

Get to know your options  
for protecting yourself  
and your family

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**Allow us to introduce ourselves.**

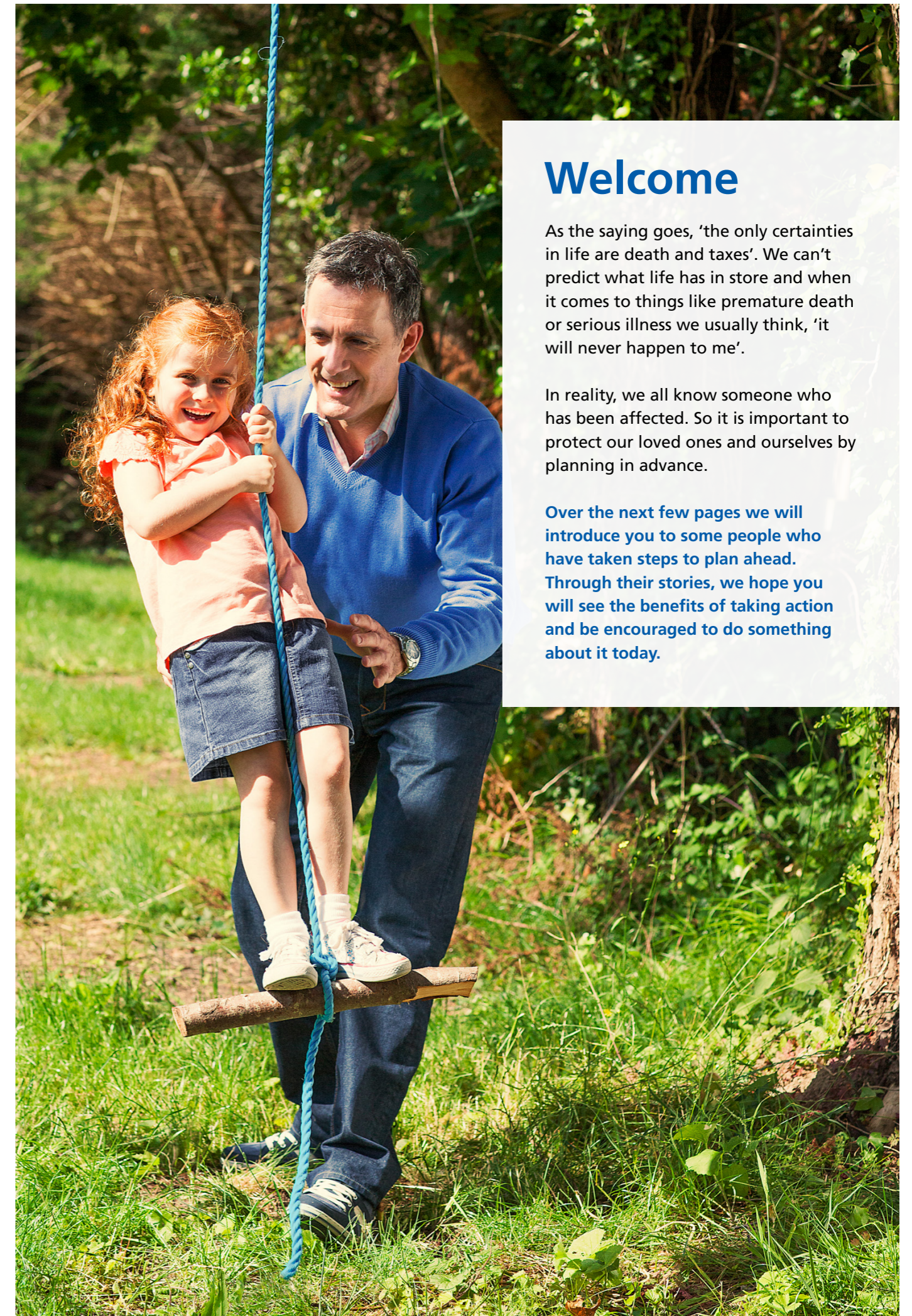
**We are Zurich. We are part of a global insurance group with Swiss roots. We are one of Ireland's most successful life and pension providers.**

**We believe in building a life long trust with our customers. We are passionate about protecting our customers and the things they truly value.**

**At Zurich, you are at the heart of what we do.**

This brochure is designed to give you a clear understanding of our range of Life Insurance and Protection solutions. If you have any questions please get in touch.

Talk to a financial broker, advisor or call us today and see how we can help you.



