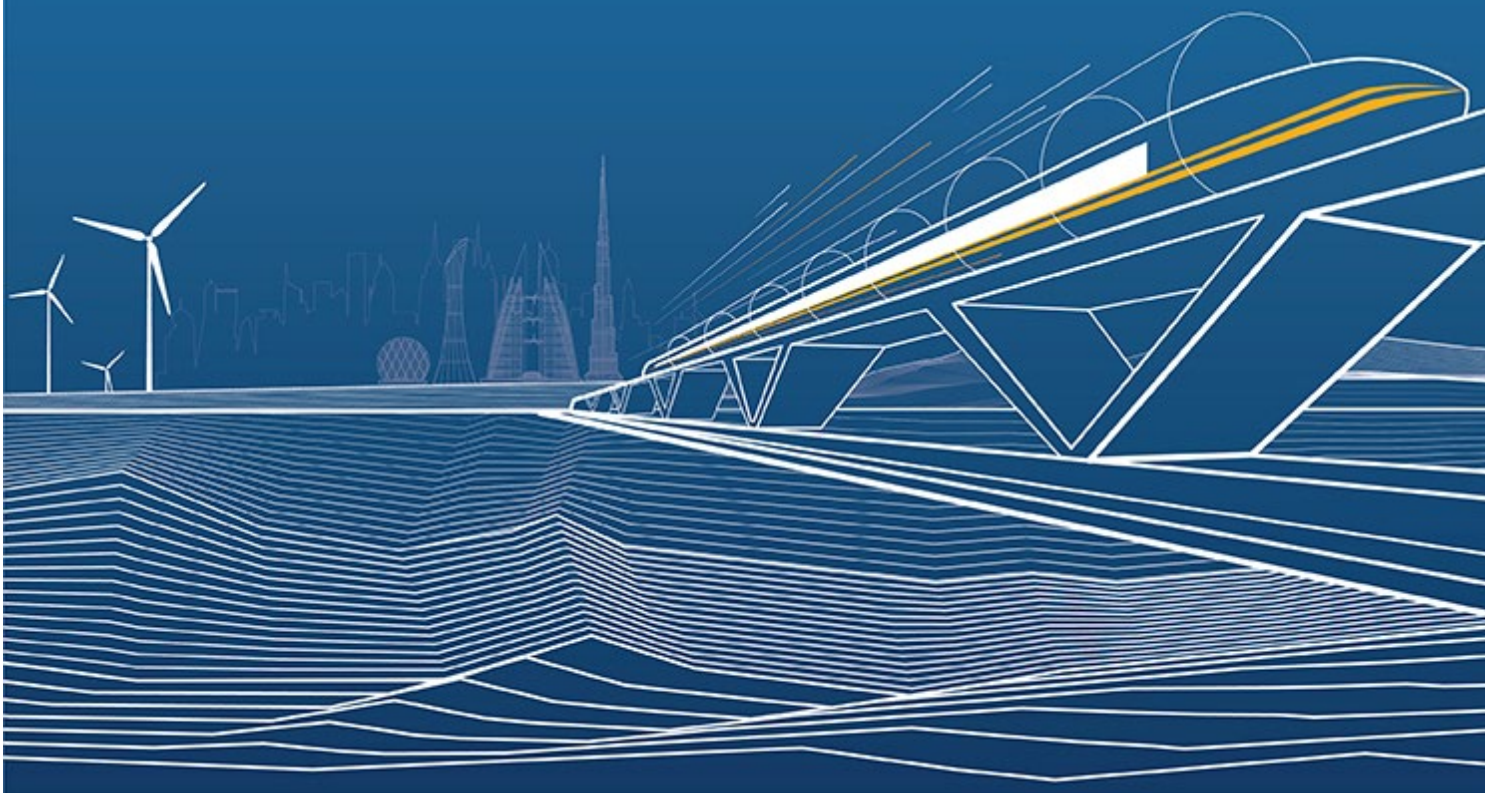


**ZURICH**PRO  
Get on board



## Frequently Asked Questions

for  
financial  
professionals

# Content

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# Getting ZurichPro

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## > What is ZurichPro?

ZurichPro is a digital quote, application and underwriting solution designed to enhance your face to face sales process.

## > What is the E-Service Centre?

The E-Service Centre is the administrative part of ZurichPro. Your admin team will use the E-Service Centre to manage the new business pipeline and submit requirements instantly on the platform. They will be able to access the E-Service Centre using their ZIO (Zurich International Online) credentials. Your admin team will have the authority to accept or decline any application based on your company's internal guidelines.

