

## LifeProtect

Protecting what matters most to you





# LifeProtect

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This brochure is designed as a quick reference to all of the main features of the policy. For full details of any individual cover or any other aspect of the policy, you should consult the Policy Document, which is definitive in all matters of interpretation and entitlement to benefit. In the event of any conflict between this brochure and the Policy Document, the provisions of the latter will prevail.

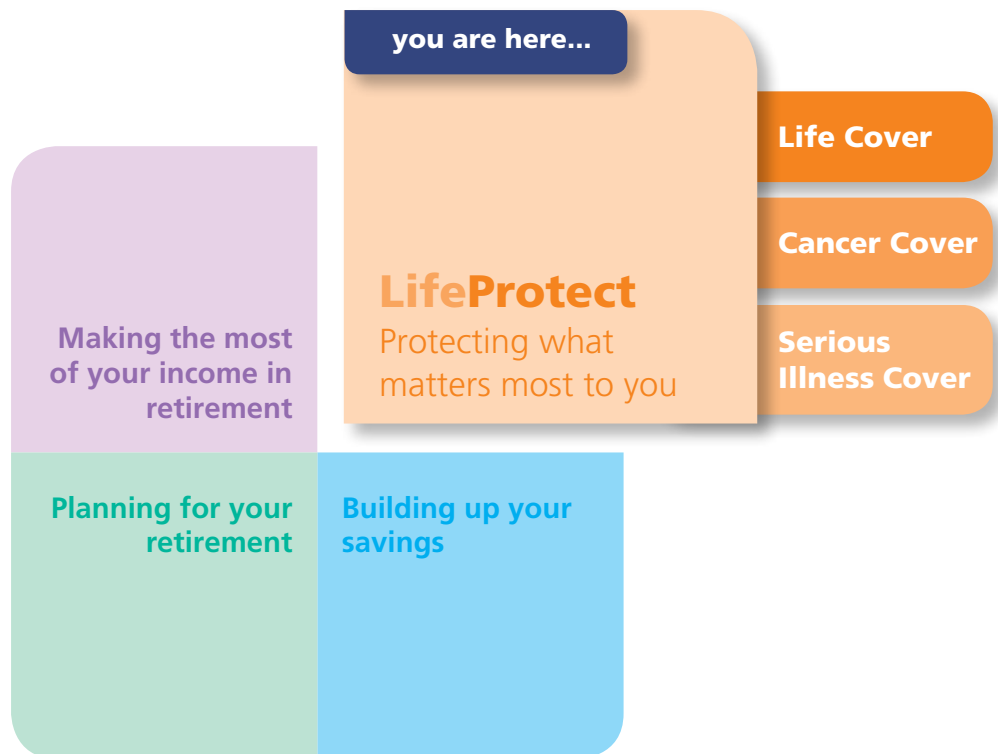
Claims may not be payable in certain circumstances (for example, intentional self-inflicted injuries). These are known as exclusions, and full details are given in the Policy Document.

Acceptance of an application by Zurich Life is subject to underwriting. This means that when you apply for cover, you will have to answer some questions about your health and family history. Zurich Life may decline to offer cover, or may restrict the benefits available.

# Your Financial Life Plan

At Zurich Life we recognise that your financial needs and priorities are different at each stage of your life. Perhaps you are at the stage when you need to provide financial protection for your loved ones; build up your savings; plan for your retirement; or make the most of your income when you retire.

No matter what stage you are at in your financial life plan, we have a comprehensive range of solutions designed to help meet your individual needs.



# Meeting Your Protection Needs

Preparing today allows you to financially plan for tomorrow. We all think 'it will never happen to me', but suffering a serious illness or dying could create financial issues at a very difficult time for you or your family. This is why planning is so important.

We understand that flexibility is important to you. And so you can mix and match covers to find the protection that will give you the upmost peace of mind.

***If you are looking to provide financial protection for you and your loved ones then we can help.***



“ I want to provide for my family if I become seriously ill or die. ”



“ I need to protect my mortgage. ”



“ I'm looking for tax-efficient life cover. ”

# Your Choice of Covers

Despite its importance, many of us do not have Life or Serious Illness cover. We insure our cars and homes yet we may not realise just how important and affordable it is to have our most valuable asset insured – our life.

