

# Income Replacement extension

(Zurich Income Replacement only)

This form allows you to apply to extend your cover under **Zurich Income Replacement** beyond age 65, provided you meet the criteria set out below.



To be completed by the life insured.

To avoid delays, check that all questions have been answered fully. Please use BLOCK LETTERS.

## Cover applied for

Cover type – indemnity (no proportionate income benefit)

Benefit – one year for sickness or injury

Cover commencement date – policy anniversary following your 65th birthday

Any extra-cost options which were part of the original policy will cease to apply from the policy anniversary following the life insured's 65th birthday. Premier level of cover will be altered to comprehensive level of cover.

## Eligibility checklist

You must:

have a benefit period of 'to age 65' on your policy

be working in paid employment for more than 30 hours per week

apply to Zurich at least 60 days before the benefit expiry date shown on your Policy schedule

not be currently claiming disablement benefits or have claimed disablement benefits any time in the last 12 months

## Current policy information

Zurich Income Replacement\*

Policy number:

\* This extension is not available to occupations categorised as 'special risk'

Name of life insured

**Signature of life insured**

Date

X

/ /

Name of policy owner (if different to above)

**Signature of policy owner**

Date

X

/ /

## Privacy

Zurich is bound by the Privacy Act 1988 (Cth). In completing the forms or questions herein you will be providing us with your personal and, perhaps, sensitive information. The collection and management of this information is governed by the Privacy Act 1988. For a more detailed explanation of Zurich's Privacy Policy please visit our website at [www.zurich.com.au](http://www.zurich.com.au) or contact the Zurich Privacy Officer on 132 687 or email us at [privacy.officer@zurich.com.au](mailto:privacy.officer@zurich.com.au)

Any questions? Call 131 551

Please return the completed form to us:

By post, to **Zurich Australia Limited, Underwriting Department, Locked Bag 994, North Sydney NSW 2059**, or

By email, as a scanned attachment, to [life.newbusiness@zurich.com.au](mailto:life.newbusiness@zurich.com.au)