

Why choose Zurich for Serious Illness?

We believe we have strong Serious Illness definitions, giving your clients a greater chance that their Serious Illness claim will be paid.

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** and in 2023, Illnesses in these three categories alone accounted for 81% of all our Serious Illness claims¹ – so having strong definitions for these is hugely important.

★
**Strong
Definitions**
★



Unique Booster Payments²

We offer '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 clients 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.



Parental Respite on Guaranteed Term Protection²

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 amongst 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.



¹ Source: Zurich Life, May 2024.

² Please see the Policy Document for full details.



Product Features that matter to clients

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 Conversion Option³**

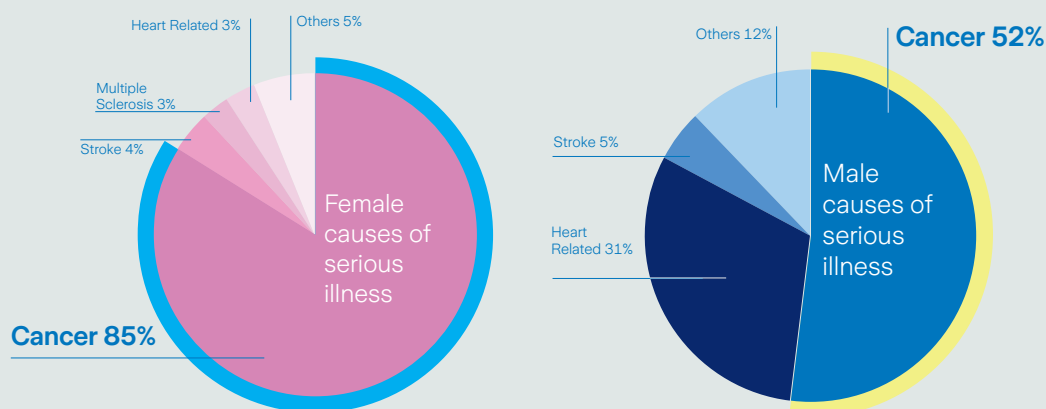
We call it the 'Protection Continuation Option' our Rolling Conversion option allows your clients to extend their cover at any stage of the contract without evidence of health. When exercised we will replace your clients's policy with a new policy, there is no evidence of health required. The new premium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

³ Please see the Policy Document for full details.

Strong reputation for paying claims

Serious Illness Claims

In 2023, we paid over **€25 million** in Serious Illness claims. **Cancer was the leading cause, accounting for 85% of female claims and 52% of male claims.** Heart related and stroke claims made up 36% of claims for males.



Source: Zurich Life, May 2024.

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

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