ZURICH®

Protecting you from the biggest risks you'll face

Serious illness cover

Important Note - Please read

Zurich's Serious Illness Cover is subject to terms and conditions which are contained in the policy document. It is important to note that not all serious illnesses are covered under this policy. In order to make a valid claim policy specific conditions must be met and certain exclusions apply. You should refer to the policy document which is available on request from Zurich.

Serious illness – the bigger risk?

You probably consider dying to be one of the biggest risks you'll face. And to protect your family you might have life insurance in place. If you do, it's a great first step. If you die within the term of your cover, you are covered. If you don't die, you are not covered. It's as simple as that.

Unfortunately, life isn't that simple.

While death comes to us all, it's serious illness that perhaps is our biggest risk. In fact, you are much more likely to suffer from **Cancer**, a **Heart Attack**, or a **Stroke** before age 65 than you are to die.*

And what if you do become seriously ill and you can't work? What if you find yourself struggling financially at a time when money should be the last thing on your mind?

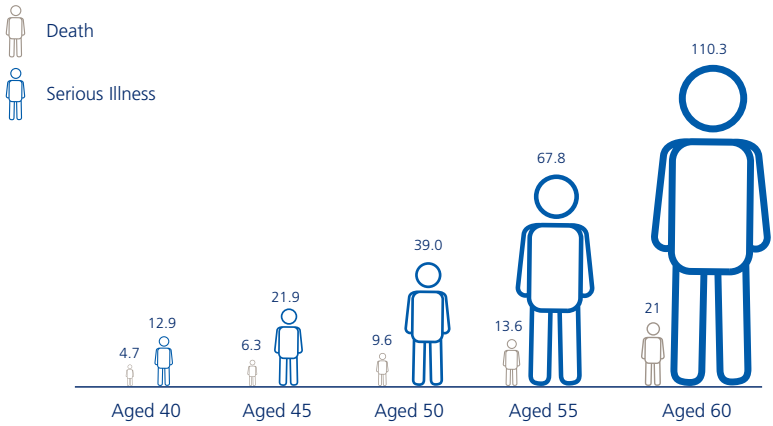
*Source: Zurich Life claims experience for 2015.

That's why you should have serious illness cover.

Serious illness – a bigger risk than death?

Before age 60 the risk of suffering a serious illness is much greater than the risk of dying. And as you get older, that risk increases dramatically.

Occurrences of male deaths and serious illnesses in a sample of the population



Source: Brett & du Toit (2007) A Critical Table - Pricing Critical Illness in the UK on a New Insured Lives Table. The figures shown are the number of male (non-smoker) deaths & serious illnesses that occur per 10,000 people in the UK.

At 50, you are 4 times more likely to suffer a serious illness than die.

If you do suffer a serious illness – what could you rely on?

Sick-pay	Firstly, you should check with your employer to see what sick-pay arrangements they have in place. You could be surprised at how generous (or how poor!) some sick-pay arrangements are.
Existing cover	You should also review what cover you already have in place – are you familiar with the terms of your existing policies? Check with a financial broker or advisor if you are unsure.
Savings	Consider the savings you have. Ask yourself how much you need to spend every month and work out how long your savings could last. Unfortunately for many Irish people, their savings may not last as long as they hoped.

Why consider serious illness cover?

It pays out a cash lump sum if you get one of the many serious illnesses covered by the plan – illnesses such as **Cancer**, a **Heart Attack**, or a **Stroke** (subject to policy terms and conditions).

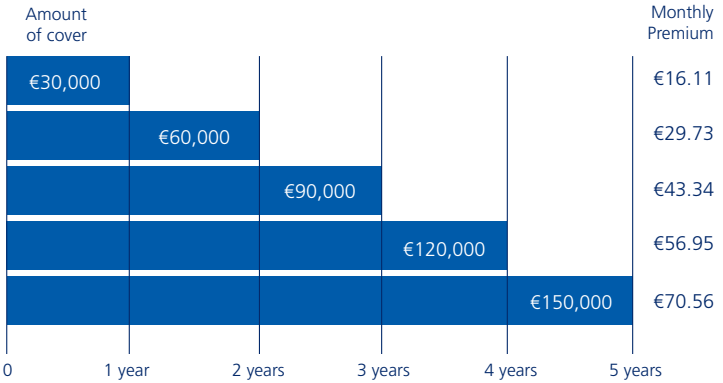
A cash lump sum can help remove some of the financial and emotional stress associated with a serious illness – to enable you to take the time off work, to help pay for specialist treatment or even to help cover day-to-day household bills such as childcare.