## > How do I download ZurichPro?

ZurichPro is available on the App store and Google Playstore for your iPad or tablet.

For desktop users, please get in touch with your admin team for assistance. They will help you download ZurichPro from the E-Service Centre. You can then install the app on your device/s.

Click [here](#) to download ZurichPro or talk to your Zurich Account Manager.

## > How do I use ZurichPro?

If you are a financial professional working with Zurich and a suitable certifier, you will need your ZIO (Zurich International Online) username and password to use ZurichPro.

# Getting ZurichPro

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## > **How do I access the E-Service Centre?**

Click [here](#) to go to the E-Service Centre or talk to your Zurich Account Manager. You will be able to log in with your ZIO (Zurich International Online) username and password.

## > **What are the technical requirements for installing ZurichPro?**

These are the technical requirements to install ZurichPro:

Tablet and laptop

- IOS version 10+. Devices: iPad Air, iPad Air 2, and iPad Pro. Minimum 8 GB devices.
- Android version 6+. Devices: Minimum 8 GB devices with at least 2 GB RAM.
- Laptop: Windows 10 operating system with minimum 3 GB RAM and 320 GB hard disk.

For desktop users: please get in touch with your admin team. They will help you download ZurichPro from E-Service Centre. You can then install the app on your device/s.

Browser compatibility

- Internet Explorer 11+.
- Latest versions of Google Chrome, Safari or Firefox.

# Getting ZurichPro

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## > **Is there any other requirement?**

You should have version 1.8 of Java for ZurichPro.

## > **What are the technical requirements for installing the E-Service Centre?**

These are the technical requirements to install E-Service Centre:

Tablet and laptop

- IOS version 10+. Devices: iPad Air, iPad Air 2, and iPad Pro. Minimum 8 GB devices.
- Android version 6+. Devices: Minimum 8 GB devices with at least 2 GB RAM.
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Browser compatibility

- Internet Explorer 11+.
- Latest versions of Google Chrome, Safari or Firefox.

## **How does the “Synchronize” function work?**

- > When you log in to ZurichPro for the first time, it will prompt you to “Synchronize” the data. This Synchronization will take between three to eight minutes. Please make sure that you complete this process without closing the app as all the system files will be loaded for Zurich Pro to function properly.

# Getting ZurichPro

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## > I have forgotten my ZurichPro password. How do I reset it?

In order to access ZurichPro you need to use your existing ZIO (Zurich International Online) credentials.

In case you have forgotten your ZIO password, click on “I am having a problem logging in” on your ZurichPro log in screen and you will be redirected to the ZIO password reset page.

If you do not have a ZIO log in please contact your admin team to get one or speak to your Zurich Account Manager for further assistance.

In case your ZIO account is not active, please get in touch with your [Zurich HelpPoint team](#) to reactivate the account.

## > I have forgotten my ZIO (Zurich International Online) passwords and security questions. How can I reset my details?

Please get in touch with your [Zurich HelpPoint team](#).

## > Will ZurichPro work offline?

No connectivity, no problem! You will be able to work on ZurichPro without any internet connection. Click on the “Save” button. Then when you connect to the internet, click on the “Synchronise now” button. This will update the data.

# Getting ZurichPro

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## > Will E-Service Centre work offline?

No, since this is a website, you need to be online to work on this.

## > What about data security on ZurichPro?

Client data will not be stored on the tablet. It will reside in the ZurichPro application and can be accessed only by logging in. This includes signatures, documents and completed applications.

## > Who can assist me if I need help?

Please get in touch with your Zurich HelpPoint team [here](#).

## > What happens if I delete the app?

If you accidentally delete the app please reinstall ZurichPro and make sure you synchronise your data with all your devices.

# Getting ZurichPro

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## > Do I have to connect online?

You can complete most of the steps offline. You only need to be online to:

- submit your application
- download your documents
- get updates on special offers
- update the software

If you are offline for more than seven days, the system will prompt you to connect to the internet and synchronise your data. To ensure everything is up to date, we recommend you to synchronise your data everyday.

## > How often do I have to connect?

If you are offline for more than three days, the system will prompt you to connect to the internet and synchronise your data. To ensure everything is up to date, we recommend you to synchronise your data everyday.

## > How long can I use the current quote system?

In order to facilitate a smooth transition between these tools, we will continue to operate the existing quote system until you are familiar and comfortable with the new system.



# Product

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## > **What products are available on ZurichPro?**

You can create quotes for all Zurich products on ZurichPro. Additionally you can complete the digital application for ITA with immediate decision capability from the same date. For other products, the application process remains unchanged.

## > **How do I change a product quote?**

To change a product at the Quote stage, simply go back to the “product selection” menu.

