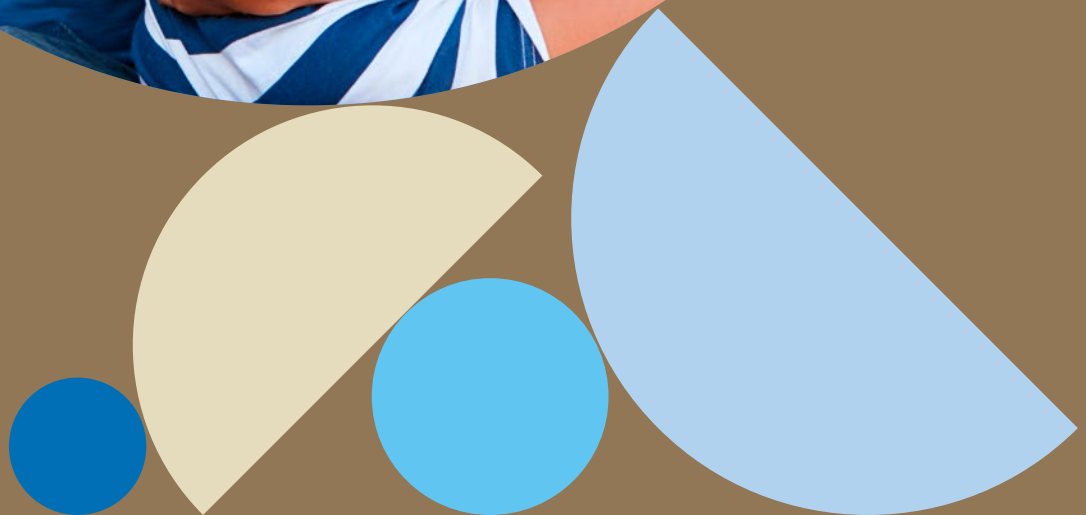


# Why choose Zurich for Cancer Cover



## Where we lead – others follow.

Zurich is the only company in the market to offer Cancer Cover – a significantly lower priced alternative to full Serious Illness Cover.

Cancer Cover can help protect your clients from the financial impact of a cancer diagnosis. And with discounts of up to 10% regularly available\*\*, it certainly makes a compelling price argument for your clients.

## Product Features that matter to clients

- ★ Cancer Cover has the same cancer definition as our Serious Illness contract – including the partial payments\*

Cancer Cover pays a lump sum benefit on the diagnosis of cancer of specified severity. Severe forms of cancer would ordinarily be covered such as: Breast Cancer, Lung Cancer, Bowel Cancer, Gynae Cancer, Melanoma Skin Cancer, Stomach Cancer.

With Cancer Cover, we also provide partial payments for less severe, more treatable types of cancer. These ordinarily include:

- Testicular Cancer
- Low Level Prostate Cancer
- Early Stage Bladder Cancer
- Cancers in situ

### ★ Availability

Cancer Cover is available to clients aged 18 to 60 and is available on a single, dual or joint life basis. The minimum premium is €10 per month. The minimum amount of cover is €5,000. Cancer Cover can be taken as a single standalone benefit or can be taken in conjunction with other covers such as Life Cover. It is not available as an accelerated benefit and it is not available with mortgage protection.

### ★ Also included

- **The 3 month Reinstatement Clause safety net – even if a claim has arisen\***

Perhaps the most important safety feature available on any of our protection products – the policyholder, his/her legal representatives or the assignee of the policy have the right to pay the unpaid premiums due on the policy within three months of the date on which the first unpaid premium was due and have the policy reinstated. 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.

- **Guaranteed Insurability – enable customers to increase cover without underwriting\***

At any stage during the term of the policy, clients have the option to increase their life sums insured without the need to supply further medical evidence. There are five special events that will trigger this valuable benefit: 1. The birth or adoption of a child, 2. Marriage, 3. Promotion or 4. Change in job that has resulted in an increase in salary, and 5. Where the Life Insured gains approval for a new mortgage or increase in an existing mortgage.

- **Rolling Conversion Option\***

We call it the 'Protection Continuation Option' but our Rolling Conversion option allows your customers to extend their cover at any stage without evidence of health. When exercised we will replace your customer's policy with a new policy, there is no evidence of health required, and the new premium will be based on the premium rates applicable at the time of the conversion option.

\* Please see the Policy Document for full details.

\*\* Please see the relevant special offer sales flyer.





## How much does it cost?



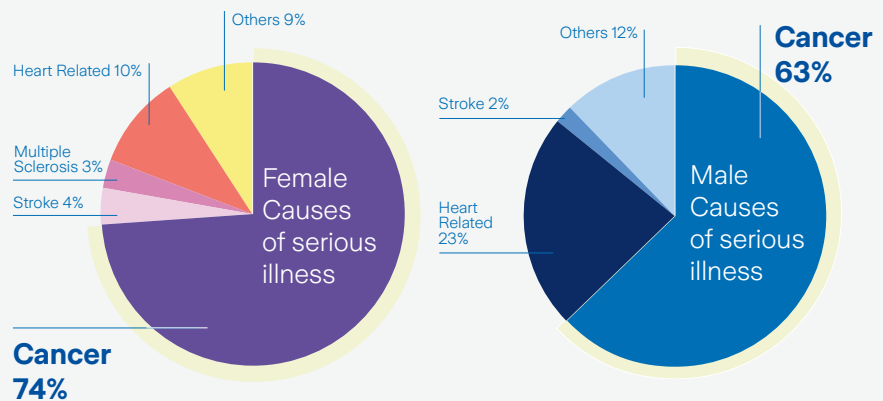
Cancer Cover is different to traditional serious illness plans. It focuses solely on cancer and therefore, Cancer Cover costs substantially less than serious illness protection.

Male & Female (age next birthday)	Cancer Cover €100,000	Serious Illness Cover €100,000
25	€10.97 p.m.	€19.95 p.m.
35	€20.70 p.m.	€39.37 p.m.
45	€45.49 p.m.	€81.52 p.m.

Source: Zurich Life, May 2021. Premiums quoted for non-smoker rates over a term 20 years. Insurance Levy: A government insurance levy (currently 1% as at May 2021 and may change in the future) applies to this policy. These sample premiums do not include this levy.

## Causes of Serious Illness

Cancer is Zurich's principle cause of Serious Illness claims. The statistics are eye opening. Cancer accounts for 74% of all female Serious Illness claims, and 63% of all male claims. All which would be covered by our Cancer Cover product.



Source: Zurich Life, Claims Experience May 2021.

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

Zurich Life Assurance plc  
Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland.  
Telephone: 01 283 1301 Fax: 01 283 1578 Website: [www.zurich.ie](http://www.zurich.ie)  
Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

---

Intended for distribution within the Republic of Ireland.

GR: 6235 Print Ref: ZL LSA 4839 0821

