benefits as the circumstances of your life change.

Futura is a protection policy; it is not an investment policy. However, your choice of funds plays an important part in maintaining the level of your benefits. You should always remember that the primary purpose of the funds selected by you is to ensure that your benefits are maintained for as long as you need them.

Futura has a wide range of additional benefits that can protect you, your family and/or your business against the financial impact of severe illness, accident or death at any stage of your life.

Your relevant financial professional will help you to decide if this policy is right for you, the levels and types of cover that are appropriate for your circumstances and the funds in which to invest.

1. Product details

1.1. Ownership

Policy owner

Individuals, trustees and companies can own this policy.

1.2. Life insured

Futura can be written on the following bases:

- single life, or
- joint life first death; or
- joint life both death; or
- joint life last death.

1.3. Age limit

Policy owner

Minimum age of 18 when the policy starts.

Life insured

Minimum age of 18 when the policy starts. Maximum age of 74 when the policy starts (some additional benefits have different age restrictions. Please refer to section 6 'Questions and answers' on page 7 for details).

1.4. Premiums and payment

Policy currency

- US dollars
- Euros
- Pounds sterling
- Hong Kong dollars
- Swiss francs
- Japanese yen

Premium payment methods

Credit card
Cheque
Bank standing order
Telegraphic transfer

Premium payment frequency

You can pay regular premiums monthly, quarterly, half-yearly or yearly.

Single premiums may be paid at any time.

2. Aims of the policy

This policy is designed to:

- Pay a cash sum on the death of the life or lives insured.
- Provide a range of comprehensive additional benefits to protect against the financial impact of serious accident and illness.
- Allow you to change the levels of protection and benefit options available.

3. Your commitment

What you need to do:

- Pay all the premiums as outlined in your personalised illustration, and/or premiums required as a result of a future change to the policy, or as a result of a regular policy review.
- Provide instructions as to how premiums are to be invested in the policy.
- Provide us with all the information we ask for when applying for your policy.
- Answer all the questions on your application fully, truthfully and accurately.
- Tell us about any changes in your health, family history, occupation or if you take up any hazardous activities between signing the application and when your cover starts.
- Advise us of any significant changes to your personal circumstances, such as moving to a different country of residence.
- Seek ongoing financial advice; you should seek advice before you make any changes to your policy and whenever your circumstances change.
- Ensure you are satisfied that you understand the important aspects of your policy and the fund(s) you choose, especially the associated risks and charges.

4. Risk factors

You need to be aware that:

- Buying Futura is a long term commitment. Stopping or reducing premiums may cause your policy to lapse. If this happens the policy will end, all benefits will stop and you will not get your money back.
- Your choice of funds plays an important part in maintaining your level of benefits. You should always remember that the primary purpose of the funds selected by you is to ensure your benefits are maintained for as long as you need them.
- Futura gives you the flexibility to choose funds from a comprehensive range covering a wide selection of asset classes and currencies. Each individual fund will have its own level of risk rating and it is very important that you discuss and understand your choice of funds with your relevant financial professional.
- The value of your policy is linked to your fund selection. The value of these funds can fall as well as rise and is not guaranteed.
- If the investment return of the funds selected is less than illustrated, you may have to increase your premium payments to maintain your chosen benefits, or if your vanishing premium term has already ended, you may have to recommence premiums. If you choose not to increase/recommence your premium payments, your policy value may fall to zero which means your policy will lapse and all benefits will stop.
- If you choose to invest in more volatile funds and/or funds with a higher risk rating, the risk of not achieving your illustrated growth rate is increased as greater risk/volatility could result in large and sudden falls in the prices of funds.
- If you make a withdrawal and your policy value is not sufficient to cover future policy and benefit charges, your policy may lapse and all benefits will stop.
- If you don't answer all the questions on your application fully, truthfully and accurately, we may not pay a benefit claim.
- Policy charges will be in accordance with section 7 'Policy charges' on page 13 but may be subject to variation with prior notification from us. We will give you at least three months' notice in writing of any increase in the policy charges, unless it is not reasonably possible in the circumstances.

5. Other documents you should consider reading

This document gives you key information about the policy. If you want more detail on specific points, please read the following documents.

Futura policy terms and conditions

Provides the full terms and conditions of Futura.

