

Income Continuance Plan

For staff members of the University of Limerick (UL)

Standard application form



Eligibility - please note that members must be under age 65

To be eligible to apply for membership of the Income Continuance Plan for staff of the University of Limerick you must be:

- Under age 65 and
- Employed in pensionable employment and
- A staff member in University of Limerick.

Job/work sharers: Job/work sharing members of UL who satisfy the eligibility conditions above may also apply to join the UL Income Continuance Plan. The level of contribution and benefits which apply for them may differ from those relevant for the full-time members (see *Plan Summary for details*).

A Personal Details

Mr Mrs Ms Prof Dr Forename

Surname

Address

Date of Birth Age Next Birthday Sex M F

Civil Status Married Single Widow(er) Separated Divorced Civil Partner Former Civil Partner

Telephone Number (work)

(home)

(mobile)

Email Address

Nationality

Country of Residence

Note:
Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010 and 2013, Zurich Life may require clients to provide 'Evidence of Identity' and 'Proof of Address' and other supporting documentation.

B Employment Details

Occupation

Employer **UNIVERSITY OF LIMERICK**

Current Annual Salary € Date commenced employment:

C Medical Details

Important note

When answering the questions in this section you must give full and accurate information in relation to all Material Facts.

Material Facts: I understand that I must disclose all Material Facts. A Material Fact is any fact that may influence the assessment and acceptance of an application for insurance or may increase the possibility that you will make a claim under this policy. If you are in any doubt about whether a fact is material, you should disclose full details.

However, it is important that you are aware that in accordance with the provisions of Part 4 of the Disability Act 2005 you should **NOT** disclose the result of any **Genetic (DNA or RNA) test**.

You must disclose if you are having treatment for, experiencing symptoms of, or having investigations (other than a genetic test) for a genetic condition as well as disclosing all other conditions.

Any information not fully dealt with in the answers to the questions should be inserted in 'Further Details', Section D. We may require a full medical proposal form in certain circumstances. You will be advised if this is necessary. If your health changes between the date you apply for cover and the date your application is accepted, you must let us know immediately as failure to do so may result in a claim being refused.

If you answer 'Yes' to any of these questions, please provide details below or on a separate sheet.

1. In the last three years, have you had time off work due to illness or injury for more than ten consecutive working days? Yes No
2. Have you ever had back pain, sciatica, neck, shoulder, knee or any other muscular or joint pains? Yes No
3. Have you ever had stress, anxiety, depression or any other mental health problems? Yes No
4. In the last year have you been prescribed, taken or advised to take any medication or treatment including tablets, creams, inhalers, drops or sprays? (Oral contraceptive pill or treatment for colds, influenza and respiratory tract infections may be ignored) Yes No
5. In the last five years, have you had or been advised to have any tests or investigations or are you awaiting the results of any tests or investigations? Yes No
6. In the last five years, have you attended a specialist, hospital or clinic or have you been admitted to hospital? (In-patient periods in respect of normal pregnancy and delivery, appendectomy or tonsillectomy need not be disclosed) Yes No
7. Are you currently unwell or do you have any medical condition or physical impairment that is not already disclosed above? Yes No
8. Have you ever been declined, postponed or accepted on special terms by Zurich Life or any other insurer for life, specified (critical) illness or income protection? Yes No

D Further Details

If you have answered 'yes' to any of the medical questions above please provide details below or on a separate sheet.

Question	Nature of illness	Dates and duration off work	Name and address of doctor consulted

Name & address of current GP:

Name & address of previous GP if you have changed GP in the last two years:

E Further medical information by phone

Zurich Life may require additional medical or risk related information to assess your application. If this is the case, you may be contacted for a telephone interview by a qualified nurse working for MorganAsh Limited (a specialist company carefully selected by Zurich Life to carry out the interview) in order to obtain more information regarding your medical history. This will assist Zurich Life in processing your application more quickly.

It is essential that you provide all requested information regarding your medical history. This telephone call will be recorded and will form part of your application for cover and a transcript copy of the phone conversation will be sent to you. Please see Section F for details of how this interview works.

Contact details: Please provide as many phone numbers as possible and your preferred contact time.

Telephone Number: (work)																			
(home)																			
(mobile)																			

Preferred contact time: Morning Afternoon Evening

If an interview is required for your application you will be contacted within a few days to arrange a convenient time. If you are contacted at an inconvenient time please ask to re-arrange the call to a more suitable time.

