

Serious Illness All Wrapped Up

with the strongest protection.



We believe our Serious Illness contract remains the strongest protection plan in Ireland.

Child Specific Serious Illnesses

We have enhanced our Parental Respite Cover benefit, adding a number of child-specific serious illnesses to help parents with important financial breathing space.

- Cystic Fibrosis
- Cerebral Palsy
- Spina Bifida

Unique to Zurich

Booster Serious Illness Benefit

We will make an additional payment to customers if diagnosed with certain, specific, life-changing Serious Illnesses, of 200% of their Sum Assured (subject to a maximum additional payment of €50k).

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

Unique to Zurich



The 'Big Three' - Cancer, Heart Attack & Stroke

account for approximately 83% of claims paid.*

Specified Illnesses (as at February 2020)	Company & Name of Plan				
	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Irish Life Term Life Insurance	New Ireland Term Assurance Plan	Royal London Term Assurance with Serious Illness Cover
Cancer Excluding Less Advanced Cases	✓	✓	✓	✓	✓
Heart Attack With Clinical Proof	✓	✓ of specified severity	✓	✓	✓
Stroke Resulting in Specified Symptoms	✓	✓ with permanent symptoms	✓	✓ with permanent symptoms	✓

Zurich Life claims statistics 2020. November 2021.

The next 8 serious illnesses together account for approximately 8% of claims paid.*

Specified Illnesses (as at February 2020)	Company & Name of Plan				
	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Irish Life Term Life Insurance	New Ireland Term Assurance Plan	Royal London Term Assurance with Serious Illness Cover
Angioplasty for Coronary Artery Disease	✓ (50% to max. €100,000)	✓ (Partial Payment 50% to max. €20,000) of specified severity	✓ (Partial Payment 75% to max. €40,000) of specified severity	✓ (Partial Payment 75% to max. €50,000) of specified severity	✓ (Partial Payment 50% to max. €15,000) of specified severity
Bacterial Meningitis Resulting in Permanent Symptoms	✓	✓	✓	✓	✓
Benign Brain Tumour Resulting in Permanent Symptoms	✓	✓ of specified severity	✓ with surgery	✓	✓
Cardiomyopathy Permanent and of Specified Severity	✓	✓ of specified severity	✓ ^{*1}	✓	✓
Coronary Artery Bypass Graft	✓	✓ with surgery	✓	✓	✓ with surgery
Heart Valve Replacement or Repair With Surgery to Divide the Breastbone	✓	✓	✓	✓	✓
Multiple Sclerosis	✓	✓ with permanent symptoms	✓ with past or present symptoms	✓	✓ with permanent symptoms
Parkinson's Disease Resulting in Permanent Symptoms	✓	✓	✓	✓	✓

Important notes - please read

Zurich's Serious Illness Cover is subject to terms & 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 detailed illness definitions and the circumstances when a claim will be payable, please consult the policy document for each company.

* Source: Zurich Life claims experience for 2021.

*1 Marked loss of ability to do physical activity

The remaining serious illnesses that we cover only account for approximately 10% of claims paid.*

Specified Illnesses (as at February 2020)	Company & Name of Plan				
	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Irish Life Term Life Insurance	New Ireland Term Assurance Plan	Royal London Term Assurance with Serious Illness Cover
Aorta Graft Surgery	✓	✓	✓	✓	✓
Aplastic Anaemia Of Specified Severity	✓	✓	✓	✓	✓
Balloon Valvuloplasty	✓	✓	✓	✓	✓
Benign Spinal Cord Tumour Resulting in Permanent Symptoms or Requiring Surgery	✓	✓	✓	✓	✓
Blindness Permanent and Irreversible	✓ 6/60 on Snellen Chart	✓ 3/60 on Snellen Chart	✓ 3/60 on Snellen Chart	✓ 3/60 on Snellen Chart	✓ 3/60 on Snellen Chart
Brain Injury due to Anoxia / Hypoxia Resulting in Permanent Symptoms	✓	✓	✓	✓	✓
Cardiac Arrest With Insertion of Defibrillator	✓	✓	✓	✓	✓
Chronic Pancreatitis	✗	✓	✓ of specified severity	✓ of specified severity	✓
Chronic Rheumatoid Arthritis Of Specified Severity	✗	✓	✓	✗	✓
Coma With Associated Permanent Symptoms	✓	✓ but required continuous period of 96 hours	✓	✓	✓
Creutzfeldt-Jakob Disease (CJD) Resulting in Permanent Symptoms	✓	✓	✓	✓	✓
Deafness Permanent and Irreversible	✓	✓	✓	✓	✓
Dementia (Including Alzheimer's Disease) Resulting in Permanent Symptoms	✓	✓	✓	✓	✓
Encephalitis Resulting in Permanent Symptoms	✓	✓	✓	✓	✓
Heart Structural Repair With Thoracotomy	✓	✓	✓	✓	✓
HIV Infection Caught in the EU, UK, North America, Australia or New Zealand from a Blood Transfusion, a Physical Assault or at Work	✓	✓	✓	✓	✓
Intensive Care Requiring Mechanical Ventilation for 10 Consecutive Days	✓	✓	✓	✓	✓
Kidney Failure Requiring Permanent Dialysis	✓	✓	✓	✓	✓
Liver Failure End Stage	✓	✓	✓	✓	✓
Loss of Independent Existence (*covered under PTD)	✓	✓	✓	✓	✓
Loss of One Limb Permanent Physical Severence	✓	✓ but two limbs	✓	✓	✓
Loss of Speech Permanent and Irreversible	✓	✓	✓	✓	✓
Major Organ Transplant From Another Donor	✓	✓	✓	✓	✓
Motor Neurone Disease and Specified Diseases of the Motor Neurones Resulting in Permanent Symptoms	✓	✓ but only Motor Neurone Disease	✓	✓ but only Motor Neurone Disease	✓
Muscular Dystrophy	✓ covered in Loss of Independent Existence	✗	✓ covered in Loss of Independent Existence	✓	✓
Necrotising Fasciitis	✓	✓	✓	✓	✓
Neuromyelitis optica (Devic's disease)	✓ covered in Multiple Sclerosis	✓ but continuous period of 6 months	✓ with past or present symptoms	✓	✓ but continuous period of 6 months
Paralysis	✓	✓ but two limbs	✓	✓	✓
Parkinson Plus Syndromes Resulting in Permanent Symptoms	✓	✓	✓	✓	✓
Peripheral Vascular Disease With Bypass Surgery	✓	✓	✓	✓	✓
Permanent Total Disablement to age 65 Based on Activities of Daily Work	✓	✓	✓	Optional	✓
Pneumonectomy Removal of a Complete Lung	✓	✓	✓	✓	✓