If you think that serious illness could put you or your finances at risk, then you should speak to a financial broker or advisor.

Even a little cover can stretch a long way

Even a small amount of serious illness cover can go a long way. If you needed €2,500 every month (€30,000 in a year) to cover your household expenses, the good news is that it doesn't have to cost the earth. The table below shows how far even a small amount of cover could go and the monthly cost.

Funding for your current lifestyle



Number of years the lump sum payout would fund.

Source: Zurich Life, August 2016. Based on 40 year old non-smoker with serious illness cover for a term of 20 years. A government insurance levy (1% as at August 2016 and may change in the future) applies to this policy. These sample premiums do not include this levy.

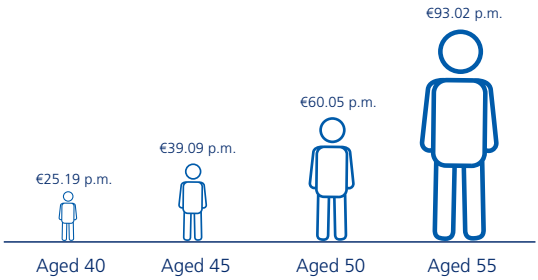
Funding your household expenses for 2 years could cost as little as €29.73 per month*.

*Based on providing cover for monthly expenses of €2,500 over 2 years.

But it's important that you don't delay

All forms of life insurance cost more the older you get, and serious illness cover is no different. The longer you leave it, the more it will cost you.

The younger you are, the less it costs



Source: Zurich Life, August 2016. Based on non-smoker with €50,000 serious illness cover for a term of 20 years. A government insurance levy (1% as at August 2016 and may change in the future) applies to this policy. These sample monthly premiums do not include this levy.

In 2015, over 65% of Zurich's female serious illness claims were for women under age 50.

Why choose serious illness cover from Zurich

We provide cover for 70 serious illnesses including the three most common: **Cancer, Heart Attack** and **Stroke**. In fact, in 2015 these three illnesses accounted for over 80% of all our claims.*

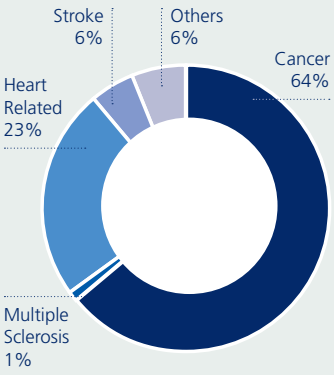
Also, we think our Cancer, Heart Attack and Stroke definitions are the strongest in Ireland. What this means is that we expect to pay out on more of these claims than anyone else – so you can have peace of mind that you are covered with Zurich.

*Source: Zurich Life, April 2016.

Our 2015 claims experience

2015 Serious Illness Claims - Males

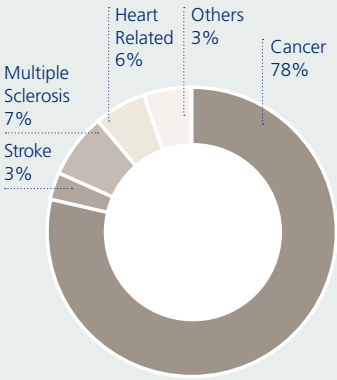
Causes of serious illness



Source: Zurich Life, April 2016.

2015 Serious Illness Claims - Females

Causes of serious illness



Source: Zurich Life, April 2016.

Zurich has the strongest cancer, heart attack and stroke definitions in Ireland – we expect to pay more of these claims than anyone else.

Comprehensive cover - full payment

Zurich's Serious Illness Cover has a comprehensive list of Illnesses as it's important that you have protection from what life could possibly throw at you. Below is a summary of the illnesses:

Angioplasty for Coronary Artery Disease – *Payout under this definition is limited to the lesser of 50% of the Serious Illness sum insured and €5,000 (or €100,000 depending on the number of arteries treated).*

Aorta Graft Surgery

Aplastic Anaemia – *of specified severity*

Bacterial Meningitis – *resulting in permanent symptoms*

Balloon Valvuloplasty

Benign Brain Tumour – *resulting in permanent symptoms*

Benign Spinal Cord Tumour – *resulting in permanent symptoms or requiring surgery*

