How does it work?
If you have a claim for critical illness, you’re under 50, and your diagnosis is for one of the following ten conditions, you’ll be eligible to receive critical illness benefit uplift.

It pays an additional lump sum equal to your critical illness cover amount, up to a maximum of £100,000.

You can see the full definitions of the conditions and the circumstances in which you can claim in the Zurich Personal Protection terms and conditions.

Shelley’s story
Shelley, 43, lives with her two teenage daughters. She has life and critical illness cover of £150,000 to protect her mortgage, and chose to add Zurich Critical Illness Select cover to her Zurich Personal Protection policy when she took it out.

Five years later, Shelley develops a tremor in her left hand. It's only a mild tremor at first but, after seeing a consultant over a few months, she is diagnosed with Parkinson’s disease.

Shelley telephones Zurich to make a claim on her policy and is given a named, dedicated claims specialist.

Zurich pays out Shelley’s cover amount of £150,000. The claims specialist also tells Shelley that, as she is under 50, she qualifies for a critical illnss benefit uplift payment of £100,000.

As intended, Shelley is able to clear her remaining mortgage with her £150,000. Shelley’s diagnosis has provided an uncertain future for her and her family. However, the additional £100,000 has given her some financial security meaning she doesn’t have to worry about paying for her daughters’ university education.

Shelley also saves some of the money to help support her as she learns to live with her diagnosis and uses what is left to take a holiday with her daughters following the emotional turmoil this experience had on the family.

This is an example story only.

Anything else I should know?
Critical illness benefit uplift is only available if you choose Zurich Critical Illness Select cover as part of a Zurich Personal Protection policy.