ZURICH

Protect

yourself and your family
from the financial risk of
serious illness



Nobody likes to think about the risk of serious illness, but unfortunately, for many people it can have far reaching consequences.

If you get diagnosed with a serious illness such as Cancer, a Heart Attack, or a Stroke, it could prevent you from working and you could find yourself struggling financially at a time when money should be the last thing on your mind.

Take a moment to consider the financial problems a serious illness could bring to you and your family. Ask yourself:

- Will I have the money to help me access the best medical care and assist my recovery?
- Could my employment and income be impacted by a serious illness?
- Will I have enough money to pay my mortgage or rent every month?
- What about my family? If I am unfortunate to suffer from a serious illness, could this impact their day to day living, education and future?

That's why you should consider protecting yourself and your family with Serious Illness Cover from Zurich.



What is serious illness cover?

Serious Illness Cover is a type of insurance policy that pays out a cash lump sum if you get one of the many serious illnesses covered by the plan[1].

A cash lump sum paid to you could 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 and/or even to help cover day-to-day household bills such as childcare.

Serious Illness cover can be set up so that it covers both you and your partner – and if you have children, they are also automatically covered should they suffer a serious illness[1]. You decide how much financial cover you need, and the cost of the plan is based on criteria such as your age, smoker status, and medical history.

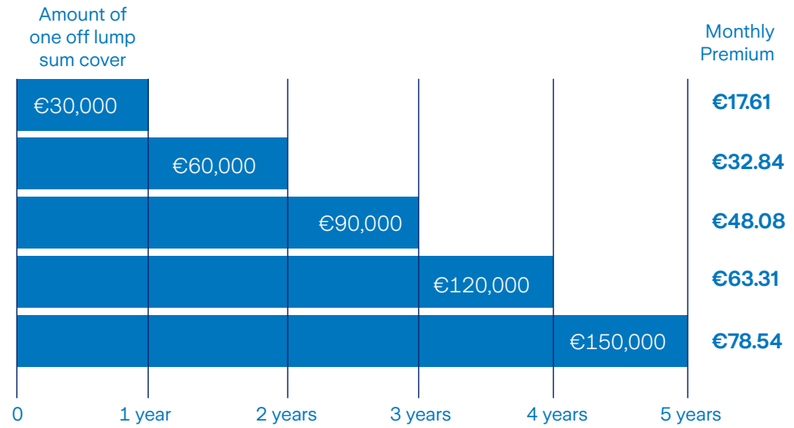
[1] Claims are subject to policy terms and conditions.
Please see the Policy Document for the full definition of illnesses.

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.



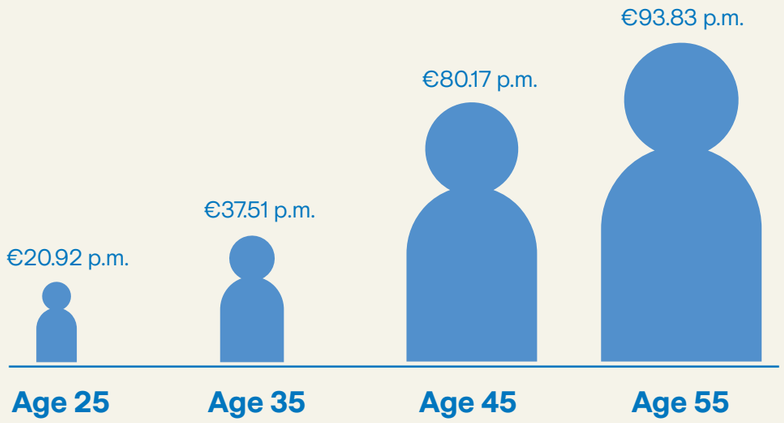
Funding for your current lifestyle



Number of years the lump sum payout would fund a sum of €2,500 every month.

Source: Zurich Life, August 2025. Based on age 40 next, non-smoker with serious illness cover for a term of 20 years. A discount of 5% was applied. A government insurance levy (1% as at August 2025 and may change in the future) applies to this policy. These sample premiums do not include this levy.

The younger you are, the less it costs



Source: Zurich Life, August 2025. Based on non-smoker with €50,000 serious illness cover for a term of 20 years. A government insurance levy (1% as at August 2025 and may change in the future) applies to this policy. These sample monthly premiums do not include this levy.

When it comes to paying claims, Zurich have a strong reputation

In 2024, we paid more than **€24 million** in Serious Illness claims. Cancer is by far the most common reason for claiming, accounting for **80% of female claims** and **57% of male claims**.

Heart related illnesses account for **31% of male claims** with Zurich. However, for females, it's only **3%**.