While you may recognise the need for financial protection if you die prematurely, it is easy to overlook the fact that you would also need financial support if you suffer a serious illness.

## Life Cover

**Life cover provides a benefit for your family or other named beneficiaries if you die within a chosen term. It is the simplest form of protection available. You can choose a policy which pays the Life cover benefit as a lump sum or as a monthly income in the event of your death.**

## Cancer Cover

**Cancer cover pays out a lump sum if you are diagnosed with cancer, as defined in the Policy Document. It is important to realise that some cancers caught in their early stages would not be eligible to claim under this plan. While costing much less than traditional Serious Illness cover, Cancer cover can provide valuable peace of mind.**

## Serious Illness Cover

**Serious Illness cover pays out a lump sum if you are diagnosed as suffering from one of a number of specified serious illnesses or need to undergo a specified surgery, as defined in the Policy Document. The policy can be set up on a stand alone basis meaning that the Serious Illness cover is paid independently of any Life cover under the policy. You also have the option of accelerated cover, where any serious illness benefit paid reduces the amount of the Life cover in force.**

Regardless of which type of cover you take out, both the amount of cover, and the term over which cover is provided, are chosen by you when you apply.

The premium rates under these plans are guaranteed for the entire policy term to provide the initial benefits. This means that, even as you get older or if your health deteriorates, we will not increase the premium on the plan.





# Life Cover

“I want to provide for my family if I die.”

“I need to protect my mortgage.”

“I’m looking for tax-efficient life cover.”

## When you apply for Life cover, you have a choice of three types of cover:

1. **Level Term** (available under our Guaranteed Term Protection and Pension Guaranteed Term Protection plans)
2. **Monthly Income** (available under our Guaranteed Term Protection plan)
3. **Decreasing Term** (available under our Guaranteed Mortgage Protection plan)

### Level Term Cover

This cover makes a one off payment if you die during the term of your policy. Your dependants could use this money to live on for a period of time, or they could use it to pay for substantial costs such as funeral expenses, college fees, or outstanding medical bills.

There are some options you can select to tailor your plan. You may choose the Inflation Protection Option (see page 19) so that your cover increases through the term of the policy (in which case, so will your premiums). You may also select an option to extend your cover at the end of the term (see Protection Continuation Option on page 19).

#### Tax-efficient Life Cover

If you pay income tax, you may want to consider a special policy called Pension Guaranteed Term Protection. This policy allows you to get the benefit of income tax relief on your premiums. For more information visit our website [www.zurichlife.ie](http://www.zurichlife.ie) or ask your Financial Advisor.

### Monthly Income Cover

This cover pays a guaranteed monthly income from the time you die until the end of the policy term. For example, if the policy term was 20 years, and you died 10 years into the plan, your dependants would receive an income for the remaining 10 years of the plan.

You may choose the Inflation Protection Option (see page 19) so that your cover increases through the term of the policy (in which case so will your premiums).

Life Cover (Monthly Income) is a way of providing essential financial protection for a family. This cost effective solution will help your family to pay for regular out-goings such as utility bills. Budgeting with a regular income can be a lot easier than with a lump sum. Use the 'My Budget Planner' on page 14 as a guide.



## Decreasing Term Cover

This cover makes a one off payment if you die during the term of the policy. The amount paid out however, depends on when during the policy term you die. This is because the cover goes down over the term of the plan, broadly in line with the capital outstanding on your mortgage.

It is compulsory to have Life cover in place when you take out a mortgage, so that in the event of your death, the balance of the mortgage is paid off. Many people take out mortgage protection cover with their bank because it is convenient. However, it pays to shop around for the best premium. You are free to purchase Life cover from any life assurance company.

### Your Life cover is enhanced with free automatic benefits

There are a number of free benefits provided automatically with Life cover depending on the plan you choose. These may include:

- Accidental Death Benefit
- Long-term Care Conversion
- Guaranteed Insurability
- Child Life Cover
- Terminal Illness Benefit

See page 18 for more details.

