

Get to know your options

For protecting yourself
and your family.



Let us introduce ourselves.

We're Zurich, part of a global insurance group. In Ireland, we're one of the leading providers of life and pension plans.

We're all about building lifelong trust with our customers. Protecting you and the things you value most is what drives us.

At Zurich, you're at the centre of everything we do.

This brochure will help you understand our **Life Insurance and Protection** options. If you've any questions, just get in touch – we're here to help.



Talk to a
Financial Broker,
Advisor or call
us today and
see how we can
help you.

Welcome

Life is full of surprises, but two things are certain – death and taxes.

We can't always know what's around the corner. When it comes to things like serious illness or premature death, most of us think, "That won't happen to me."

But the truth is, we all know someone who's been through it. That's why it's so important to plan ahead – to protect yourself and the people you care about.

In the next few pages, you'll discover examples of how thoughtful planning can shape a more financially secure future.

Each example highlights practical steps and positive outcomes, showing the difference planning ahead can make. We hope these stories will inspire you to take action today.





“Income protection is important to me because it keeps my family financially secure”

Darragh, a 43-year-old IT consultant from Dublin, had spent nearly 20 years working with a top tech company. His job was secure, his pay steady, and he liked the stability that came with being employed. But over time, Darragh started dreaming of being his own boss and working on projects that excited him.

Last spring, he took the plunge. He left his job and started his own IT consultancy. The freedom was inspiring; but with that freedom came new challenges. He no longer had the safety of company sick pay, or any other employee benefits.

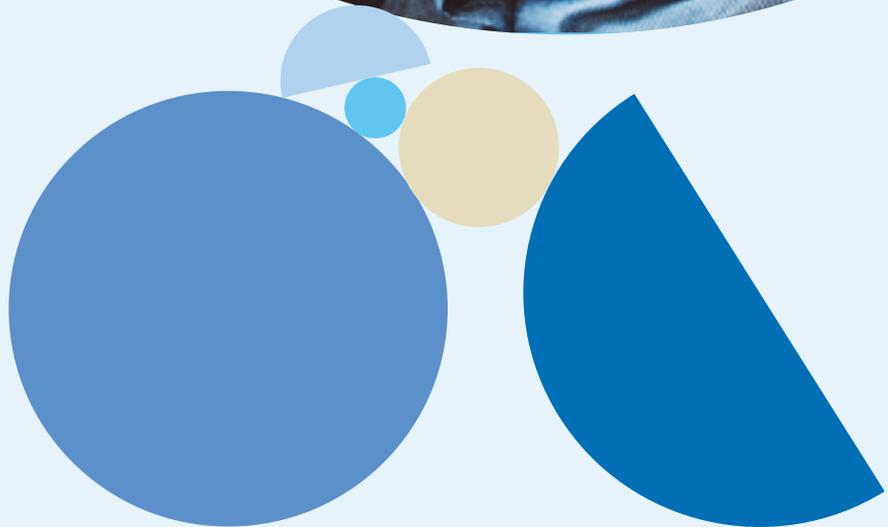
A few months into self-employment, Darragh got the flu and couldn't work for weeks. Projects were delayed, and invoices weren't sent. For the first time, he felt the strain of no income while sick.

It made him think—what if it was something more serious? As the only earner, he knew protecting his income was vital for his family. His Financial Advisor advised him to take out Income Protection Cover.

With Income Protection, he'd still get paid if illness or injury stopped him working. That way, he could focus on recovery, not bills.

What matters most to Darragh?

- Knowing his income is secure if he can't work because of sickness or injury.
- Feeling reassured that his family can still cover their bills.





Meet Sarah



Having a child really makes you consider how precious life is.

Sarah, 34, has just gone back to work after having her first baby. She feels she's earning a good wage, but now she has new expenses to think about – like childcare and the everyday costs of raising her little one.

“This is the perfect time for me and my husband to take a good look at our finances and figure out what really matters,” she says.

As a new mum, it's no surprise that one of the most important things for Sarah is protecting her family. That's why she and her husband decided to take out Life Cover and Serious Illness Cover with Zurich.

“If the worst happens to one of us, at least we know our family will be taken care of,” Sarah says.

What matters most to Sarah?

- Finding an affordable way to protect her family financially if she or her husband were to pass away or become seriously ill.
- Having peace of mind knowing her family would be looked after.



Mortgage Protection means our home is secure if something happens to one of us.

Thomas is 47 and runs a dental practice he started a few years back. It took some time to get the business going, but now they've built a solid client base, and things are much steadier.

"My wife and I have finally been able to buy a holiday home in Mayo, where she grew up," says Thomas. "It's where we plan to live when we retire, so it means a lot to us."

