Zurich Income Protection gives you money when you’re too ill to work

If you’re too ill or injured to work, you still need money to pay the bills, as well as for the things that are important to you and your family. Our Zurich Income Protection gives you money each month until you’re well enough to work again. It’ll give you the breathing space you need to focus on getting better.

In 2018, we paid our customers a total of £8.2 million income protection claims.

Reasons we paid our customers for income protection claims:

- **Mental health** – 28% like stress, anxiety and depression
- **Musculoskeletal** – 10% like back pain and repetitive strain injuries
- **Cancer** – 23% like breast cancer and prostate cancer
- **Neurological diseases** – 8% like Parkinson’s disease, multiple sclerosis and stroke
- **Other** – 31% like heart problems and broken bones

Choose your cover

**Choose the cover that’s right for you...**

<table>
<thead>
<tr>
<th>Monthly benefit</th>
<th>And change it when your life changes</th>
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<td>choose a monthly income of up to 80% of your take home pay</td>
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**Claim period**

choose how long we pay you for: for up to 2 years any time you’re ill, or right to the end of your policy

**Single or dual deferred period**

choose how long you wait before your monthly income kicks in – you can choose 1 or 2 deferred periods, so we can stagger your income

**Choose how long your cover lasts**

right up to age 70 if you want

**Choose the level of support you want for you and your family**

Zurich Income Protection or Zurich Income Protection Select

**Level or increasing cover**

choose whether your income stays level or keeps up with the rising cost of living

**Zurich Support Services are here to help whenever you need, whether you’re claiming or not**

Zurich Support Services, an independent team of counsellors, advisers and legal experts, are here for you and your family. Whether you’re worried about a debt, you need help finding childcare, or you’re just exhausted and need a listening ear, you can phone the team any time.

In 2018, we paid our customers a total of £8.2 million income protection claims.
Zurich Income Protection: support through life’s ups and downs

Zurich Income Protection Select: even more support for you and your family

Extras you can add to Zurich Income Protection and Income Protection Select

Minimum benefit guarantee
if you choose a monthly income that’s £1,500 or more, we’ll guarantee to pay you at least £1,500 a month, even if your salary dips

Waiver of premium
we’ll pay your premiums if you’re too ill or injured to work

Early claim notification
as soon as you let us know you’re ill, we might put you in touch with our rehabilitation team and start paying your premiums for you

Dedicated claims specialist
they’ll help you every step of the way

Our team of rehabilitation nurses
they’ll help you with your recovery, arrange and sometimes even pay for treatment, and talk to your employer about how they can help

Return to work package
if you go back to work, but you earn less, we’ll top up some of your salary

Linked claims
if you get the same illness again within 12 months, we’ll pay your monthly income straight away

Maternity, paternity and adoption benefit
if you take time off to be with your new baby, and you get ill or injured while you’re off, we’ll cover you as though you’re working

House person benefit
if you’re not working when you get ill, we’ll still cover you if you can’t do day-to-day tasks

Career break
dial down your cover and its cost to take a career break

Milestone benefit
increase your cover when your life changes, before your 55th birthday, without answering any health questions

All of Zurich Income Protection, plus:

Family carer benefit
if your spouse, civil partner or child is too ill to look after themselves, we’ll pay up to £1,500 a month

Trauma benefit
if an accident or illness leaves you with a life-changing condition, we’ll give you up to £50,000

Hospital stay benefit
if you’re in hospital for more than six nights, we’ll help cover your family’s expenses with £100 for each extra night you’re there

Needlestick benefit
if an accident at work gives you HIV, Hepatitis B or C, we’ll give you up to £50,000

Funeral benefit
if you die, we’ll pay your family up to £10,000

Multi-fracture Cover
If you break a bone, dislocate a joint, rupture your Achilles tendon or tear a cruciate ligament in your knee, we’ll give you up to £6,000 to help. You can add this on or take it off your policy at any time.

In 2018, we paid our customers a total of £8.2 million in income protection claims

This document has been approved for customers to use only with their financial adviser.

Zurich Assurance Ltd.
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Registered Office: The Grange, Bishops Cleeve, Cheltenham, GL52 8XX.

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