You can also choose to add optional additional benefits, which will incur an extra cost, but may particularly suit your circumstances or give additional peace of mind. These are explained in detail on page 19.



In 2011, Zurich Life paid out over €44 million in death claims with an average payout of €140,000.

# Cancer Cover

“I want to provide for my family if I become seriously ill.”

## Cancer in Ireland

There are few families in Ireland that have been unaffected by cancer - one of the main serious illnesses affecting Irish men and women. Between 2007 and 2009 an average of 30,000 people per year were diagnosed with cancer, a 50% increase from the mid-1990's. There is now a one in three chance of a man, and a one in four chance of a woman developing invasive cancer in their lifetime. (Source: Cancer in Ireland 2011: Annual Report of the National Cancer Registry).



In 2011, 81% of Zurich Life's female and 61% of male serious illness claims were cancer claims.

## The financial implications of cancer

While many people fear the medical effects of cancer, the adverse financial implications are often ignored. A recent (2010) report by the National Cancer Registry highlighted the financial implications of cancer on Irish families.

- Increased medical costs such as consultant fees and expensive medications.
- Actual out of pocket expenses such as increased travel to appointments that may be in medical centres of excellence located a distance away from home.
- Increased utility bills due to the extra time spent at home recovering from surgery.
- Reduction in earnings due to patients (and their family members) having to take time off work. This is particularly relevant for those that are self-employed.

## Cancer Cover - What is covered and what is paid out?

Cancer cover pays a lump sum if you are diagnosed with cancer (as defined in the Policy Document) during the policy term. It is important to realise that some cancers, for example, cancers caught in their early stages, would not be eligible to claim under this plan.

In addition, Zurich Life will provide a partial payment of up to €15,000 for certain cancer illnesses (as defined in the Policy Document), which are listed below:

- Carcinoma in situ - oesophagus (treated by specific surgery)
- Ductal carcinoma in situ - breast (treated by surgery)
- Low-level prostate cancer with Gleason Score between 2 and 6 (specific treatment)

## Affordable cover

Traditionally, if you wanted to financially protect yourself in the event of cancer, you would have to put a Serious Illness plan in place where cancer is included as one of many medical conditions. Cancer cover from Zurich Life is different. It focuses solely on providing financial support if you get cancer. Cancer cover costs much less than a traditional Serious Illness plan.

### Your Cancer cover is enhanced with free automatic benefits

There are a number of free benefits provided automatically with Cancer cover.

- Partial Payment Cancer Benefit
- Guaranteed Insurability

See page 19 for more details.



# Serious Illness Cover

“I want to provide for my family if I become seriously ill.”

“I need to protect my mortgage.”

## Why choose Serious Illness cover?

These days people are living and working longer. Longer working hours, more stress and less recreation time can impact on our well-being. Serious illness may be the end result.

The good news is that many illnesses that were previously incurable can now be treated successfully. Scientific research over the past 20 years has helped to significantly improve survival rates. Surviving a serious illness can incur additional expenses, for example, the need to renovate the home, pay for care, medical equipment or even a well needed holiday. Serious Illness cover can help ease this financial burden, so all you have to concentrate on is recovery.

Serious Illness cover pays out a lump sum if you are diagnosed as suffering from one of a number of specified serious illnesses or need to undergo a specified surgery, as defined in the Policy Document, (see page 12 for more details).



In 2011, 42% of all Serious Illness claims paid by Zurich Life were for people aged 41 - 50.

## When you apply for Serious Illness cover, you have a choice of three types of cover:

1. **Level Term Stand Alone** (available under our Guaranteed Term Protection plan)
2. **Level Term Accelerated** (available under our Guaranteed Term Protection plan)
3. **Decreasing Term Accelerated** (available under our Guaranteed Mortgage Protection plan)

### Level Term Stand Alone

This cover makes a one off payment if you suffer a serious illness during the term of your policy. A stand alone plan means that if your plan also has Life cover included, your Life cover is independent of your Serious Illness cover. This means that the Life cover remains in place after a serious illness claim. There are some options you can select to tailor your plan. See Inflation Protection Option and Protection Continuation Option on page 19.