## Welcome

As the saying goes, 'the only certainties in life are death and taxes'. We can't predict what life has in store and when it comes to things like premature death or serious illness we usually think, 'it will never happen to me'.

In reality, we all know someone who has been affected. So it is important to protect our loved ones and ourselves by planning in advance.

Over the next few pages we will introduce you to some people who have taken steps to plan ahead. Through their stories, we hope you will see the benefits of taking action and be encouraged to do something about it today.

“It’s very satisfying to know my family will be protected financially.”



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

#### MEET SARAH

Sarah, 34, has just returned to work after the birth of her first child. She considers herself to be well paid. But now she has to factor in new costs, like childcare and the day-to-day expenses of looking after her baby.

“This is a good time for me and my husband to review our financial situation and decide what’s important.”

It’s not surprising that, as a new mum, one of those important costs is protecting her family. This has motivated Sarah and her husband to take out Life Cover and Serious Illness Cover with Zurich.

“If the worst happens to one of us, at least we have the comfort of knowing our family will be looked after.”

#### What was most important to Sarah?

- Affordable way to protect her family financially should she or her husband die or suffer a serious illness.
- Peace of mind.

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

## MEET THOMAS

Thomas is 47 years old and runs a dental practice he set up a few years ago. It took a while for the business to find its feet but now they have a strong client base and things are more stable.

“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 intend to live when we retire, so it’s very important to us.”

Mortgage Protection was necessary as part of their new mortgage agreement as it’s important to ensure the mortgage is paid off in the event of death. “Rather than stick with the bank, I decided to shop around and see what products were available,” says Thomas.

After looking at some options Thomas chose a Guaranteed Mortgage Protection policy from Zurich.

### What was important to Thomas

- Pay off the mortgage should one of them die.
- Protect his family from future financial burdens.
- Value for money and the cost is guaranteed not to increase.



“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.”

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

## MEET CORMAC AND MARGARET

Cormac, 63, is finally retiring from the family business, a firm of solicitors he set up 30 years ago. “It’s a big moment for me. I’ve been focused on the business for so long it is hard to let go.”

Now his son is taking on the role he leaves behind. So Cormac can turn to planning the years ahead with his wife Margaret. They have three children with seven grandchildren at the last count. “We hope to see lots more of our grandkids now that we’ll have the time to spare,” says Margaret, “and hopefully we’ll be able to leave some money to them.”

As part of organising his retirement, Cormac has also included Whole of Life Cover with Zurich and availed of a policy option to pay inheritance tax. This will protect his family from this burden.

“We don’t want to leave our children with an inheritance nightmare, so we’re sorting it out now,” says Cormac.

### What was important to Cormac?

- Protection for his family from large inheritance tax costs.
- A life cover plan that would last his whole life.



# Protecting what matters most

Good advice leads to peace of mind. You should talk to a financial broker, advisor or 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 to make these calculations or you can use our handy Life Cover Calculator at [zurichlife.ie](http://zurichlife.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:

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**Your age**

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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.

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**Your health**

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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.

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**If you smoke**

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Premiums for smokers are higher than non-smokers due to a greater risk of early death and more serious illnesses among smokers.

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**Your term of cover**

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The cost varies depending on how long you want to be covered for.

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**The benefits you choose**

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If you choose an optional additional benefit, you will incur an extra cost.

Ask your financial broker or advisor for a quote, or check out the Life Cover Quote calculator at [zurichlife.ie](http://zurichlife.ie).





# Our range of protection options

This guide will arm you with the basic facts about the range of solutions we offer at Zurich for Life Insurance and Protection. Once you have had time to consider your options you should speak to a financial broker, advisor or Zurich.

## Guaranteed Mortgage Protection

Guaranteed Mortgage Protection is a dedicated type of life insurance. It helps secure the ownership of your home and protect your family from a substantial financial burden if you die within the specified term. The cover provided decreases over the term of the plan, broadly in line with the capital outstanding on your mortgage.

### The benefits:

- It protects your home by helping to clear your mortgage if you die.
- It protects your family from a substantial financial burden.
- You can add cover for many serious illnesses and disabilities.
- You can cover your partner on the same policy.
- You can increase cover on certain life events e.g. birth of a new child.

## Guaranteed Term Protection

This is life insurance cover for a specific period of time. It is designed to protect your family financially if you die or become seriously ill. There are different types of term protection.

### The benefits:

- It protects your family from a substantial financial burden.
- Your family can get a lump sum or regular income for a specific term if you die, helping them at a difficult time.
- You can add cover for many serious illnesses and disabilities.
- You can cover your partner on the same policy.
- You can increase cover on certain life events e.g. birth of a new child.