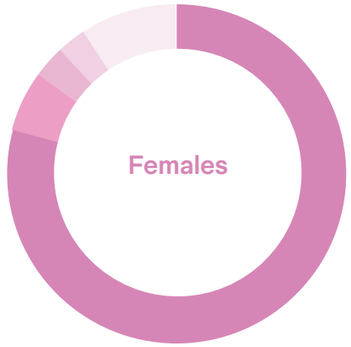
80% of all female claims were related to **cancer**

86% of all male claims were related to **Cancer, Heart** and **Stroke**

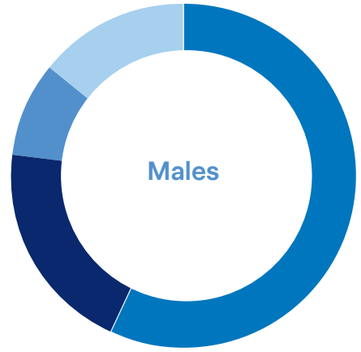
Source: Zurich Life, Claims Experience March 2025.



Leading causes of Serious Illness claims paid out in 2024

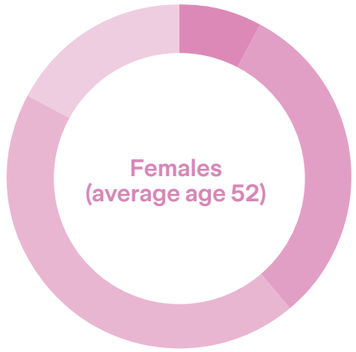


Cancer	80%
Heart	6%
Stroke	3%
Multiple Sclerosis	3%
Other	8%

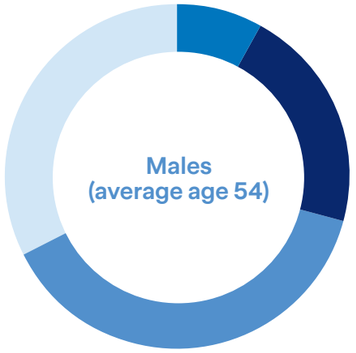


Cancer	57%
Heart-related	20%
Stroke	9%
Other	14%

Age breakdown of claimants



Up to age 40	8%
Age 41-50	31%
Age 51-60	44%
Over age 60	17%



Up to age 40	8%
Age 41-50	21%
Age 51-60	38%
Over age 60	32%

Source: Zurich Life, March 2025.

What Serious Illnesses do we cover?

We provide cover for over 70 different serious illnesses. But it is not only the number of illnesses covered that matters. At Zurich, we focus on the strength of our Serious Illness definitions, and our view is that this is the most important element of any Serious Illness contract. We've always focused on having strong definitions for the 'Big Three' – Cancer, Heart and Stroke.

Illnesses in these three categories alone accounted for 80%[1] of all our Serious Illness claims in 2024. At Zurich, Cancer accounts for 66%[1] of all Serious Illness claims. However, for women, Cancer is the cause of 80%[1] of Serious Illness claims of which over half related to Breast Cancer.

While many serious illnesses are wholly life changing, others are less so. To ensure you have the fullest protection, our serious illness plans cover a wider additional range of serious illnesses by way of a 'partial payment'. The payout for these is 50% of the amount of cover up to a maximum of €15,000.

Cancer related illnesses

Full payment illnesses covered:

- Cancer – excluding less advanced cases[2]

Partial Payment Illnesses covered:

- Cancer in situ – with surgery
- Early Stage Bladder Cancer – of specified advancement
- Early Stage Thyroid Cancer – of specified advancement
- Gastrointestinal Stromal Tumour (GIST) of Low Malignant Potential – with surgery
- Low Level Prostate Cancer – with Gleason score between 2 and 6 and with specific treatment
- Neuroendocrine Tumour of Low Malignant Potential – with surgery
- Ovarian Tumour of Borderline Malignancy / Low Malignant Potential – with surgical removal of an ovary
- Pituitary tumour – resulting in permanent symptoms or surgery

Heart, Cardiac and Blood Disorders

Full payment illnesses covered:

- Aorta Graft Surgery
- Aplastic Anaemia – of specified severity
- Balloon Valvuloplasty
- Cardiac Arrest – with insertion of a defibrillator
- Cardiomyopathy – permanent and of specified severity
- Coronary Artery Bypass Graft
- Heart Attack – with clinical proof
- Heart Structural Repair – with thoracotomy
- Heart Valve Replacement or Repair – with surgery to divide the breastbone
- Peripheral Vascular Disease – with bypass surgery
- Primary Pulmonary Hypertension – of specified severity
- Pulmonary Artery Surgery – with surgery to divide the breastbone

Partial Payment Illnesses covered:

- Angioplasty for Coronary Artery Disease[3]
- Aortic Aneurysm – with endovascular repair
- Carotid Artery Stenosis – treated by Endarterectomy or Angioplasty
- Implantable Cardioverter Defibrillator (ICD) for Primary Prevention of Sudden Cardiac Death
- Peripheral Vascular Disease – treated by angioplasty
- Permanent Pacemaker Insertion

Stroke Related

Full payment illnesses covered:

- Stroke – resulting in specified symptoms
- Spinal Stroke – resulting in permanent symptoms

Brain Related (Neurological, Musculature & illness associated with the brain)

Full payment illnesses covered:

- Bacterial Meningitis – resulting in permanent symptoms
- Benign Brain Tumour – resulting in permanent symptoms
- Brain Injury Due to Anoxia/Hypoxia – resulting in permanent symptoms
- Coma – with associated permanent symptoms
- Creutzfeldt-Jakob Disease (CJD) – resulting in permanent symptoms
- Dementia (including Alzheimer's Disease) – resulting in permanent symptoms
- Encephalitis – resulting in permanent symptoms
- Motor Neurone Disease and Specified Diseases of the Motor Neurones – resulting in permanent symptoms
- Multiple Sclerosis
- Paralysis
- Parkinson Plus Syndromes – resulting in permanent symptoms
- Parkinson's Disease – resulting in permanent symptoms
- Traumatic Brain Injury – resulting in permanent symptoms

Partial Payment Illnesses covered:

- Brain Abscess – drained via craniotomy
- Cerebral Aneurysm – with surgery or radiotherapy
- Cerebral Arteriovenous Malformation – treated by Craniotomy or Endovascular Repair

Major Organ (other than Heart/Brain) & Artery Related

Full payment illnesses covered:

- Kidney Failure – requiring permanent dialysis
- Liver Failure – end stage
- Major Organ Transplant – from another donor
- Pneumonectomy – removal of a complete lung
- Severe Lung Disease – of specified severity

Partial Payment Illnesses covered:

- Central Retinal Artery Occlusion or Central Retinal Vein Occlusion – resulting in permanent visual impairment
- Liver Resection
- Single Lobectomy – removal of a complete lobe of a lung

Enhancing your protection with our booster payments

There are some serious illnesses that are even more severely life changing. This is why we offer booster payments. If you are diagnosed with one of the twelve booster serious illnesses listed in your Policy Document, you will receive a payment of 200% of your Serious Illness Sum insured up to a maximum of €50,000.

Illnesses that can qualify for a Booster Payment

- Coma – With Associated Permanent Symptoms
- Dementia (Including Alzheimer's Disease)
- Motor Neurone Disease and Specified Diseases of the Motor Neurones
- Parkinson's Disease
- Parkinson Plus Syndromes
- Blindness
- Loss of Independent Existence
- Loss of One Limb
- Loss of Speech
- Paralysis
- Third Degree Burns
- Traumatic Brain Injury

[1] Source: Zurich Life, Claims Experience, March 2025.
[2] See Policy Document for full details.
[3] Partial payouts for Angioplasty for Coronary Artery Disease are subject to the lesser of 50% of the Serious Illness sum insured and €5K (or €100K depending on the number of arteries treated).

Body Related

Full payment illnesses covered:

- Benign Spinal Cord Tumour – resulting in permanent symptoms or requiring surgery
- Blindness – permanent and irreversible
- Deafness – permanent and irreversible
- Loss of Independent Existence (based on 'Activities of Daily Living')
- Loss of Speech – permanent and irreversible
- Loss of one limb – permanent physical severance
- Permanent Total Disablement (based on 'Activities of Daily Work') – cover ceases under this serious illness definition when the life insured reaches age 65
- Severe Crohn's Disease – with persistent symptoms that has not responded to surgical intestinal resection
- Third Degree Burns – of specified severity

Partial Payment Illnesses covered:

- Crohn's Disease – treated with surgical intestinal resection
- Cystectomy – complete removal of the urinary bladder
- Severe/3rd Degree Burns – covering at least 10% of the body's surface
- Significant Visual Impairment – permanent and irreversible
- Surgical Removal of one Eye
- Ulcerative Colitis – treated with total colectomy

Other

Full payment illnesses covered:

- HIV Infection – caught in the EU, UK, 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
- Necrotising Fasciitis
- Systemic Lupus Erythematosus (SLE) – of specified severity

Partial Payment Illnesses covered:

- Diabetes Mellitus – Type 1
- Serious Accident Cover – resulting in at least 28 consecutive days in hospital
- Syringomyelia or Syringobulbia – of specified severity

Important Note

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.







Parental Respite Cover

If you are a parent, the well-being of your child is always at the forefront of your mind. Nobody wants to think about it, but when a child is diagnosed with a serious illness, it affects all areas of life, including your finances. This is why our Parental Respite Cover is included in your policy free of charge.

What is covered?[1]

Our Parental Respite Cover insures the policyholder's child for the same specified serious illnesses as the life assured. On top of this, the children's cover also includes three unique child illnesses – Cerebral Palsy, Cystic Fibrosis, and Spina Bifida. The cover is equal to 50% of the Serious Illness sum insured, up to a maximum of €25,000.

Our Parental Respite Cover also includes partial payment serious illness benefits for the same specified illnesses as the parent. The child's cover is 50% of the Serious Illness sum insured, up to a maximum of €7,500.

To qualify, the child must be younger than 18 years at the date of diagnosis. When the child is in full-time education, the child will qualify if aged less than 25 years at the date of diagnosis.

You can find full details about the Parental Respite Cover in your Policy Document.

If you think that serious illness could put you or your finances at risk, then you should speak to a financial broker or advisor and talk to them about cover from Zurich.

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