

Why choose Zurich for Term Protection?

Our **Term Protection** products lead the way by offering some of the most competitive pricing available in the Irish market. When you consider that we regularly offer discounts of up to 20% off our quoted price¹, then it certainly makes a compelling price argument for your customers.



2024
Bonkers Award
for Best Term
Insurance



Product Features that matter to clients²

Parental Respite Cover

No one wants to think about it but if a child of a Life Insured dies, a lump sum benefit of €7,000 will be paid, this is up to €25,000 on serious illness. Parental Respite Cover can help to provide parents with important financial breathing space should the worst happen.

Reinstatement Clause

One of the most important safety features available on our Term products – 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

Our 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. 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.

Immediate payment of Funeral Expenses

In the event that there is a delay in the processing of a valid claim, we will make an advanced payment of up to €10,000 to cover the cost of funeral expenses.



Did you know that
75%³ of applications
are accepted within
24 hours?

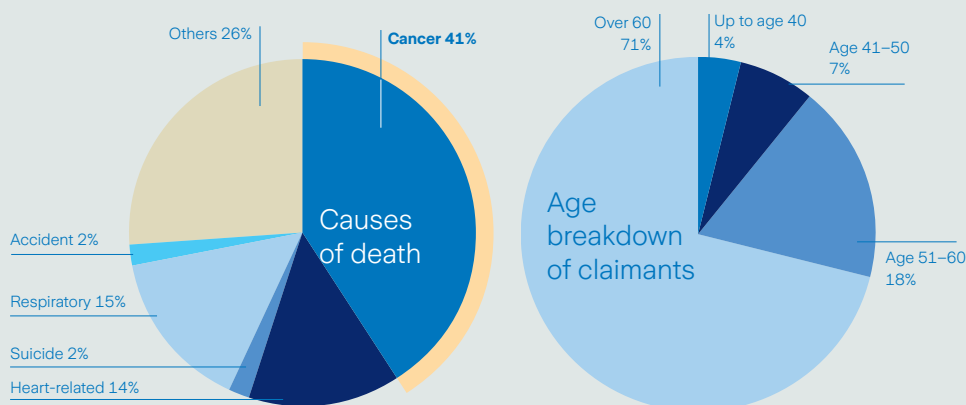
¹ Please see the relevant special offer sales flyer.

² Please see the Policy Document for full details.

³ Source: Zurich Life, May 2024.

Strong reputation for paying claims

Life Cover Claims



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

Source: Zurich Life Claims Experience, May 2024

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

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