Futura personal illustration

Provides details of the level of benefits provided by your policy, the premium required to enable your policy to sustain for the length of time chosen at the selected growth rate, and the effect of policy charges.

Investments – your guide and **Mirror funds – your guide**

Provides details of the fund options available for Futura.

These documents are all available from your relevant financial professional or from us. Our contact details are in section 12 'How to contact us' on page 18.

6. Questions and answers

6.1 Is Futura right for me?

It may be right if:

- you are looking for a unit-linked, whole of life protection policy;
- you require a policy which offers life cover along with a number of additional benefits that can help protect against the financial impact of severe illness and accident;
- you want a protection policy that can change as your circumstances change.

6.2 Who can apply for a Futura?

- Individuals, trusts or companies.
- You can own the policy yourself or jointly with someone else.
- Anyone aged 18 or over.

6.3 Who can be insured with Futura?

- You can insure the life of anyone aged 18 or over, with a maximum age of 74 at the policy start date (different age restrictions apply to some additional benefits, please refer to section 6.14 'What benefit options are available on Futura?' on page 10 for details).
- You may insure up to two people.
- The policy owner does not have to be a life insured, although there would need to be an insurable interest.
- The policy is issued on either a single life, joint life first death, joint life both death or on a joint life last death basis.

6.4 When will the policy start?

The policy will start once your application has been approved, you have provided us with all the documentation that we asked for and we have accepted your first premium.

6.5 How long can the policy last?

The policy is a whole of life plan which will come to an end:

- when the relevant life insured dies; or
- when the policy is fully encashed; or
- if the policy lapses.

6.6 What is my policy currency?

You choose the policy currency at the outset and this determines the currency of your premiums and policy charges, the currency of the benefit levels supported by your policy and the currency in which we make any payments from the policy.

For example, if you choose a policy currency of US dollars, we will calculate your premiums and policy charges in US dollars, your policy benefit amounts will be expressed in US dollars and, in the event of a valid claim under the policy, we will pay out the claim in US dollars.

6.7 What is my fund currency?

The currency of the funds you choose does not have to match the policy currency. For example, you could choose to invest in euro funds with a US dollar policy. However, we will make a currency exchange charge when converting your premiums into a different fund currency, or when switching between funds of different currencies.

Investing in funds in different currencies will expose you to currency exchange rate fluctuations, which may increase your investment risk.

6.8 What are the minimum contributions?

The minimum regular and single premium amounts are as follows:

Regular premiums

Currency	Monthly	Quarterly	Half yearly	Yearly
USD	150	450	900	1,500
GBP	100	300	600	1,000
EUR	150	450	900	15,000
HKD	1,200	3,600	7,200	12,000
JPY	20,000	60,000	120,000	200,000
CHF	250	750	1,500	2,500

Single premiums

Currency	Single premiums	Additional single premiums
USD	15,000	6,000
GBP	10,000	4,000
EUR	15,000	6,000
HKD	120,000	48,000
JPY	1,500,000	600,000
CHF	25,000	10,000

6.9 How and where will my premiums be invested?

Your premiums will be used to buy units in your chosen funds. The value of the units will increase or decrease depending on the investment performance of the fund(s). The value of your policy, at any time, will be the current value of the units in the fund(s) you have chosen, less any charges.

You can invest in our low risk, managed or mirror funds.

Please read section 6.17 'What is the range of funds' on page 11 and the 'Investments – your guide' and 'Mirror funds – your guide' brochures for further details on the funds available and for the terms and conditions governing the funds.

6.10 Is there a loyalty bonus?

From the tenth policy anniversary and each year thereafter, we will add 0.5% each year of the policy value to your policy as a loyalty bonus.

6.11 How long can I pay premiums for?

You can choose to pay your premiums throughout the life of your policy (whole of life premiums), or you can choose to pay a higher premium for a fixed period of between 7 and 50 years (vanishing premium term). Whichever payment options you choose, all premium payments will stop once you reach age 95.

Policy reviews are carried out by us at the fifth policy anniversary and every year thereafter, or whenever there is a significant change to your policy, to ensure that your premiums are sufficient to support your cover/benefit levels for at least the next five years.

6.12 Can I change my regular premium payments in the future?

Yes you can. You can choose to change your premium levels or we may advise you in the future that you need to change your premium amount in order to maintain the level of benefits.