As part of their new mortgage, they needed Mortgage Protection. This ensures the mortgage will be paid off* if one of them passes away. "Instead of just going with the bank, I decided to shop around and see what was out there," Thomas explains.

After comparing a few options, Thomas chose a Mortgage Protection policy from Zurich.

What matters most to Thomas?

- Making sure the mortgage would be paid off in part or in full if one of them passed away.
- Protecting his family from future financial worries.
- Getting good value for money with the cost guaranteed to remain unchanged throughout the term of his plan.

* The mortgage may be paid off either in full or in part. This will depend on the type and amount of cover you select, the interest rate applied to your loan and how your outstanding loan balance evolves over time.



“

I'm big on details
so I'll always shop
around and see
what companies
are offering.



Protecting my
kids gives me
peace of mind.



Meet Cormac and Margaret



Family is so important to us, in business and at home.

Cormac, 63, is finally stepping back from the family business – a solicitors' firm he started 30 years ago. "It's a big moment for me," he says. "I've been so focused on the business for so long, it's hard to let go."

His son is now taking over, which means Cormac can start planning the next chapter with his wife, Margaret. They have three children and seven grandchildren – at last count! "We're looking forward to spending more time with the grandkids now that we'll have the time," says Margaret. "And hopefully, we'll be able to leave them a little something too."

As part of his retirement planning, Cormac has taken out Whole of Life Cover with Zurich. He's also added a policy option to help pay inheritance tax. This will make sure his family doesn't have to deal with that burden.

"We don't want to leave our children with an inheritance headache," says Cormac. "So we're sorting it out now."

What matters most to Cormac?

- Making sure his family wouldn't face big inheritance tax bills.
- Having life cover that would stay in place for his entire life.

Protecting what matters most

Good advice leads to peace of mind. You should talk to a Financial Broker, advisor or directly to Zurich in order to make an informed decision about the best cover for your current needs. Some of the factors you will need to consider are featured here.

Your needs will change as you go through life

When you are single, you only have to consider protecting yourself financially. When you get married and have a family, you'll want to protect them. When you buy a home or start a business, you'll want to protect your investment and the people you employ.

You might just need one type of cover or you might need to mix and match plans to suit you better. At Zurich, we have the flexibility to meet all your individual needs.

How much cover do you need?

Everyone's situation is different. When working out how much cover you should plan for, it may be helpful to figure out how much money you or your family would need each month if you were unable to earn an income. You can do this by writing out a simple list of monthly expenses like your mortgage repayments, your groceries, energy bills, childcare and socialising costs.

Then, decide how long you want the cover to last, for example, until your children are finished college. Your Financial Broker or advisor can help you with these calculations or you can use our handy Life Cover Calculator at zurich.ie

Remember that your circumstances will change over time so if you have an existing plan, it may be worth reviewing it now.





How much will it cost you?

The cost of your life insurance cover will take into account the following factors:

- **Your age**
It is beneficial to take out the cover you need as early as you can. As you get older, taking out a new policy is likely to be more expensive.
- **Your health**
It makes good sense to get insured while you are in good health. Deteriorating health can result in a higher premium or being denied cover.
- **If you smoke**
Premiums for smokers are higher than non-smokers due to a greater risk of early death and more serious illnesses among smokers.
- **Your term of cover**
The cost varies depending on how long you want to be covered for.
- **The benefits you choose**
If you choose an optional additional benefit, you may incur an extra cost.

Ask your Financial Broker or advisor for a quote, or check out the Life Cover Quote calculator at zurich.ie

Our range of protection options

Here's a quick guide to the life insurance and protection options we offer at Zurich.

Take the time you need to review your choices. When you're ready, feel free to consult with a Financial Broker, advisor, or Zurich directly.

1.

Income Protection Cover

When an illness or injury stops you from working, everyday bills and commitments don't pause. Most of us rely on our income to support ourselves and our families, so losing that income—whether for a few months or longer—can quickly put a strain on your finances.

That's where Income Protection Cover comes in. If you're too sick or injured to work, we'll pay you a regular income after the waiting period you choose. This support continues until you're able to return to work, reach retirement age, or your policy comes to an end—whichever happens first. With this cover, you can focus on your recovery instead of worrying about your finances.

The benefits:

- A regular income if you can't work due to illness or injury.
- Financial security for you and your family while you recover.
- Peace of mind, so you can focus on getting better and back to work.

2.

Mortgage Protection

Mortgage Protection is a type of life insurance designed to help protect your mortgage. You are required to take out Mortgage Protection when you take out a mortgage loan.

Here's how it works:

- If you pass away during the term of the plan, it helps pay off your mortgage in part or in full.
- The cover reduces over time, broadly matching what's left to pay on your mortgage.