### Level Term Accelerated

This cover makes a one off payment if you die or suffer a serious illness during the term of your policy. Accelerated Serious Illness cover can only be taken out in conjunction with Life cover and if you make a serious illness claim, then your Life cover also ceases. You can select some options to tailor your plan. See Inflation Protection Option and Protection Continuation Option on page 19.

## Decreasing Term Accelerated

This cover makes a one off payment if you die or suffer a serious illness during the term of your policy. Accelerated Serious Illness cover can only be taken out in conjunction with Life cover and if you make a serious illness claim, then your Life cover also ceases. The amount paid out however, depends on when during the policy term you die. This is because the cover goes down over the term of the plan broadly in line with the amount outstanding on your mortgage.

You will see on page 12 the **list of Serious Illnesses covered**. For these illnesses (with the exception of coronary angioplasty) the Serious Illness payment amounts to the full serious illness sum insured.

## Partial Payment Benefit

Listed overleaf are 16 illnesses/procedures which are included free of charge when Serious Illness cover is selected (subject to underwriting). These are covered under the Partial Payment Serious Illness benefit.

If you are diagnosed with one of these illnesses or a specified event happens you will receive a partial payment of the lesser of:

- 50% of the Serious Illness sum insured; or
- €15,000.

A maximum of one Partial Payment Serious Illness claim for each illness can be made. If you make a Partial Payment Serious Illness claim your Serious Illness sum insured is not affected.



## Your Serious Illness cover is enhanced with free automatic benefits

There are a number of free benefits provided automatically with Serious Illness cover. These are subject to underwriting and depend on the plan you choose. These may include:

- Partial Payment Benefit
- Guaranteed Insurability
- Overseas Surgery Benefit
- Waiting List Benefit
- Child Serious Illness Benefit
- Child Partial Payment Serious Illness Benefit
- Child Overseas Surgery Benefit

See page 18 for more details.

You can also choose to add optional additional benefits, which will incur an extra cost, but may particularly suit your circumstances or give additional peace of mind. These are explained in detail on page 19.

## Specified Serious Illnesses Covered

Angioplasty for Coronary Artery Disease (of specified severity)*	Kidney Failure (requiring dialysis)
Aorta Graft Surgery	Liver Failure (end stage)
Aplastic Anaemia (of specified severity)	Loss of Hands or Feet (permanent physical severance)
Bacterial Meningitis (resulting in permanent symptoms)	Loss of Independent Existence
Balloon Valvuloplasty	Loss of Speech (permanent and irreversible)
Benign Brain Tumour (resulting in permanent symptoms)	Major Organ Transplant
Benign Spinal Cord Tumour (resulting in permanent symptoms or requiring surgery)	Motor Neurone Disease (resulting in permanent symptoms)
Blindness (permanent and irreversible)	Multiple Sclerosis (with persisting symptoms)
Cancer (excluding less advanced cases)	Multiple System Atrophy (resulting in persisting symptoms)
Cardiac Arrest (with insertion of defibrillator)	Paralysis
Cardiomyopathy (permanent and of specified severity)	Parkinson's Disease (resulting in permanent symptoms)
Chronic Rheumatoid Arthritis (of specified severity)	Permanent Total Disablement (activities of daily work)
Coma (resulting in permanent symptoms)	Pneumectomy (removal of a complete lung)
Coronary Artery Bypass Graft	Pre-senile Dementia (including Alzheimer's Disease) (resulting in permanent symptoms)
Creutzfeldt-Jakob Disease (CJD) (resulting in permanent symptoms)	Primary Pulmonary Hypertension (of specified severity)
Deafness (permanent and irreversible)	Progressive Supra-nuclear Palsy (resulting in permanent symptoms)
Encephalitis (resulting in permanent symptoms)	Pulmonary Artery Surgery (with surgery to divide the breastbone)
Heart Attack (of specified severity)	Severe Lung Disease (of specified severity)
Heart Structural Repair (with surgery to divide the breastbone)	Stroke (resulting in permanent symptoms)
Heart Valve Replacement or Repair (with surgery to divide the breastbone)	Systemic Lupus Erythematosus (SLE) (of specified severity)
HIV Infection (caught in the EU (as at January 2010), North America, Australia or New Zealand from a blood transfusion, a physical assault or at work)	Third Degree Burns (covering 20% of the body's surface area)
Intensive Care (requiring mechanical ventilation for 10 consecutive days)	Traumatic Head Injury (resulting in permanent symptoms)