**LEVEL TERM COVER** - This life cover makes a one-off payment (you choose the amount at the start of the policy) if you die during the term of your policy. Your dependants could use this money to live on for a period of time, or they could use it to pay for substantial costs such as childcare costs, college fees or outstanding medical bills.

**MONTHLY INCOME COVER** - This life cover pays a guaranteed monthly income from the time you die until the end of the policy term. For example, if the policy term was 20 years, and you died ten years into the plan, your dependants would receive a monthly income for the remaining ten years of the plan.



## Pension Guaranteed Term Protection

There is tax relief available on contributions made into a pension plan. Pension Guaranteed Term Protection is life cover with similar tax relief on the regular premiums you pay.

Pension Guaranteed Term Protection is suited to people looking for life cover up to their retirement age.

### The benefits:

- It pays a cash lump sum if you die within the term.
- Tax relief on life insurance premiums (up to Revenue limits).
- It provides life cover at a very reasonable price, depending on your age and certain other factors.

For more details, talk to your financial broker, advisor or Zurich.

## Guaranteed Whole of Life Cover

Your family may be liable for inheritance tax on your assets when you die. This can be a massive burden, forcing them to borrow money or sell part of the inheritance you leave them to cover their tax bill. Whole of Life Cover (Section 72 policy) removes this burden and protects loved ones from a large inheritance tax bill.

Whole of Life Cover is different to regular life cover in that it lasts for a lifetime and not a specific term.

### The benefits:

- It pays a cash lump sum that can go towards covering the inheritance tax your family is liable for when you die.
- It means your loved ones are financially protected when you die.
- You can choose optional benefits for additional peace of mind.
- It can be used to cover your funeral expenses.

## Serious Illness Cover

People are living longer than ever before. As a result, the chance of being diagnosed with a serious illness at some point in your life is greater. Many illnesses that were once incurable can now be treated successfully. However, this can lead to additional expenses while you recuperate.

Serious Illness Cover pays a lump sum if you are diagnosed as suffering from one of a number of specified serious illnesses (including cancer, heart attack and stroke – the principal reasons for claims) or need to undergo specific surgery. A serious illness payment will only be made once. The cost of Serious Illness Cover is higher than the cost of Life Cover because the chance of getting a serious illness during the term is significantly greater than the risk of death.

### 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.

## Cancer Cover

There are few families in Ireland that have been unaffected by cancer – one of the main serious illnesses affecting Irish men and women. Cancer Cover pays a lump sum if you are diagnosed with specific types of cancer during the policy term. While costing much less than traditional Serious Illness Cover, a Cancer Cover policy can provide real peace of mind.

If you have previously been declined Serious Illness Cover, due to a pre-existing illness like diabetes, you may be accepted for Cancer Cover.

Some cancers caught in their early stages may not be eligible to claim under this plan.

### The benefits:

- It pays out a cash lump sum if you are diagnosed with cancer of specified severity during the term of your plan.
- It can help reduce the financial stress of living with cancer.
- You may be eligible for Cancer Cover even if you have been declined Serious Illness Cover.
- It gives you important breathing space to focus on what really matters... recovering from your illness.

### Please read this important note:

Zurich's Serious Illness 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.

# 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 [zurichlife.ie](http://zurichlife.ie)

### Our Customer Dashboard

gives you an overview of your protection cover online once you have set up a protection plan with Zurich. Simply log on to get a snapshot of your current policies.

### Our Life Cover Calculator

will help you to figure out how much cover you or your dependants will need should you die or become seriously ill.

### Our Life Cover Quote Calculator

helps you work out how much Life Cover could cost.

### Our Inheritance Tax Liability Calculator

will show you how much inheritance tax your family could be liable to pay when you pass away.

Get started with our range of planning tools, visit [zurichlife.ie](http://zurichlife.ie)



# Take the next step

When it comes to life insurance, Zurich is committed to doing the best we can for our customers. That's why we are one of the leading providers of protection products in Ireland. So if you'd like to take the next step, get in touch today.

### Talk to your financial broker or advisor

Call our us directly on **1850 202 102**

Email us at [customerservices@zurich.com](mailto:customerservices@zurich.com)

Visit our website at [zurichlife.ie](http://zurichlife.ie)



Zurich offers you a wide range of financial products from life insurance cover, savings & investment solutions to pension and retirement planning. Check out a brochure for more information.

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

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The information contained herein is based on Zurich Life's understanding of current Revenue practice as at July 2014 and may change in the future.