This may happen if:

- you change the benefit levels on your policy in the future and need to increase or reduce your premiums as a result; or
- you stop paying premiums for a period of time and wish to recommence premiums at a later date; or
- you change the period over which you wish to pay your premiums; or
- your fund choices fail to match the investment return in your personalised illustration and you need to increase your premium to ensure your policy can maintain the benefit levels.

6.13 What happens if I stop paying regular premiums?

If you stop paying regular premiums the following may happen:

- Your policy may not remain in force for the length of time you wanted it to at the outset, unless you reduce the benefit options and/or benefit amounts provided by the policy.
- All policy charges and benefit charges (with the exception of waiver of premium) will continue to be deducted.
- Waiver of premium benefit (if chosen) will stop.
- Your policy may lapse (particularly in the early years) and all the benefits under the policy will stop. If this happens you will not receive any money back.

6.14 What benefit options are available with Futura?

For single life, joint life first death and joint life both death policies the benefit options are:

Compulsory benefits:

- **Life cover** pays a lump sum benefit on the death of the relevant life insured. If you choose to include any additional benefits to your Futura policy, the maximum amount of cover for these benefits will be limited to the lower of the life cover sum insured on your policy or the maximum cover amount allowed for that benefit.
- **Terminal illness benefit pays** a lump sum benefit of the lower of the life cover sum insured or USD1 million (or currency equivalent determined by Zurich International Life (Zurich)) on the diagnosis of a terminal illness of the relevant life insured. Terminal illness benefit claims are paid as an advance of the life cover sum insured, so in the event of a claim the life cover sum insured will be reduced or extinguished altogether.
- **Aeroplane cover** pays a lump sum in addition to the life cover sum insured (up to a maximum of USD1 million in addition to the life cover sum insured), in the event that the life insured dies as a fare paying passenger on a commercial airline.

Life cover, terminal illness benefit and aeroplane cover are compulsory benefits with Futura – all the other additional benefits are optional. For life cover (including terminal illness benefit) and aeroplane cover the maximum age at entry is 74.

Additional benefits:

- **Waiver of premium benefit** ensures that in the event that a life insured is totally incapacitated by illness or accident the policy premiums are paid by us. This means that the policy can continue as originally planned. The maximum age at entry for this benefit is 59 and the benefit stops at age 70.
- **Critical illness benefit** provides a lump sum amount if the life insured is diagnosed with a critical illness, or undergoes a medical procedure covered under the policy. The maximum age at entry for this benefit is 59. Critical illness claims are paid as an advance of the life cover sum insured, so in the event of a claim the life cover sum insured will be reduced or extinguished altogether.
- **Children's critical illness benefit** is included within the critical illness benefit definitions. This will pay a lump sum of USD10,000 in the event of your child being diagnosed with a critical illness, or undergoing a medical procedure covered under this definition. A maximum of three children are each covered by this benefit.
- **Permanent and total disability benefit (PTD)** pays a lump sum amount in the event that the life insured is diagnosed as permanently and totally disabled. The maximum age at entry for this benefit is 59 and the benefit stops at age 70. A valid claim for PTD will not reduce the life cover sum insured.
- **Family income benefit** pays a series of regular payments for a selected period of time in the event of the death of the relevant life insured. The maximum age at entry for this benefit is 74.
- **Accidental death benefit** is paid in addition to the life cover sum insured where the life insured dies as a result of an accident. The maximum age at entry for this benefit is 59 and the benefit stops at age 70.
- **Dismemberment benefit** pays a lump sum if the life insured suffers the loss of sight or limb as the result of an accident. The maximum age at entry for this benefit is 59 and the benefit stops at age 70.
- **Hospitalisation benefit** is payable if the life insured is hospitalised for more than three consecutive days. The maximum age at entry for this benefit is 59 and the benefit stops at age 70.

For joint life last death policies, the benefit options are:

Compulsory benefits:

- **Life cover** pays a lump sum benefit on the death of the last of the lives insured to die.
- **Aeroplane cover** pays a lump sum in addition to the life cover sum insured (up to a maximum of USD1 million in addition to the life cover sum insured), in the event that the last of the lives insured to die dies as a fare paying passenger on a commercial airline.

Life cover and aeroplane cover are compulsory benefits with Futura – any other benefits are optional. For life cover and aeroplane cover the maximum age at entry is 74.