The benefits:

- It helps protect your home by clearing your mortgage if you die.
- It eases the financial burden on your family.
- You can add cover for serious illnesses or disabilities.
- You can include your partner on the same policy.
- You can increase cover for certain life events.



3.

Term Protection

This is life insurance for a set period of time. It's there to help your family financially if you pass away or become seriously ill.

This cover pays out a lump sum if you die during the policy term. You decide the amount when you take out the policy.

Your family could use this money to:

- Cover living expenses
- Pay for substantial costs like childcare, college fees, or outstanding medical bills.

The benefits:

- It eases the financial burden on your family.
- Your family can get either a lump sum or regular income if you pass away, helping them through a tough time.
- You can add cover for serious illnesses or disabilities.
- You can include your partner on the same policy.
- You can increase your cover for certain life events, like having a new baby.

4.

Serious Illness Cover

Life's full of surprises, and not all of them are good. These days, people are living longer, which means there's a higher chance of being diagnosed with a serious illness at some stage. The good news is that many illnesses that were once untreatable can now be successfully managed. But recovery can come with extra costs.

That's where Serious Illness Cover comes in. If you're diagnosed with one of the serious illnesses we cover – like cancer, a heart attack, or a stroke – or if you need certain surgeries, we'll pay you a once off.

The benefits:

- You get a one-off cash lump sum if you are diagnosed with a specific serious illness.
- It protects your family financially if you become seriously ill.
- We cover a wide range of illnesses.
- It gives you time to focus on what really matters... getting better.

5.

Pension Term Protection

Looking for life cover with tax relief? Pension Term Protection is suited to people looking for life cover up to their retirement age.

The benefits:

- If you pass away during the term, it pays out a cash lump sum.
- You get tax relief on the regular premiums you pay (up to Revenue limits).

6.

Whole of Life Protection

When you pass away, your family might need to pay inheritance tax on what you leave behind. This tax could reduce what they inherit and might even mean selling assets to cover the tax bill.

That's where Whole of Life Protection (a Section 72 policy) comes in. It helps take this burden off their shoulders and protects your loved ones from a large inheritance tax bill.

Unlike regular life cover, Whole of Life Protection lasts for your entire lifetime, not just a specific term.

The benefits:

- It pays a cash lump sum to help cover the inheritance tax your family owes when you pass away.
- It ensures your loved ones are financially secure after you're gone.
- You can add optional benefits for extra peace of mind.
- It can help cover funeral expenses.

7.

Cancer Cover

There are few families in Ireland that have been unaffected by cancer – one of the main serious illnesses affecting both men and women.

Our Cancer Cover pays you a lump sum if you're diagnosed with certain types of cancer during your policy term. It costs less than traditional Serious Illness Cover but still offers real peace of mind.

If you've previously been declined for Serious Illness Cover before, maybe because of a pre-existing condition like diabetes, you might still qualify for Cancer Cover.

Keep in mind, some cancers caught early might not be covered under this plan. The benefits:

- A cash lump sum if you're diagnosed with a cancer of specified severity during your plan's term.
- Help to ease the financial burden of living with cancer.
- A chance to qualify even if you've been declined for Serious Illness Cover.
- The breathing space to focus on what really matters – your recovery.

Please read this important note:

Zurich's Serious Illness Cover is subject to terms and conditions which are contained in the policy document. Not every serious illness is covered. To make a valid claim, you'll need to meet the specific conditions of the policy, and some exclusions apply.

You can find all the details in the policy document. If you don't have it, just ask us, and we'll send it to you.



Online tools to help you choose



Making financial decisions about your life insurance and protection needs is important. But you don't have to do it alone. We are here to help however we can. We have lots of helpful tools at zurich.ie

Your Customer Dashboard

Once you've set up a policy with Zurich, you can use your Customer Dashboard to keep track of your savings online.

- Log in to see a quick snapshot of your current policy value and holdings.

Our Life Cover Calculator

Not sure how much life cover you or your family might need? Our Life Cover Calculator can help you figure it out – whether it's for unexpected illness or if you pass away.

Our Life Cover Quote Calculator

Want to know how much Life Cover might cost? Use our Life Cover Quote Calculator to get an idea.

Our Inheritance Tax Liability Calculator

Worried about inheritance tax? Our Inheritance Tax Liability Calculator shows how much your family might need to pay when you're gone.



Take the next step



At Zurich, we're here to help you protect what matters most.

That's why we're one of Ireland's leading providers of life insurance.

Ready to take the next step? Get in touch with us today.



Talk to your Financial Broker or Advisor



Email us at customerservices@zurich.com



Call our Financial Planning Team directly on 0818 202102



Visit our website at zurich.ie

We've got you covered.

From life insurance to savings and investments, and even pensions and retirement planning – Zurich has a wide range of financial products to suit your needs.

Have a look at our brochure for more details.

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Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

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