Financial protection your clients can rely on
Our critical illness plan includes 32 additional payments conditions. While these conditions may not be as severe as some of the main ones covered by a critical illness plan, they are still traumatic and can have a financial impact. So if your client suffers from one of the following conditions, we will pay out £15,000 or 20% of their total benefit, whichever is lower. This benefit is on top of their main plan benefit, which will remain unchanged. There is no limit to the number of times clients can claim for different additional conditions e.g Bladder removal and breast cancer in situ.

### Additional Payment conditions

**Our critical illness definitions go beyond the industry standards in many areas, meaning our plans could pay out in situations where others don’t.”**
When buying a critical illness plan, your clients want to be confident that their plan will pay out when they need it. Our critical illness definitions go beyond the industry standards in many areas, meaning our plans could pay out in situations where others don’t. We pride ourselves on looking for reasons to pay claims rather than reasons not to, and our objective is to make sure all valid claims are paid as quickly and efficiently as possible.

- We paid out 90% of our critical illness claims in 2016, making total payments of £63.2 million to 789 customers.
- Our average payout for a critical illness claim in 2016 was £80,981.

**Children’s cover**

Our critical illness plan also covers your clients’ children. If a child suffers any of the 85 conditions covered under the plan, we will pay either 50% of the sum assured or £25,000, whichever is the lower; or for the definitions under the additional payments conditions we will pay either 20% of the sum assured or £15,000, whichever is the lower, providing financial support to your clients at a difficult time.

The benefit will apply from the age of three months to 18 years. We’ll only pay one claim for each child but there is no limit to the number of children covered.

**Zurich Support Service**

Your clients will have access to Zurich Support Service, which can help them to find their way through life’s difficulties. This is a free, professional and confidential counselling support service that your clients and their immediate family can use as many times as they need. It is provided to your clients by an independent support services company working closely with Zurich.

The service is available 24 hours a day, 7 days a week, 365 days a year through a freephone helpline. It provides support and assistance for any work, personal or family-related matter. This can include professional consultation, short-term counselling, information, resources and referrals to further services in the client’s local area (for example, childcare providers).
Protection your clients can rely on

Protection Review awards – Winner of Life & Health Claims Award in 2016
Financial Adviser service awards – Winner for four stars for service 2012-2015
FT Adviser online service – Winner of five stars 2012 & 2014, four stars 2013 & 2015
Moneyfacts – Best protection service 2012, 2013 & 2015, highly commended in 2014
Moneyfacts – Best business protection provider 2012 & 2013, highly commended 2014 & 2015

Our most common reasons for claims in 2016

- Cancer: 65%
- Heart attack: 14%
- Stroke: 7%
- Multiple sclerosis: 3%
Giving your clients extra peace of mind

Our critical illness contract now offers one of the most comprehensive plans in the market covering 85 conditions (including 32 additional payment conditions).

It has been designed to provide your clients with cover they can rely on; covering the conditions that affect most people, a range of additional payment conditions for less severe conditions and access to our support services offering help and comfort at a time they really need it.

The list below shows all the full conditions covered by our critical illness plans. We’ve highlighted those where the definitions exceed the industry standard (ABI+) these include the most frequently claimed conditions – Cancer, heart attack, multiple sclerosis and stroke.

**Aorta graft surgery** – for disease and trauma  **ABI+**

**Aplastic anaemia** – of specified severity

**Bacterial meningitis** – resulting in permanent symptoms

**Benign brain tumour** – resulting in permanent symptoms or specified treatment  **ABI+**

**Benign spinal cord tumour** – resulting in permanent symptoms or specified treatment

**Blindness** – Permanent and irreversible  **ABI+**

**Cancer** – excluding less advanced cases  **ABI+**

**Cardiac arrest** – with insertion of a defibrillator

**Cardiomyopathy** – of specified severity

**Coma** – with associated permanent symptoms  **ABI+**

**Coronary artery by-pass grafts**  **ABI+**

**Creutzfelt-Jakob disease** – requiring continuous assistance

**Deafness** – permanent and irreversible  **ABI+**

**Dementia including Alzheimer’s disease** – resulting in permanent symptoms  **ABI+**

**Encephalitis**

**Heart attack** – of specified severity  **ABI+**

**Heart surgery** – with thoracotomy

**Heart valve replacement or repair**  **ABI+**

**HIV** caught from a blood transfusion, a physical assault or at work  **ABI+**

**Kidney failure** – requiring permanent dialysis  **ABI**

**Liver failure** – end stage

**Loss of hand or foot** – permanent physical severance  **ABI+**

**Loss of independence** – of specified severity

**Loss of speech** – Total permanent and irreversible  **ABI**

**Major organ transplant** – from another donor  **ABI+**

**Motor neurone disease and specified diseases of the motor neurones** – resulting in permanent symptoms  **ABI+**

- Amyotrophic lateral sclerosis (ALS)
- Primary lateral sclerosis (PLS)
- Progressive bulbar palsy (PBP)
- Progressive muscular atrophy (PMA)
- Kennedy’s disease, also known as spinal and bulbar muscular atrophy (SBMA)
- Spinal muscular atrophy (SMA)

**Multiple sclerosis** – of specified severity  **ABI+**

**Neuromyelitis optica (Devic’s disease)** – with persisting clinical symptoms

**Paralysis of limb** – total and irreversible  **ABI+**

**Parkinson’s disease** – resulting in permanent symptoms  **ABI+**

**Parkinson’s plus syndromes** – resulting in permanent symptoms including:
- Corticobasal ganglionic degeneration
- Diffuse Lewy body disease
- Multiple system atrophy
- Parkinsonism-dementia-amyotrophic lateral sclerosis complex
- Progressive supranuclear palsy

**Pneumonectomy** – for disease and trauma

**Primary pulmonary arterial hypertension** – resulting in permanent symptoms

**Pulmonary artery replacement** – with surgery

**Removal of an eyeball as a result of injury or disease** – permanent physical severance

**Severe lung disease/respiratory failure** – of specified severity

**Spinal stroke** – resulting in permanent symptoms

**Stroke** – resulting in specified symptoms  **ABI+**

**Systemic lupus erythematosus** – of specified severity

**Terminal Illness** – where death is expected within 12 months  **ABI**

**Third-degree burns** – covering 20% of the body’s surface area or 50% of the face’s surface area  **ABI+**

**Total permanent disability** – unable before age 65 to look after yourself ever again

**Traumatic brain injury** – resulting in permanent symptoms  **ABI**

**ABI+** – These definitions go above and beyond the ABI’s standard definitions.

**ABI** – ABI standard definitions.