

# Protection from Zurich

## Couples with responsibility

You have a partner and you are both working hard to secure your future.

Maybe you have just taken the plunge into the property market or you are making progress towards your goal of saving for a deposit on your first home.

There are no children, and you are making the most of your freedom to drop everything and get away from it all. You couldn't possibly need life insurance, right? Not quite..

You've got a lot at stake and you need to make sure you and your partner are protected properly.



### The risks you face

- Your income (and that of your partner) is the key to everything: your current lifestyle and your future plans.
- Imagine for a minute that you were seriously injured or suddenly fell ill. You may have some sick pay but how would you meet your normal living expenses?
- If you have a mortgage could you meet the repayments?
- If you are saving for a deposit would you need to dip into those savings just to survive (and see your home owning dream set back months or even years)?

### The right insurance plan could make the difference

- |                         |                               |
|-------------------------|-------------------------------|
| ✓ Cancer cover          | ✓ Life cover                  |
| ✓ Serious illness cover | ✓ Life cover (monthly income) |

The right insurance cover will help ensure that you, your partner, or your family cope with the financial burdens caused by a serious illness or death of a loved one.

Type of cover	It pays a...	What it does for you
Cancer Cover	Cash lump sum to you if you are diagnosed with Cancer of specified severity*	It can help you to cover the unforeseen costs of dealing with cancer such as loss of income, increased medical bills, day to day expenses or repayment of debts.
Serious Illness Cover	Cash lump sum to you if you are diagnosed with a specified serious illness**	It can help you to cover the unforeseen costs of dealing with a serious illness such as loss of income, increased medical bills, day to day expenses or repayment of debts.
Life Cover	Cash lump sum to your beneficiaries*	It can help financially protect your beneficiaries in the event of your death. It provides money to help pay off any of your debts and financial support for those left behind.
Life Cover (Monthly Income)	Regular monthly income to your beneficiaries such as your family*	It can help financially protect your beneficiaries in the event of your death. It provides a regular income (to replace your lost salary) to help protect the lifestyle of those left behind.

**Important Note - Please read**

\* Cover is subject to terms and conditions which are contained in the policy document.

\*\* It is important to note that not all serious illnesses are covered under this policy. In order to make a valid claim policy specific conditions must be met and certain exclusions apply. You should refer to the policy document which is available on request from Zurich.

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

**Zurich Life Assurance plc**

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

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at October 2021 and may change in the future.

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