Specified Illnesses (as at February 2020)	Company & Name of Plan				
	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Irish Life Term Life Insurance	New Ireland Term Assurance Plan	Royal London Term Assurance with Serious Illness Cover
Primary Pulmonary Hypertension Of Specified Severity	✓	✓	✓	✓	✓
Primary Sclerosing Cholangitis	X	✓	✓	✓	✓
Pulmonary Artery Surgery With Surgery to Divide the Breastbone	✓	✓	✓	✓	✓
Severe Crohn's Disease With Persistent Symptoms that has not Responded to Surgical Intestinal Resection	✓	✓	✓	✓	✓
Severe Lung Disease Of Specified Severity	✓	✓	✓	✓ Chronic lung disease	✓
Short Bowel Syndrome	X	✓	✓	✓	✓
Spinal Stroke Resulting in Permanent Symptoms	✓	✓	✓	✓	✓
Systemic Lupus Erythematosus (SLE) Of Specified Severity	✓	✓	✓	✓	✓
Terminal Illness	✓	✓	✓	✓	✓
Third Degree Burns Of Specified Severity	✓	✓ Covering 20% of the body's surface or 50% of the face's surface.	✓	✓	✓ or 50% of face
Traumatic Brain Injury Resulting in Permanent Symptoms	✓	✓	✓	✓	✓

Important note

For detailed illness definitions and the circumstances when a claim will be payable, please consult the policy document for each company.

Source: Zurich Life, November 2021.

* Source: Zurich Life claims experience for 2021.