\* Payout limited to lesser of 50% of sum insured or €100,000.

Full definitions of the Serious Illnesses covered can be found in the Policy Document on request from Zurich Life.



## Specified Illnesses/Procedures Covered under Partial Payment Benefit

Brain Abscess (drained via craniotomy)	Serious Accident Cover (resulting in at least 28 consecutive days in hospital)
Carcinoma In Situ – oesophagus (treated by specific surgery)	Severe/Third Degree Burns (covering at least 10% of the body's surface)
Carotid Artery Stenosis (treated by endarterectomy or angioplasty)	Significant Visual Impairment (permanent and irreversible)
Cerebral arteriovenous malformation (treated by craniotomy or endovascular repair)	Single Lobectomy (removal of a complete lobe of a lung)
Ductal Carcinoma In Situ – breast (treated by surgery)	Surgical Removal of One Eye
Loss of One Limb	Syringomyelia or Syringobulbia (of specified severity)
Low Level Prostate Cancer, with Gleason Score between 2 and 6 (with specific treatment)	Severe Crohn's Disease (with persistent symptoms that have not responded to surgical intestinal resection)
Paralysis of One Limb (total and irreversible)	Ulcerative Colitis (treated with total colectomy)

Full definitions of the Partial Payment Serious Illnesses/Procedures covered can be found in the Policy Document on request from Zurich Life.



# What amount of cover will I need?

Everyone's situation is different. It may be helpful, when working out how much cover you should plan for, to figure out how much your family would need per month.

Then, decide how long you want your cover to last, for example, until your children are finished college. Your Financial Advisor can help you make these calculations.

My Budget Planner	Monthly Expenses
Rent or Mortgage	€
Food, groceries & other household costs	€
Utilities (water, gas, electricity)	€
TV, phone and internet	€
Insurance	€
Children's education (fees, books, uniforms)	€
Childcare costs	€
Clothes	€
Holiday	€
Travel costs	€
Socialising	€
Other	€
<b>Total monthly spend</b>	€
<b>Total monthly income</b>	€



If your family no longer had this income could they afford their monthly expenses?

# How much will it cost me?

The peace of mind that comes with protection for your family is priceless. Your premium will be determined by factors such as:

## **Your age**

It is beneficial to take out the cover you need as early as you can. As you get older taking out a new policy is likely to be more expensive.

## **Your health**

It makes good sense to get insured while you are in good health. Deteriorating health can result in a higher premium or being denied cover.

## **If you smoke**

Premiums for smokers are higher than non-smokers due to a greater risk of early death and more serious illnesses among smokers.

## **How long you want to be covered for?**

This depends on the term you choose.

## **The benefits you choose**

If you choose an optional additional benefit, you will incur an extra cost.

## For More Information



talk to your **Financial Advisor**



call us on **1850 202 102**



email **customerservices@zurich.com**



visit our website **www.zurichlife.ie**

If at any time in the future, you need more detail on your protection policy, ask your Financial Advisor or call our Customer Services Team on (01) 799 2711.

## About Us

Zurich Life Assurance plc ('Zurich Life') is one of Ireland's most successful life insurance companies, offering a full range of Pension, Investment and Protection products. Our investment team, based in Blackrock, Co. Dublin, is responsible for funds under management of approximately €12 billion, of which pension assets amount to €6.9 billion (as at 31st March 2012).

We are committed to the provision of excellent customer service. Zurich Life has won a number of industry service awards, including the Professional Insurance Brokers Association 'Broker Service Award of Excellence' eight times in a row; the Irish Brokers Association 'Service Excellence Award' fourteen times; and was rated 1st for service in the 2011 LIMRA Broker Attitudes Study.