The interview can be undertaken up to 9.00 p.m. on weekdays and during the day on Saturdays. If you have call barring on your phone, please arrange to allow MorganAsh to phone you, or you may like to call them on 1800 805 397. It is important that you are in a confidential environment and have the time to spare to undertake the interview. MorganAsh will not undertake the interview if you are driving.

F Telephone Interviews: frequently asked questions

What is a telephone interview?

Zurich Life has a telephone data collection service where a qualified nurse from our specialist partner, MorganAsh, will telephone you to obtain details about your health that will give us the level of information we need to assess your application. This will reduce the need for additional information at a later date.

When is a telephone interview required?

A telephone interview may be required depending on the information provided in your application. If a telephone interview is required you will be contacted by MorganAsh to arrange a convenient time to complete the telephone interview.

How does a telephone interview work?

All phone calls are made by qualified nurses who work for MorganAsh (a specialist company who are conducting the interviews on behalf of Zurich Life). They will first ask you to confirm some personal information, as a security check to ensure confidentiality and that you are comfortable to undertake the interview at that particular time. After this, they will ask you relevant questions to gather the health information we need.

What do I need to prepare for the interview?

Please find out the following information and have this available:

- Any medication you are currently taking, including name and dosage
- Any past or present medical condition suffered (other than very minor ailments such as the common cold)
- The results of any tests or investigations, for example, blood pressure or cholesterol tests
- Your height and weight. Please weigh yourself prior to the interview
- It is helpful to think about your recent medical history, for example in the past few years, did you visit the doctor or have you missed any time off work? If so, why and what medication did you receive?

If you are not sure whether something is important, you should mention it to the nurse who will assist you with any questions you may have.

We will record the phone call which will be a permanent part of your application for cover and we will send you a transcript of the interview. Calls should take approximately 15 to 30 minutes. Once we have gathered the relevant details as part of the interview, Zurich Life will assess the information and, in most cases, make a final decision on whether we can accept your application. Willis Risk Services Ireland will then write to you to communicate this decision. In certain circumstances we may require some further medical evidence from your doctor and/or from yourself. You will be advised if this is necessary.

What are the advantages of a telephone interview over getting the information by paper?

1. We tailor each interview to you and your personal circumstances, making the process easier and quicker than completing detailed medical questions.
2. We can get better quality information on your health history.
3. It reduces the need for us to contact your GP.

What happens if I do not want to discuss my medical details over the phone?

If you do not want to discuss your medical details then please advise MorganAsh when they contact you, or alternatively, please contact Willis Risk Services Ireland and other underwriting options will be advised to you shortly.

Confirmation of Scheme membership

Your cover begins from the date Zurich Life, the insurer of the UL Scheme, accepts your application. On joining, members receive a formal acceptance letter confirming that they have been included as a member of the UL Scheme from Willis Risk Services Ireland.

In a small percentage of cases, membership of the UL Scheme may be refused.

In other cases, membership may be offered subject to the condition that certain medical conditions are excluded.

Warning: The current premium may increase after the next UL Scheme review in January 2020*.

* Please note in the interim the premium rate will remain at the current 0.66% of salary. However, your individual monetary contributions will increase or decrease in line with your salary if you are contributing directly from salary.

Salary Deduction Mandate

To: The Finance Officer, Employer: UNIVERSITY OF LIMERICK

Please deduct until further notice from my pay the appropriate amount of my pensionable salary in respect of my contribution under the Income Protection Plan for staff members of the UL and remit this amount to Zurich Life. I recognise that these deductions are being made solely as a measure of convenience to me and that they may be terminated at any time. I also recognise that the ultimate responsibility for ensuring that the correct deductions have been made, and that deductions are cancelled when appropriate, rests with me and that beyond making remittances on foot of sums deducted as stated, my employer accepts no responsibility of any kind in this matter. I further understand that should I wish to amend or cancel this deduction I will submit this request in writing to Willis Risk Services Ireland.

Applicant's Name

(BLOCK CAPITALS):

Workplace Name

& Address:

Employee Number:

(Please refer to your Payslip)

Applicant's Signature:

X

Date



Applicant:

Please sign and date.

Contact Graeme Clinton on 01 639 6339 or
email UL.ICP@Willis.ie

Willis Risk Services (Ireland) Limited

Grand Mill Quay, Barrow Street, Dublin 4, Ireland.

Telephone: 01 661 6211 Fax: 01 661 4369 Website: www.willis.ie

Willis Risk Services Ireland Limited (t/a Willis) is regulated by the Central Bank of Ireland.

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Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

Intended for distribution within the Republic of Ireland.

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at January 2015 and may change in the future.

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