Blindness – *permanent and irreversible*

Brain Injury Due to Anoxia/Hypoxia – *resulting in permanent symptoms*

Cancer – *excluding less advanced cases*

Cardiac Arrest – *with insertion of a defibrillator*

Cardiomyopathy – *permanent and of specified severity*

Coma – *with associated permanent symptoms*

Coronary Artery Bypass Graft

Creutzfeldt-Jakob Disease (CJD) – *resulting in permanent symptoms*

Deafness – *permanent and irreversible*

Encephalitis – *resulting in permanent symptoms*

Heart Attack – *with clinical proof*

Heart Structural Repair – *with thoracotomy*

Heart Valve Replacement or Repair – *with surgery to divide the breastbone*

HIV Infection – *caught in the EU, North America, Australia or New Zealand from a blood transfusion, a physical assault or at work*

Intensive Care – *requiring mechanical ventilation for ten consecutive days*

Kidney Failure – *requiring permanent dialysis*

Liver Failure – *end stage*

Loss of One Limb – *permanent physical severence*

Loss of Independent Existence *(based on 'Activities of Daily Living')*

Loss of Speech – *permanent and irreversible*

Major Organ Transplant – *from another donor*

Motor Neurone Disease and Specified Diseases of the Motor Neurons – *resulting in permanent symptoms*

Multiple Sclerosis – *with persisting symptoms*

Necrotising Fasciitis

Paralysis

Parkinson's Disease – *resulting in permanent symptoms*

Parkinson Plus Syndromes – *resulting in permanent symptoms*

Peripheral Vascular Disease – *with bypass surgery*

Permanent Total Disablement *(based on 'Activities of Daily Work') – cover ceases under this serious illness definition when the life insured reaches age 65*

Pneumonectomy – *removal of a complete lung*

Pre-Senile Dementia (including Alzheimer's Disease) – *resulting in permanent symptoms*

Primary Pulmonary Hypertension – *of specified severity*

Pulmonary Artery Surgery – *with surgery to divide the breastbone*

Severe Crohn's Disease – *with persistent symptoms that has not responded to surgical intestinal resection*

Severe Lung Disease – *of specified severity*

Spinal Stroke – *resulting in permanent symptoms*

Stroke – *resulting in specified symptoms*

Systemic Lupus Erythematosus (SLE) – *of specified severity*

Terminal Illness to end of Policy Term (on Accelerated Serious Illness only)

Third Degree Burns – *of specified severity*

Traumatic Brain Injury – *resulting in permanent symptoms*

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Comprehensive cover - partial payment

Our serious illness plan also covers over 20 additional conditions for which we pay 50% of the amount of cover up to a maximum of €15,000. See summary of conditions below:

Brain Abscess – *drained via craniotomy*

Cancer in Situ – *With surgery*

Carotid Artery Stenosis – *treated by Endarterectomy or Angioplasty*

Central Retinal Artery Occlusion or Central Retinal Vein Occlusion (Eye Stroke) – *resulting in permanent visual impairment*

Cerebral Aneurysm – *with surgery or radiotherapy*

Cerebral Arteriovenous Malformation – *treated by craniotomy or endovascular repair*

Crohn's Disease – *treated with surgical intestinal resection*

Cystectomy – *complete removal of the urinary bladder*

Early Stage Bladder Cancer – *of specified advancement*

Implantable Cardioverter Defibrillator (ICD) for Primary Prevention of Sudden Cardiac Death

Liver Resection

Low Level Prostate Cancer – *with Gleason score between 2 and 6 – and with specific treatment*

Neuroendecrine Tumour of Low Malignant Potential – *with surgery*

Ovarian Tumour of Borderline Malignancy Potential Low Malignant Potential – *with surgical removal of an ovary*

Peripheral Vascular Disease – *treated by angioplasty*

Permanent Pacemaker Insertion

Pituitary Tumour – *resulting in permanent symptoms or surgery*

Serious Accident Cover – *resulting in at least 28 consecutive days in hospital*

Severe/3rd Degree Burns – *covering at least 10% of the body's surface*

Significant Visual Impairment – *permanent and irreversible*

Single Lobectomy – *removal of a complete lobe of a lung*

Surgical Removal of One Eye

Syringomyelia or Syringobulbia – *of specified severity*

Ulcerative Colitis – *treated with total colectomy*

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Take the next step

When it comes to your savings, Zurich is committed to doing the best we can for our customers. So if you'd like to take the next step, get in touch today.

For More Information

Talk to your **financial broker** or **advisor**

Call our **Financial Planning Team directly** on **1850 202 102**

Email us at **customerservices@zurich.com**

Visit our website at **zurichlife.ie**

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

Intended for distribution within the Republic of Ireland.
Print Ref: ZURL LB 259 0816

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