## > **Are there any changes to the illustrations?**

To meet regulatory requirements, we have made two changes to the illustrations:

1. The output is now bilingual (English and Arabic).
2. Quotes will also show a 0% growth rate in addition to the selected growth rate.

## > **At what point will the Temporary Life Cover start?**

The Temporary Life Cover will start when the application is submitted from ZurichPro along with a valid method of payment form. Please refer to the Terms and Conditions of the product for details.

# Entering details and tracking

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## > How do I make sure that my name and contact details are correctly captured on the applications?

Please capture your latest contact details by following these steps:

1. go to the Application section
2. click on "Agent declaration" in the basic tab
3. fill in your details

It is important that you verify your details and ensure they are correct in order to receive updates on the status of your applications.

## > How do I track the status of my application?

Simply go to the ZurichPro dashboard to view the policy status. You can right click on "policy status" to check the requirements.

## > How will I know if information is missing throughout the application?

ZurichPro makes it easy for you. An error marker will be visible on top of the page at each stage of the process. Also the missing field will be prompted. Applications are submitted when all aspects are marked with green ticks.



## > How will I know that the application is ready or submission?

Applications are ready to be submitted when all aspects are marked with green ticks.

# Accessibility

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## > **Can the entire illustration and application be completed offline?**

Yes, the entire process can be completed offline for ITA.

However, Internet connection is required only to submit the application. All your data will be saved. There is no need to copy and paste data when you are online. For our other products, you can continue the illustration offline with the end to end capability available in the next release.

## > **Do I need to go online to submit an application?**

Yes, it is necessary to be online to submit an application.

## > **I have created applications on my tablet. How would these applications be available on my desktop?**

This is simple. Click on the “Sync now” button on the ZurichPro dashboard on both the devices - all your data will be synchronised.

## > **If I accidentally log out, will I lose all the data that I have entered?**

No. Everything is saved. All the details that you have entered are saved when you move to the next page. Just click on the “Sync now” button to update the data when you go online.

# ZIO pipeline

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## > Do I need to use ZIO (Zurich International Online) and the E-Service Centre for the pipeline?

All your cases will be available on ZIO (Zurich International Online) pipeline.

For ITA applications exclusively submitted through ZurichPro, you need to work through the E-Service Centre for issuance.

# Document submission

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## > **Is there a limitation in the image size?**

Given the need to have high resolution images, the file size limit per attachment is 5 MB.

## > **I missed a document, how do I upload it?**

Your admin team can send an email to [zurichpro@zurich.com](mailto:zurichpro@zurich.com) with the attachments.

## > **How do I upload requirements on the app?**

Two options are available:

1. With the camera icon on your tablet. (png, jpg, gif and bmp formats.)
2. With the upload icon (pdf, pptx, docx, doc, xls, xlsx, xlsx, xlsx, xlsx, pps, txt, rtf, csv, htm, html, odt, ppsx, png, jpg, jpeg, gif and bmp )

The size of each file should be 5 MB or lower.

## > **My client has an updated signature. How can I capture this on ZurichPro?**

You can update any change in your clients' signature through the "Other Documents" functionality. Please fill the "Certifying Signature Form" with the updated client signature and upload the document as an image using the "Other Document" tab.

# Document submission

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## > **Can I upload a scanned copy of a photo ID from a client?**

Yes, you can. Please ensure you confirm that you have seen the original by clicking the disclaimer when uploading documents.

## > **What documents can I download from ZurichPro?**

You can download all quotes and documents submitted along with the e-application in two ways:

1. You will receive an email with all the documents. You can then download the attachments.
2. Your admin team can help you download the documents you submitted with the application.

## > **How can I print a quote?**

Two options are available:

1. After you have finalized a quote, click on the "Download PDF" option. Save the PDF to print the quote.
2. Print the quote from your dashboard. Under "Action", click on "Summary" and download the PDF to print.

# Payment

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## > **What happens when my client has a credit card from a financial institution residing outside the UAE?**

This is not an issue. Your client can use his/her credit card from any other country. Please ensure that s/he considers the currency conversion charges applicable for his/her bank.

## > **There is no “Other” option in job title when “Banking/Finance/Insurance” is selected. What do I do?**

If it is a banking industry, please select "Bank Staff" or for any other industry select the closest possible job title. (There is no "Not listed above" option available under "Banking/Finance/Insurance" domain.)

## > **How do I set up the method of payment with ZurichPro?**

In case of the initial premium:

1. You will find the method of payment under “Payments” tab in the apply section.
2. Select the option to pay the initial premium: cheque, standing order (bank TT) or credit card.