We are a market leader in providing policyholder information online through our innovative website, **[www.zurichlife.ie](http://www.zurichlife.ie)**

Zurich Life is a member of Zurich Insurance Group (Zurich) a leading multi-line insurance provider with a global network of subsidiaries and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. Zurich offers a wide range of general insurance and life insurance products and services for individuals, small businesses, mid-sized and large companies as well as multinational corporations.

Zurich employs about 60,000 people serving customers in more than 170 countries. Zurich Insurance Group, formerly known as Zurich Financial Services Group, is headquartered in Zurich, Switzerland, where it was founded in 1872. Zurich employs over 1,000 employees across its businesses in Ireland.

## Additional Benefits

All the benefits shown in this section are subject to underwriting. You will be advised if any of them are excluded from your policy when your policy is issued.

### Life Cover

Free benefits provided automatically	Benefit description	GTP	GMP	PGTP
Accidental Death Benefit (application stage)	You are provided with accidental death benefit from the time we receive your completed application form (up to a maximum of €150,000 for Life Cover (Lump Sum) and maximum of €1,000 per month for a maximum term of 15 years for Life Cover (Monthly Income)). Cover ceases on earlier of application being accepted or declined and 30 days.	✓	✓	✓
Guaranteed Insurability (subject to underwriting)	This benefit gives you the option to increase the sum insured without further medical evidence on birth of a child, marriage, promotion (in certain circumstances) or in the event that you gain approval for a new mortgage or increase to an existing mortgage and subsequently draw down these funds.	✓	✓	✓
Terminal Illness Benefit	We will pay the full amount of Life cover and/or commence paying the Monthly Income sum insured in the event that you are diagnosed with a terminal illness at least twelve months before the end of the term you have chosen.	✓	✓	✗
Long-term Care Conversion (available with Level Term Cover only)	This benefit gives you the option to convert any unwanted portion of the Life sum insured to a Long-term Care Benefit. This payment is made, until you recover or die, for a maximum of 50 months.	✓	✗	✗
Child Life Cover (available with Level Term Cover only)	We provide a payment in the event of the death of your child to the amount of €6,000. Your child must be aged between three months and 18 years (or 21 years if in full-time education) at the date of death.	✓	✗	✗

### Serious Illness Cover

Free benefits provided automatically	Benefit description	GTP	GMP	PGTP
Partial Payment Benefit	If you are diagnosed with one of 16 illnesses listed in your Policy Document, you will receive a partial payment of 50% of your Serious Illness sum insured up to a maximum of €15,000.	✓	✓	✗
Guaranteed Insurability (subject to underwriting)	This benefit gives you the option to increase your cover without further medical evidence on birth of a child, marriage, promotion (in certain circumstances) or in the event that you gain approval for a new mortgage or increase to an existing mortgage and subsequently draw down these funds.	✓	✓	✗
Overseas Surgery Benefit	We will pay a once-off lump sum of €12,500 should you require an immediate and necessary surgical procedure or operation as a result of one of the specified serious illnesses covered by the policy that cannot be performed in any hospital in Ireland.	✓	✓	✗
Waiting List Benefit	In the event that you are put on a waiting list for major organ transplantation, the entire benefit is paid as an advance of your Serious Illness sum insured. If you are put on a waiting list in respect of any of the four specified surgeries (Aorta Graft Surgery, Coronary Artery Bypass Graft, Heart Structural Repair or Heart Valve Replacement or Repair) the benefit will be paid as an advance of 50% of your Serious Illness sum insured, subject to a maximum of €30,000.	✓	✓	✗
Child Serious Illness Benefit	Your child will be covered for the same specified serious illnesses as you are covered for. The cover is 50% of the Serious Illness sum insured, up to a maximum of €25,000. Your child must be aged between one year and 18 years of age (or 21 years if in full-time education) at the date of claim.	✓	✗	✗
Child Partial Payment Serious Illness Benefit	Your child will be covered for the same partial payment serious illnesses as you are covered for. The cover is 50% of the Serious Illness sum insured, up to a maximum of €7,500. Your child must be aged between one year and 18 years of age (or 21 years if in full-time education) at the date of claim.	✓	✗	✗
Child Overseas Surgery Benefit	This benefit extends the Overseas Surgery benefit of €12,500 to your children. Every parent will want to travel with their children at such a crucial time. This benefit will allow them to do so. Your child must be aged between one year and 18 years of age (or 21 years if in full-time education) at the date of claim.	✓	✗	✗



