We’re here when it counts
Our claims paid in 2019
You probably don’t spend too much time thinking about the valuable protection cover you have in place. You take out your plan and then you put it out of your mind - it’s one less thing to worry about! Well, that is until you need to make a claim. It’s then that you will be glad of the protection plan you have in place.

At Zurich, we understand this. And so when it comes to making a claim, we want to make it easy for you.
Zurich claims paid in 2019

Total amount of Life & Serious Illness claims paid was almost €64m

Life Insurance Claims

Largest claim amounted to €1,340,000

Cancer & heart related deaths accounted for 63% of all death claims in 2019

Average claimant 64 years old

Serious Illness Cover Claims

Largest claim amounted to €520,000

Cancer accounts for 65% of all Serious Illness claims in 2019

Average claimant 51 years old

Hospital Cash Claims

Average Paid just under €1,100

Reasons for hospital stay

53% Pregnancy
17% Serious Illness
19% Injury
11% General Illness

49% of all male claims were related to cancer

Male claims

31% heart related
11% stroke

Personal Accident Cover Claims

Largest claim amounted to almost €21,000

Average paid €960

Males account for 79% of personal accident claims

80% of all female claims were related to cancer

58% of total female cancer claims related to breast cancer

more than €43.8 million paid out in life insurance claims in 2019
Life Cover pays a lump sum to your family or other beneficiaries if you die. It is the simplest form of protection available and it is usually taken out to provide for your family or to pay off your mortgage in the event of death.

In 2019, Zurich paid €43.8 million in death claims with an average payout of approximately €95,000.

2019 Life Cover Claims

At Zurich, 39% of claims were for people aged 60 or less. Cancer is the principle cause of death - it accounted for nearly half of Zurich death claims in 2019. Cancer and heart related deaths accounted for 63% of all death claims in 2019.
more than €19.5 million paid out in serious illness claims in 2019
2019 Serious Illness Claims - Males

Heart related illnesses account for 31% of male claims with Zurich yet for females, it’s only 3%.

At Zurich, cancer accounts for 65% of all Serious Illness claims.

2019 Serious Illness Claims - Females

Heart related illnesses account for 31% of male claims with Zurich yet for females, it’s only 3%.

At Zurich, cancer accounts for 65% of all Serious Illness claims.
Personal Accident Cover Claims - 2019

If you are self-employed, an accident could very quickly impact on your earnings. **Personal Accident Cover from Zurich** is designed to help you by paying a **weekly benefit** should you be unable to work in your current job due to an accident.

In 2019, Zurich paid out an average of €960 to customers that had suffered an accident and had been unable to work.

2019 Personal Accident claims

![Reason for claim](image)


<table>
<thead>
<tr>
<th>Sex</th>
<th>Occupation</th>
<th>Reason for Personal Accident Claim</th>
<th>Amount Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>F</td>
<td>Accountant</td>
<td>Shoulder injury</td>
<td>€2,057.14</td>
</tr>
<tr>
<td>M</td>
<td>Assembly Line Operator</td>
<td>Fractured forearm</td>
<td>€1,000</td>
</tr>
<tr>
<td>M</td>
<td>Sales Assistant</td>
<td>Neck and shoulder injury</td>
<td>€2,185.71</td>
</tr>
<tr>
<td>M</td>
<td>Landscape Gardener</td>
<td>Right knee injury</td>
<td>€6,465.72</td>
</tr>
<tr>
<td>M</td>
<td>Electrician</td>
<td>Fractured tibula</td>
<td>€3,000</td>
</tr>
<tr>
<td>M</td>
<td>Floor Fitter</td>
<td>Fracture of elbows</td>
<td>€3,900</td>
</tr>
<tr>
<td>M</td>
<td>Welder</td>
<td>Neck injury</td>
<td>€7,314.28</td>
</tr>
<tr>
<td>M</td>
<td>Security Guard</td>
<td>Sprained ankle</td>
<td>€250</td>
</tr>
<tr>
<td>F</td>
<td>Cleaner</td>
<td>Shoulder injury</td>
<td>€1,307.14</td>
</tr>
<tr>
<td>F</td>
<td>Farmer</td>
<td>Fractured humerus</td>
<td>€300</td>
</tr>
</tbody>
</table>


**Males accounted for 79% of all Personal Accident** claims with Zurich Life.
With Hospital Cash Cover, if you are admitted to hospital in Ireland as an in-patient for more than three days, we will pay you the amount of benefit you have multiplied by the number of full days you are in hospital.

2019 Hospital Cash Cover Claims

Reason for Hospital Cash Cover Claims 2019

<table>
<thead>
<tr>
<th>Reason for Hospital Cash Cover Claims</th>
<th>Amount Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Horse Riding Accident</td>
<td>€13,680</td>
</tr>
<tr>
<td>Tonsillitis</td>
<td>€1,800</td>
</tr>
<tr>
<td>Back Surgery</td>
<td>€600</td>
</tr>
<tr>
<td>Pneumonia</td>
<td>€2,100</td>
</tr>
<tr>
<td>Crohn’s Disease</td>
<td>€1,440</td>
</tr>
<tr>
<td>Hip Replacement</td>
<td>€1,000</td>
</tr>
<tr>
<td>Caesarean Section</td>
<td>€1,600</td>
</tr>
<tr>
<td>Urinary Tract Infection</td>
<td>€420</td>
</tr>
<tr>
<td>Small Bowel Obstruction</td>
<td>€1,525</td>
</tr>
<tr>
<td>Thyroid Cancer</td>
<td>€664</td>
</tr>
</tbody>
</table>


In 2019, Zurich paid out an average of approximately €1,100 to help customers through their stay in hospital.

Pregnancy related hospital stays accounted for 17% of Zurich payouts.