Additional benefits:

- **Waiver of premium benefit** ensures that in the event that a life or lives insured is totally incapacitated by illness or accident the policy premiums are paid by us. This means that the policy can continue as originally planned. The maximum age at entry for this benefit is 59 and the benefit stops at age 70.

Any benefits are offered subject to underwriting (which may require medical examination/tests) and may be accepted on standard terms, at an increased rate, postponed or declined.

All benefits are offered on a yearly renewable basis.

6.15 Indexation

You can choose to automatically increase your benefit levels and premium amount by (currently) 5% each year to counter the effects of inflation, as long as your application is accepted on standard terms and you have not chosen a vanishing premium term.

Indexation is only available if the life insured is aged 49 or less at entry and it is not offered beyond age 54.

6.16 Can my benefits change in the future?

Yes, subject to underwriting, you can change the amounts of any benefits and change your choice of additional benefits at any time. Changing the benefits may mean that you have to change your premium levels.

6.17 What is the range of funds?

With Futura, you can choose from a wide range of fund options as follows:

- **Low risk funds**

These funds form the foundation of our investment range, and invest in cash, money markets and international fixed-interest securities.

- **Managed funds**

Our range of managed funds offers differing levels of risk. The range offers the benefits of diversification across equities, cash and fixed-interest securities that are listed in the world's stock markets. The asset allocation within these funds is managed by our fund adviser Threadneedle.

- **Mirror funds**

Mirror funds are created where we have negotiated agreements with leading investment management organisations around the world to offer a range of funds to suit all risk appetites.

For each fund managed by these external investment managers, we have created a fund, investing exclusively in the external fund (apart from small cash holding from time to time).

The mirror funds offer access to a range of specialist funds with more specific investment criteria than the managed funds. They include bond funds, equity funds and sector themed funds, e.g. healthcare, technology, property and commodities.

You should note that when investing into a mirror fund, the fund structure, charges, expenses and taxation of the mirror fund are not the same as the underlying fund, and as a result the performance between the funds may differ and the fund prices will not be the same.

The value of any investment and the income from it can fall as well as rise as a result of market and currency fluctuations and you may not get back the amount originally invested.

For full details of the range of funds and their charges, please refer to the 'Investments – your guide' and 'Mirror funds – your guide' brochures, copies of which are available on request.

6.18 How much does the policy pay out?

For full details of the effect of policy claims, please refer to the [policy terms and conditions](#).

In the event of a valid claim, we will pay out the applicable benefit amount in the currency detailed in your policy schedule. Some benefit claims may reduce other benefit amounts or end the policy.

We may need to reduce your policy value in the event of some benefit claims.

6.19 How will I know how my policy is doing?

You can keep up to date with your policy details online through Zurich International online (ZIO) once we issue your policy. To register, please visit www.zurichinternational.com and click on your region (if needed) and click on the ZIO tab.

6.20 Can I take withdrawals from the policy?

Withdrawals are allowed from policies which have a positive policy value.

Regular premium policies have no policy value during the early years (see section 7.1 'Regular premium initial charge' on page 13 for information on the reduced allocation periods), and withdrawals are not allowed whilst the policy has no value.

Taking withdrawals may result in a reduction in the benefit amounts equal to the amount of the withdrawal.

6.21 Where do I get further information?

As this document is only a summary of Futura, we will send a copy of the policy terms and conditions with your policy documents. If you would like a copy before then, please ask your relevant financial professional or contact us directly.

7. Policy charges

All policy charges are subject to regular review by Zurich International Life and may change in the future.

What are the charges?

7.1 Regular premium initial charge

- Regular premiums are allocated at the following rates:

Years 1 and 2 (nil allocation period)	0%
Years 3 to 9	93%
Years 10+	98%

This means that for at least the first two years of your policy, all your premiums are used to pay the set up charges for your policy. For years three to nine we take a 7% initial charge from your regular premiums and for year ten onwards, we take a 2% initial charge from your regular premiums.

- Single premiums are allocated at 84%. This means that for all single premiums we take an initial charge of 16%.

7.2 Benefit charges

The cost of providing benefits is determined by the age, gender, smoker status and other personal details of the life or lives insured, together with the levels of cover required. Benefit charges will increase yearly.

Benefit charges are deducted monthly in advance by cancelling units in your choice of funds.