**GTP** - Guaranteed Term Protection

**GMP** - Guaranteed Mortgage Protection

**PGTP** - Pension Guaranteed Term Protection

✓ Available

✗ Not available

## Cancer Cover

Free benefits provided automatically	Benefit description	GTP	GMP	PGTP
Guaranteed Insurability (subject to underwriting)	This benefit gives you the option to increase your cover without further medical evidence on birth of a child, marriage, promotion (in certain circumstances) or in the event that you gain approval for a new mortgage or increase to an existing mortgage and subsequently draw down these funds.	✓	✗	✗
Partial Payment Cancer Cover	If you are diagnosed with one of three cancers (see page 8) of specified severity described in your Policy Document, you will receive a partial payment of 50% of your Cancer cover sum insured up to a maximum of €15,000.	✓	✗	✗

## Optional Benefits

Benefits available at an extra cost	Benefit description	GTP	GMP	PGTP
Hospital Cash Benefit	If you are admitted to hospital in Ireland as an in-patient for more than three days (72 hours), we shall pay the amount of Hospital Cash benefit you choose multiplied by the number of days (24 hours) you are in hospital to a maximum of one year (365 days).	✓	✓	✗
Child Hospital Cash Benefit	If you decide to add Hospital Cash benefit to your policy, Child Hospital Cash benefit will be added to your policy free of charge. If your child is admitted to hospital in Ireland as an in-patient for a period of more than three days (72 hours) as a result of an injury or illness, we shall pay a benefit based on the number of days your child is hospitalised.	✓	✗	✗
Personal Accident Benefit	The Personal Accident benefit is paid for each week you are unable to work in your current occupation as a direct result of an accident. It will be the lesser of half your weekly earnings or the amount of benefit you decide to set up.	✓	✓	✗
Waiver of Premium Benefit	This benefit gives you the added security of knowing that if you are unable to work because of injury or illness, we will pay your premiums after a period of 26 weeks has passed. Payments will stop on your recovery, at the end of the policy term, your 60th birthday or death, whichever is earliest.	✓	✓	✓
Protection Continuation Option	This option allows you to continue the benefits provided by your policy, at the end of the term, without providing further medical evidence. The option must be selected on the application form at the start date of the policy. Protection Continuation Option is not available on Life Cover (Monthly Income).	✓	✗	✓
Inflation Protection Option	If you choose to add the Inflation Protection option to your policy, you will have the option each year to increase your premium and sums insured by specific amounts to protect against inflation (7.5% for your premium and 5% for your sums insured).	✓	✗	✓
Permanent Total Disablement Benefit (own occupation) (available with Serious Illness cover only)	This benefit is payable if you or someone covered on your policy becomes permanently, totally and irreversibly unable to perform current working duties. You do not necessarily have to be suffering a serious illness; a significant bodily injury may result in you being in a position where you need to claim Permanent Total Disablement benefit. This option is always paid as an acceleration of the Serious Illness sum insured.	✓	✓	✗
Surgical Cash Benefit (available with Serious Illness cover only)	In the event that you require major surgery, you will receive a payment of 10% of the Serious Illness sum insured, up to a maximum of €25,000. If you require intermediate surgery, you will receive a payment of 5% of the Serious Illness sum insured, up to a maximum of €12,500. The intermediate and major surgeries covered are listed in your Policy Document.	✓	✗	✗

**Important: Please refer to the Policy Document for full details. The Policy Document is available on request from Zurich Life.**





**Zurich Life Assurance plc**

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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 May 2012 and may change in the future.

