

Why choose Zurich for Serious Illness

Where we lead – others follow.

We think we have the strongest Serious Illness definitions in the market*, giving your clients a greater chance that their Serious Illness claim will be covered.

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 the **'Big Three' – Cancer, Heart and Stroke**. Illnesses in these three categories alone accounted for 87% of all our Serious Illness claims in 2020** – so having market-leading definitions for these is hugely important.

★
**Strongest
Definitions**
★

✓ **Competitive Serious Illness pricing**

We offer very competitive pricing for Serious Illness cover. As we regularly offer discounts of up to 10% off our quoted Serious Illness price***, it certainly makes a compelling price argument for your customers.

✓ **Unique Booster Payments***

In a first for Ireland, we introduced 'booster payments' for certain, life-changing diagnoses of specified Serious Illnesses. Booster payments are made in addition to the paying of a client's Serious Illness sum assured. A payment of the lower of 200% of the full sum assured or €50,000 will be made for customers that meet the definitions in our terms and conditions.

- For Under 45's, clients diagnosed with Alzheimer's Disease, Dementia, Motor Neurone Disease, Parkinson's or Parkinson's Plus Syndromes.
- For diagnosis of Blindness, Coma, Loss of hands/feet, Loss of independent existence, Loss of speech, Paralysis of any limb, Third degree burns, Traumatic head injury.

* Source: Zurich Life, May 2021. Please see the Policy Document for full details.

** Please see Zurich's Claims Guide for full details.

*** Please see the relevant special offer sales flyer for full details.



Product Features that matter to clients

✓ Parental Respite on GTP

No one wants to think about it, but if a child of a Life Insured suffers a specified serious illness, an amount of up to €25,000 will be paid. Zurich's definition of what qualifies for a payment is again the strongest in Ireland. We recently added a number of child specific serious illnesses to our Serious Illness Plan including: Cystic Fibrosis, Cerebral Palsy and Spina Bifida.

✓ Also included

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

One of the most important safety features available on our Term 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.

• 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.

• Guaranteed Insurability on Guaranteed Term Protection (GTP) – enable customers to increase cover without underwriting*

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

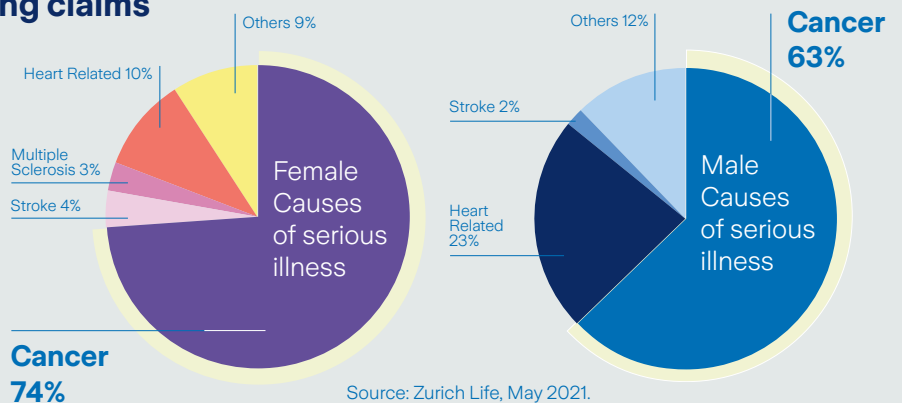
*Source: Zurich Life, May 2021. Please see the Policy Document for full details.



Strong reputation for paying claims

Serious Illness Claims

In 2020, we paid **€19.1 million** in Serious Illness claims. **Cancer was the leading cause, accounting for 74% of female claims and 63% of male claims.** Heart related and stroke claims made up over 25% of claims for males.



Source: Zurich Life, May 2021.

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

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

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