7.3 Policy administration charge

A policy administration charge is deducted from your policy each month. The current charge is detailed in the table below:

Currency	Monthly policy administration charge
USD	7.50
GBP	5.00
EUR	7.50
HKD	60.00
JPY	1,125.00
CHF	12.50

7.4 Annual fund management charge

The annual fund management charge (AMC), is deducted from each fund by the fund manager, prior to calculating the unit price. Additional charges may be levied by fund managers to cover other fees and costs incurred in the running of the funds.

For full details of the available range of funds and their charges please refer to the 'Investments – your guide' and 'Mirror funds – your guide' brochures, copies of which are available on request.

7.5 Zurich's mirror fund management charge

The mirror fund charge applies to all mirror funds and the current charge is 0.75% a year of the mirror fund value. It is deducted daily before calculating the mirror fund unit price.

7.6 Regular premium cessation charge

If you stop paying regular premiums within five years, your policy will be subject to a one-off charge. The current charge is detailed in the table below:

Currency	Regular premium cessation charge
USD	150
GBP	100
EUR	150
HKD	1,200
JPY	20,000
CHF	250

This charge is deducted by cancelling units in your choice of funds.

7.7 Credit card charge

If you pay your regular premiums by credit card, we will make a charge which is currently 1.5% on each premium amount by increasing the amount collected.

7.8 Currency switch charge

If you switch between funds of different currencies then there is a charge of 0.175% of the currency switch amount.

7.9 Trust charge

Policies held in trust with Zurich Trust Limited, are subject to a yearly trust charge which is currently:

Currency	Yearly trust charge
USD	375
GBP	250
EUR	375
HKD	3,000
JPY	50,000
CHF	62

Zurich Trust Limited is regulated by the Jersey Financial Services Commission for the conduct of trust company business under the Financial Services (Jersey) Law 1998. Registered office: 12 Castle Street, St Helier, Jersey, JE2 3RT Channel Islands.

8. Exercising your right to cancel

Can I change my mind and cancel?

- If you are resident in Bahrain, you have 30 days from the date of issue of your policy documents to write to us to ask us to cancel the policy.
- If you are resident in Qatar, you have 30 days from the receipt of your policy documents to write back to us to cancel the policy.
- You can exercise your right to cancel before receiving any documents by contacting your relevant financial professional or us directly. Our contact details are in section 12 'How to contact us' on page 18.
- If your policy is being paid by regular premiums and you decide to exercise your right to cancel, we will refund the regular premium paid.
- If you have paid by a single premium and there has been a fall in the value of your investments between the time your policy issued and we receive your request to cancel, we will deduct this amount from any refund.

9. Claiming

How do I make a claim?

The person making the claim should contact us at the address in section 12, 'How to contact us' on page 18 or the relevant financial professional who originally arranged the policy, as soon as possible.

In the event of a claim under the policy we may need to see the relevant life insured's medical records and we may need the life insured to undergo a medical examination or testing.

The policy owner will be required to supply this information at their own expense.

Why might a claim not be paid?

For full details of all the policy exclusions, please refer to the [policy terms and conditions](#).

We may not pay a claim if:

- your policy lapsed prior to the claim event; or
- you fail to provide us with all the information we ask for or failed to disclose relevant information when you applied for your policy, and/or when you make a claim; or
- you have not made all the premium payments that were due; or
- your claim fails to meet the requirements set out in the policy terms and conditions.

If we apply any additional exclusion to your policy, we will advise you and show them in your policy schedule.

10. About Zurich

10.1 Zurich International Life

Zurich International Life is part of the Zurich Insurance Group which is headquartered in Zurich, Switzerland. The Group is a global insurer with superior financial strength, a talented workforce and a highly valued brand. Acting as one team with one purpose we take a global approach to resources and capabilities. The Group applies these strengths to help our individual, commercial and corporate customers understand and protect themselves from risk.

10.2 Committed to the international investor

At Zurich International Life we are committed to the international investor and strive to be an outstanding provider of international savings and investment products and to offer excellent service and value. We are a major player in the world of international products and are well known and trusted in the marketplace.

10.3 The Isle of Man

The Isle of Man offers distinct benefits as a base for your investment and protection policies, which include:

Financial and political stability – the Isle of Man has one of the longest standing continuous parliaments in the world, and the island has enjoyed the stability of its own government for more than 1,000 years.

