

Why choose Zurich for Cancer Cover?

Zurich offers **Cancer Cover** – a significantly lower priced alternative to stand alone Serious Illness Cover.

Cancer Cover can help protect your clients from the financial impact of a cancer diagnosis. And with discounts of up to 17.5% regularly available¹, it certainly makes a compelling price argument for your clients.



Why offer Cancer Cover to your clients?



Relevance: An estimated 44,000 people in Ireland get cancer each year.² On top of the emotional hardship, cancer also has severe financial implications on families. Cancer Cover can assist with repayments and other expenses in the event of a diagnosis.



Affordability: Cancer Cover provides all the benefits of the cancer related benefits of a stand alone serious illness cover policy at a greatly reduced price. In many cases the premium is close to half that of stand alone serious illness cover.



Accessibility: Your client may have a medical history which may exclude/premium load them from serious illness cover or indeed life cover, but Cancer Cover is underwritten specifically in relation to cancer and many applications are accepted at ordinary rates.

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 stand alone serious illness protection.

Male & Female (age next birthday)	Cancer Cover €100,000	Serious Illness Cover €100,000
25	€10.97 p.m.	€ 20.92 p.m.
35	€20.70 p.m.	€37.51 p.m.
45	€45.49 p.m.	€88.17 p.m.

Source: Zurich Life, June 2024, Premiums quoted for non-smoker rates over a term 20 years.
Insurance Levy: A government insurance levy (currently 1% as at June 2024 and may change in the future) applies to this policy. These sample premiums do not include this levy.

¹ Please see the relevant special offer sales flyer.

² Cancer in Ireland 1994-2020: Annual Statistical Report 2022. National Cancer Registry of Ireland, 2022.



Product Features that matter to clients

Availability

Cancer Cover is available to clients aged 18 to 65 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.

Automatically included:

- **The 3 month Reinstatement Clause safety net – even if a claim has arisen³**

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 clients to increase cover without underwriting³**

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 at the time of specified life events, such as marriage, birth of a child, or an increase in their mortgage loan.

Optional benefit:

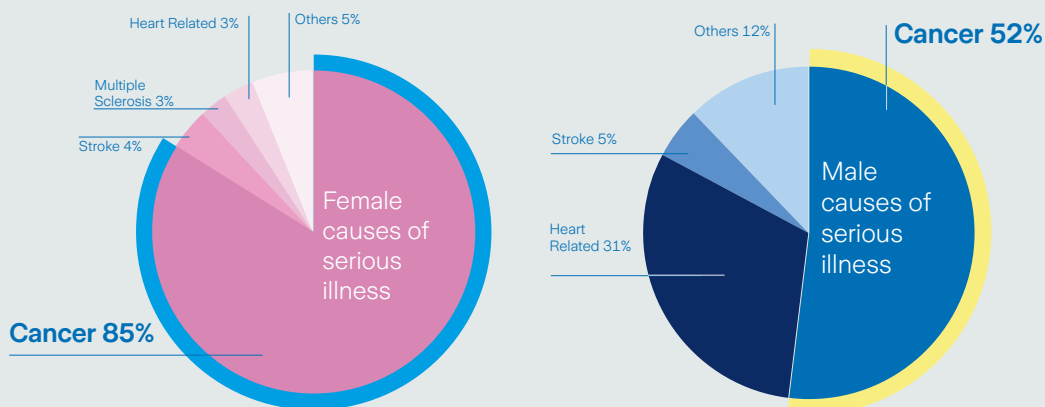
- **Rolling Option³**

Clients that add on the optional Rolling Continuation Option can extend their cover at any stage of the contract without evidence of health. When exercised we will replace your client'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.

³Please see the Policy Document for full details.

Causes of Serious Illness

Cancer is Zurich's principle cause of Serious Illness claims. The statistics are eye opening. Cancer accounts for 85% of all female Serious Illness claims, and 52% of all male claims. All which would be covered by our Cancer Cover product.



Source: Zurich Life, May 2024.

For more information, speak to your Zurich Broker Consultant or visit zurichbroker.ie

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