Comparison of Illnesses covered under Partial Payment Benefit

Specified Illnesses (as at February 2020)	Company & Name of Plan				
	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Irish Life Term Life Insurance	New Ireland Term Assurance Plan	Royal London Term Assurance with Serious Illness Cover
Angioplasty (single vessel)	✓	✓ Angioplasty – €5000 max.	✓	✓	✓
Aortic Aneurysm With endovascular repair	✓	✓	✓	✓	✗
Brain Abscess Drained via Craniotomy	✓	✓	✓	✓ full payment	✓
Cancer in situ With Surgery	✓	✓ limited	✓ limited	✓	✓
Carotid Artery Stenosis Treated By Endarterectomy or Angioplasty	✓	✓	✓	✓	✓
Central Retinal Artery Occlusion or Central Retinal Vein Occlusion resulting in Permanent Visual Impairment	✓	✓	✓	✓	✓
Cerebral Aneurysm with Surgery or Radiotherapy	✓	✓	✓	✓	✓
Cerebral Arteriovenous Malformation treated by Craniotomy or Endovascular Repair	✓	✓	✓	✓	✓
Crohn's Disease treated with Surgical Intestinal Resection	✓	✓	✓	✓	✓
Cystectomy Complete Removal of the Urinary Bladder	✓	✓	✓	✓	✓
Diabetes Mellitus Type 1	✓	✗	✗	✓	✗
Early Stage Bladder Cancer Of Specified Advancement	✓	✓	✓	✓	✓ but required surgical removal of bladder
Early Stage Thyroid Cancer Of Specified Advancement	✓	✓	✓	✓	✗
Gastrointestinal Stromal Tumour (GIST) of Low Malignant Potential with Surgery	✓	✓	✓	✓	✓
Implantable Cardioverter Defibrillator	✓	✓	✓	✓	✓
Liver Resection	✓	✓	✓	✓	✓
Low-level Prostate Cancer With Gleason Score between 2 and 6 and with Specific Treatment	✓	✓	✓	✓ Early stage	✓
Neuroendocrine Tumour of Low Malignant Potential With Surgery	✓	✓	✓	✓	✓
Ovarian Tumour of Borderline Malignancy / Low Malignant Potential With Surgical Removal of an Ovary	✓	✗	✓	✓	✓
Peripheral Vascular Disease Treated by Angioplasty	✓	✓	✓	✓	✓
Permanent Pacemaker Insertion	✓	✗	✓	✓	✓
Pituitary Tumour Resulting in Permanent Symptoms or Surgery	✓	✓	✓	✓	✓
Serious Accident Cover At Least 28 Consecutive Days in Hospital	✓	✓	✓	✓	✓
Severe Burns or Third Degree Burns Covering At Least 10% of the Body's Surface	✓	✓ 5% of the body's surface and extends to 25% of face	✓ 5% of the body's surface	✓	✓ and extends to 25% of face
Significant Visual Impairment Permanent and Irreversible	✓	✓	✓	✓	✓
Single Lobectomy	✓	✓	✓	✓	✓
Surgical Removal of One Eye	✓	✓	✓	✓	✓
Syringomyelia or Syringobulbia Of Specified Severity	✓	✓	✓	✓ full payment	✓
Ulcerative Colitis Treated with Total Colectomy	✓	✓	✓	✓	✓

Important note

All details shown are for accelerated serious illness. For detailed illness definitions and the circumstances when a claim will be payable, please consult the policy document for each company.

Source: Zurich Life, November 2021.

Comparison of Additional Benefits

Specified Illnesses (as at February 2020)	Company & Name of Plan				
	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Irish Life Term Life Insurance	New Ireland Term Assurance Plan	Royal London Term Assurance with Serious Illness Cover
Booster Payments ¹ for certain Serious Illnesses	Unique ✓	X	X	X	X
3 month reinstatement clause ² (Allowing Valid Claims)	✓	X	X	X	✓
Broken Bones Payment	X	X	X	Optional	X
Parental Respite Cover - Death of a Child	€7000 Aged from birth to 25yrs if in FTE*	€5000 Aged 30 days to 21yrs if in FTE*	€7000 Aged from birth to 25yrs if in FTE*	€4000 Aged 6 months to 21yrs if in FTE*	€5000 Aged 3 months to 21yrs
Parental Respite Cover - Serious Illness of a Child	50% to max. €25,000 Aged from birth to 25yrs if in FTE*	50% to max. €25,000 Aged 30 days to 21yrs if in FTE*	50% to max. €25,000 Aged from birth to 25yrs if in FTE*	50% to max. €25,000 Aged 6 months to 21yrs if in FTE*	50% to max. €25,000 Aged from birth to 21yrs
Parental Respite Cover - Children Overseas Surgery Benefit	€25,000 from birth to 25 yrs if in FTE*	X	X	X	X
Guaranteed Insurability	✓	X	✓	✓	✓
Hospital Cash	Optional Max. €300 per day	X	Optional Max. €260 per day	Optional Max. €300 per day	X
Inflation Protection Option	Optional Sum Insured 3% Premium 4.5%	Optional Sum Insured 3% Premium 4%	Optional Sum Insured 3% Premium 4.5%	Optional Sum Insured 3% Premium 3%	Optional Sum Insured 3% Premium 4%
Long-term Care Conversion	Unique ✓	X	X	X	X
Overseas Surgery Benefit	✓ €12,500	X Optional	X	X	X
Personal Accident Cover	Optional Max. €400 per week	X	Optional Max. €400 per week	Optional Max. €300 per week	X
Protection Continuation Option	Optional	Optional	Optional	Optional	Optional
PTD 'Own' Occupation	Optional to age 65	X	X	Optional	X
Serious Illness to Life Guaranteed Insurability	Unique ✓	X	X	X	X
Surgical Cash	Optional to age 65	X	X	Optional	X
Waiver of Premium	Optional to age 60	X	X	X	X

Important note

All details shown are for accelerated serious illness. For detailed illness definitions and the circumstances when a claim will be payable, please consult the policy document for each company.

Source: Zurich Life, November 2021.

*FTE = Full Time Education.

1 We will make an additional payment to customers if diagnosed with certain, specific, life-changing Serious Illnesses, of 200% of their Sum Assured (subject to a maximum additional payment of €50k).

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

2 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.

Zurich Life Assurance plc

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

Intended for distribution within the Republic of Ireland.

GR: 6429 Print Ref: ZL LSA 4800 1121

