Zurich critical illness cover pays you a lump sum if you’re diagnosed with one of the conditions your policy covers

If you were told you had a serious illness your life would change very quickly. You might have to take time away from work, but you’d still need to pay the bills and support your family. Zurich Critical Illness cover pays you a lump sum as soon as possible after you’re diagnosed with a condition that your policy covers. You can use this money to ease your worries at a difficult time.

In 2018, we paid our customers a total of £90.6 million in critical illness claims.

Reasons we paid our customers for critical illness claims:

- Cancer 66%
- Heart attack 14%
- Stroke 8%
- Multiple sclerosis 3%
- Other conditions 9%

Choose your cover

Choose the cover that's right for you...

| Cover amount – choose the amount of cover you need | And change it when your life changes |
| Choose how long your cover lasts – select a term between 5 and 40 years. We can cover you until your 75th birthday. | You can ask us to change these any time. |
| Level, increasing or decreasing cover – choose whether your cover amount stays the same, keeps up with the rising cost of living, or goes down as you repay your mortgage | You can switch from increasing to level cover. |
| Choose the level of cover you need – Zurich Critical Illness or Zurich Critical Illness Select | You can ask us to change these at any time. |
| Choose if you want to protect your children – add Children’s Benefit or Enhanced Children’s Benefit to your policy | |
| Choose to add extra benefits to your policy – Multi-fracture cover – Total permanent disability – Waiver of premium – Renewal option | You can add or remove multi-fracture cover, total permanent disability or waiver of premium. You can remove your renewal option, but you can’t add it on. |

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.
We’ll cover your natural, step and adopted children. They’ll be protected from birth to their 22nd birthday. If they’re diagnosed with any conditions under Zurich Critical Illness, we’ll pay you up to £25,000 for each claim per child.

If they die between 30 days old and their 22nd birthday, we’ll pay you £5,000.

Your child can take out their own policy between their 16th and their 22nd birthday without having to answer any questions about their health.

Add Children’s Benefit

If you’re diagnosed with 1 of 40 serious conditions, we’ll pay you your cover amount.

If you’re put on an NHS waiting list for 1 of 7 major operations to treat one of these conditions, we’ll pay you your cover amount straight away.

If you’re diagnosed with 1 of 2 additional payment conditions – less advanced cancer of the breast or prostate – we’ll pay you up to £25,000.

You’re covered for a total of 51 serious conditions.

If you’re put on an NHS waiting list for 1 of 9 major operations to treat one of these conditions, we’ll pay you your cover amount straight away.

Up to £25,000 for each of 48 additional payment conditions, including less advanced cancer of the breast or prostate.

If you’re put on an NHS waiting list for bowel disease surgery, this amount will be paid straight away.

If you’re diagnosed with 1 of the 10 life-changing conditions included in your cover before you’re 50, we’ll pay you up to £100,000 on top of your cover amount.

If you’re diagnosed with 1 of 5 complications of pregnancy before the age of 45 we’ll pay you £5,000.

If you’re diagnosed with 1 of 2 additional payment conditions – less advanced cancer of the breast or prostate, we’ll pay you up to £25,000.

If they need effective treatment abroad, we’ll pay you up to an extra £25,000.

If they die between the 24th week of pregnancy and their 22nd birthday, we’ll pay you £5,000.

Your child can take out their own policy between their 16th and their 22nd birthday without having to answer any questions about their health.

Add Enhanced Children’s Benefit

We’ll cover your natural, step and adopted children. They’ll be protected from birth to their 22nd birthday.

If they’re diagnosed with any conditions under Zurich Critical Illness, we’ll pay you up to £25,000 for each claim per child.

If they die between 30 days old and their 22nd birthday, we’ll pay you £5,000.

Your child can take out their own policy between their 16th and their 22nd birthday without having to answer any questions about their health.

Extra benefits you can add to Zurich Critical Illness and Critical Illness Select

Multi-fracture cover

Break a bone, dislocate a joint, rupture your Achilles tendon or tear a cruciate ligament in your knee and we could pay you up to £6,000.

Waiver of premium

If you’re unable to work for more than 6 months, we will pay your premiums for you.

Total permanent disability

If a condition you’re not covered for means you can never do your current job again before the age of 60, we will pay you your cover amount.

Renewal option

When your cover ends, you could take out a new policy without answering any questions about your health.

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

Zurich Assurance Ltd.
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