Robust insurance and policyholder protection legislation – the island is world renowned thriving financial centre with stringent legislation, which includes:

- **The Isle of Man Insurance Act 2008** ensures that senior management and controlling parties of insurance businesses are fit and proper, and that the companies are financially sound.
- **The Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991** ensure that, in the event of an Isle of Man authorised life assurance company being unable to meet its liabilities to its policy owners, the Policyholders' Compensation Fund would pay policy owners a sum equal to 90% of the amount of any liability of the insurer under the contract. The Island's scheme operates globally, providing protection to policy owners no matter where they reside and would be funded by a levy on the funds of the other Isle of Man authorised life assurance companies.

10.4 Taxation

There are no deductions made in respect of any tax in the Isle of Man from investments held on behalf of our investors, or from any policy proceeds in the event of a valid policy claim.

You should note that the tax treatment of any benefits taken from this policy will depend on the personal circumstances of the claimant at the time of the claim, including their country of residence.

If the Futura is held by a trust or company then different taxation rules may apply.

Please consult your relevant financial professional if you are in any doubt as to the extent to which you may be liable to tax under this policy.

The information contained in this document is based on our understanding of relevant legislation, regulation and taxation issues as at October 2013 and may change in the future.

Zurich International Life is unable to provide individual tax guidance and recommends that you always seek professional tax advice.

11. Further information

11.1 How to complain

If you ever need to complain about your policy, please contact us in the first instance, using the address or the contact numbers in section 12 'How to contact us' on page 18. Details of our complaint handling process are available on our website www.zurichinternational.com.

If you are not satisfied with our response, you may also have the right to refer your complaint to the regulators below:

In the case of Bahrain, please be aware that there is a time limit to contact the Central Bank of Bahrain of 30 days from receipt of our response.

Bahrain regulator:

The Compliance Directorate
The Central Bank of Bahrain
P.O. Box 27
Manama
Bahrain

Telephone: +973 17 547 777
Email: compliance@cbb.gov.bh
Website: www.cbb.gov.bh

Qatar regulator:

Qatar Financial Centre Regulatory Authority (QFCRA),
The Customer Dispute Resolution Scheme,
P.O. Box 22989,
Doha
Qatar

Telephone: +974 495 6888
Email: compliance@cdrs.org.qa
Website: www.qfcra.com

You also have the option to refer your complaint to the Isle of Man dispute resolution service, the Isle of Man Financial Services Ombudsman Scheme (the FSOS) to formally review your case. The FSOS contact details are:

The Financial Services Ombudsman Scheme,
Isle of Man Office of Fair Trading,
Government Building,
Lord Street, Douglas,
Isle of Man, IM1 1LE,
British Isles.

Telephone on: +44 1624 686500
Email: ombudsman@iomoft.gov.im
Website: www.gov.im/oft

Complaining to the Ombudsman will not affect your legal rights. You should note that companies and trusts are not eligible to refer a complaint to the Ombudsman.

11.2 Compensation

- Your relevant financial professional will recommend products that are suitable for you. You may have a right to compensation if an authority decides that a recommendation was unsuitable when it was made.
- The Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991 cover your policy. This means that if we become insolvent, you will be protected for up to 90% of our liability to you.

12. How to contact us

Remember your relevant financial professional will normally be your first point of contact.

If you wish to contact us, you can call us, email or write to us:

If you are based in Bahrain



Telephone: +973 1756 3321

Sunday to Thursday between 9am and 5pm.



Fax: +973 1756 4291



Email: helppoint.bh@zurich.com



Write to:

Zurich International Life,
Zurich HelpPoint
P.O. Box 10032,
19th Floor,
Almoayyed Tower,
Seef District,
Kingdom of Bahrain.

If you are based in Qatar



Telephone: +974 4496 7555

Sunday to Thursday between 9am and 5pm.



Email: helppoint.qa@zurich.com



Write to:

Zurich International Life,
Zurich HelpPoint
P.O. Box 26777,
404 Fourth Floor,
Qatar Financial Centre Tower,
West Bay,
Doha,
Qatar.

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

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 owners 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.

Zurich International Life Limited is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain.

Zurich International Life Limited is authorised by the Qatar Financial Centre Regulatory Authority.

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

Registered in the Isle of Man number 20126C.

Registered office: 43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles.

Telephone +44 1624 662266 Telefax +44 1624 662038 www.zurichinternational.com