If there is a change in method of payment:

Please submit the [Method of Payment form](#) once the policy is issued.

## > **Can I select additional benefits using ZurichPro or is it life cover only?**

Absolutely. You can select the rider benefits and cover amounts on ZurichPro in line with the available benefits on each product.

# Quote guidance

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## > **How can I get my rated quotes?**

The rated quotes will be available on ZIO (Zurich International Online). You will receive the decision depending on the case and requirements.

## > **I do not see the rider benefits on the Quote. How can I find them?**

Please click on “Add benefit” and the drop down menu with rider benefits will appear.

## > **I have submitted an application for my client. Now s/he wants to buy another product from Zurich. Do I have to submit all the details again?**

With ZurichPro, this is much simpler!

The app has a clone feature in the quote functionality:

1. Go to “Action” at the right top corner of the screen.
2. Create an editable copy of an accepted quote by clicking “copy”.

You can also clone an existing quote.

## > **How long will a quote be on ZurichPro?**

Quotes will be available for 90 days.



# Quote guidance

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- > **Can I upload more than four primary and four contingent beneficiaries on the application without an additional form (like the current paper application)? If yes, how can I do that?**

ZurichPro allows you to upload as many beneficiaries as you require as long as the allocation equals 100%.

- > **Can applications for increasing premium and additional contributions on existing policies be input through ZurichPro?**

No, for these cases, please complete the process using paper based applications.

- > **Can I attach supporting documents in ZurichPro?**

Absolutely. As part of the application submission, a valid proof of ID for policy owner(s) and third party payer are required. Any supporting documentation that you wish to provide can be attached under the 'Other documents' field in the ZurichPro application form. Each file size should be 5 MB or lower.

# Application guidance

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## > **Do I need to follow any sequence while filling up the application on ZurichPro?**

For these cases, our existing process remains unchanged. We have designed the sequence on Zurich Pro to minimize your time and effort to fill in client data. That's why please follow this sequence - this will ensure that the system has all the information stage by stage. By the time you reach the "Question" stage, the system will prepopulate all the relevant data required to complete the application.

This best practice will save time and ensure that no question is repeated.

## > **How can I search for a previous quotation or application?**

Just click 'View all quotes' or 'View all applications' on your dashboard. You will be able to search for records using any information displayed in the table. Quotes are available for 90 days.

## > **What changes can be made to a policy once it has been submitted?**

For these cases, our existing process remains unchanged.

## > **What if I need to amend the application after the client has signed the form?**

Click on "Correction" option on the application post which the client will have to resign the application.

## > **How can I make changes to a policy after it is issued?**

Your [Zurich HelpPoint team](#) remains at your disposal for any changes required.

# Application guidance

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> **How can I cancel an application after it has been submitted?**

Please email your [Zurich HelpPoint team](#) with the policy number to support you with such requests.

> **How long will the application be on ZurichPro?**

The application will be in the pipeline for 90 days. After this time, we will process this for cancellation.

> **What happens to my paper ITA applications?**

For all the paper ITA applications, please follow the current process on ZIO (Zurich International Online).

> **I have accidentally clicked “Complete” for an application that is not complete, What do I do?**

Please get in touch with your Zurich HelpPoint team [here](#).

> **I am not receiving the confirmation email at my official email address. What do I do?**

Please get in touch with your Zurich HelpPoint team [here](#).

# E - Signature

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## > How can I verify the signature?

This is simple. Just ensure that the client's signature on the application matches the AML document signature.

## > How can I capture the e-signature of the customer?

With ZurichPro, only one signature is required from the customer and one signature from you (optimised for iOS, Android and Windows 10).

You have three options for the e-signature:

1. With a tablet - use signing area for capturing the signature.
2. With a laptop - use a signing pad.

In case you cannot obtain or complete the signature digitally, don't worry. The paper process is still available.

# Special offers

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## > **Will the system update the new special offers if I have not been online?**

The special offers will only be updated once you are online. This is done automatically when you go online. If you remain offline for three consecutive days, you will not be able to log in without an internet connection. This is to ensure that ZurichPro is synchronised with our latest offers.

## > **How can I apply a special offer? Do I still need to provide the flyer?**

No flyer is required. Special offers, if applicable, can be selected at the 'Quote' stage. You will have access to the latest special offers when you are online.

# Suitable certifier

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## > **I am not a suitable certifier, nor do I have an active ZIO account. How can I work on ZurichPro?**

No worries. Please speak to your admin team to get yourself registered as a suitable certifier. As a suitable certifier, you will be able to access your ZurichPro account along with your valid and active ZIO (Zurich International Online) account.

## Important information

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