

# Why choose Zurich for Mortgage Protection?

Our **Mortgage Protection** products lead the way by offering the most competitive pricing available in the Irish market<sup>1</sup>. When you consider that we regularly offer discounts of up to 20% off our quoted price<sup>2</sup>, then it certainly makes a compelling price argument for your customers.



## Product Features that matter to clients<sup>3</sup>

### ✓ Waiver of Premium Benefit is free with our Mortgage Protection

Your customer's most important asset is their family home. Mortgage Protection should ensure the remaining mortgage is paid off in the event of their death but very often a protracted illness precedes death which could prevent your customer from earning an income. This benefit ensures that your customer's premiums are paid in the event of them being unable to work due to illness or injury. And because we believe its essential protection for customers, it's available for free!

### ✓ Reinstatement Clause

One of the most important safety features available on our product – so missing a premium doesn't mean that cover will end. To reinstate a policy, unpaid premiums can be repaid within three months of the date on which the first unpaid premium was due. The policy can be reinstated even if a claim has arisen, in which case, valid claims may be paid. The policy cannot be reinstated if we receive a written request from the policyholder to cancel the policy.

### ✓ Continuation Option and Guaranteed Insurability Option

Rolling 'Protection Continuation Option' allows your customers to extend the term of their cover at any stage without evidence of health. The 'Guaranteed Insurability Option' enables customers to increase cover on certain life events (such as marriage or the birth of a child) without providing additional evidence of health, this option also allows conversion to a guaranteed term protection policy. When one of these options is exercised, we will replace your customer's policy with a new policy, and the new premium will be based on the premium rates applicable at the option exercise date.



Did you know that 75%<sup>1</sup> of applications are accepted within 24 hours?

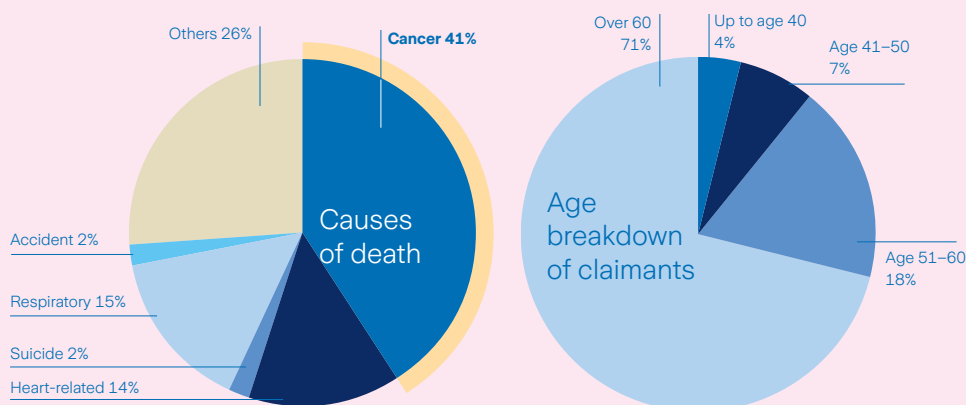
<sup>1</sup> Source: Zurich Life, May 2024.

<sup>2</sup> Please see the relevant Special Offers flyer.

<sup>3</sup> Please see the Policy Document for full details.

## Strong reputation for paying claims

### Life Cover Claims



Source: Zurich Life Claims Experience, May 2024



In 2023, we paid €61.5 million in death claims. Cancer was the primary cause of claim, accounting for 41% of all death claims.

## Zurich's online Protection Report makes life easier

The Pre-sales Report, allows you to create bespoke, branded reports for prospective customers in a matter of minutes. This can be accessed through our secure Broker Dashboard on [Zurichbroker.ie](https://zurichbroker.ie)

The Pre-sales Report allows you to build a 'pack' for your customer that contains a tailored product Statement of Suitability, a jargon-free recommendation report, an application form, and a customer guide. The report is branded with your company's logo and details. This is available as a PDF file which can be easily printed or shared with the client.



For more information, speak to your  
Zurich Broker Consultant or visit [zurichbroker.ie](https://zurichbroker.ie)

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