Finding out your child has a serious illness can be devastating – and money isn’t going to remove the shock or stress.

Some extra money can help to pay for some of the additional expenses you and your family may incur, such as specialist care or physiotherapy. It could also pay for a welcome family holiday.

If you take out Zurich Critical Illness Select cover and you want to provide protection for your children, you can add enhanced children’s benefit to your policy.

**It's the most comprehensive level of children's critical illness cover we offer, and it pays out up to £25,000 if your child is diagnosed with an illness covered by your policy.**

It covers your children for the 99 conditions that adults are covered for under Zurich Critical Illness Select.

And it also covers your children for **six extra child-specific conditions**.

### Cover for six child-specific conditions

Some conditions are likely to be diagnosed at birth or in early childhood, and may have a profound impact on your child’s – and your family’s – life.

With enhanced children’s benefit, we will pay out up to a maximum of £25,000 if your child is diagnosed with any of the following:

- **Cerebral palsy**
- **Cystic fibrosis**
- **Down's syndrome**
- **Hydrocephalus**
- **Muscular dystrophy**
- **Spina bifida**

Some extra money could help to cover any additional expenses you may incur. It could pay for adjustments to your home, or to buy equipment so that you can look after your child more easily.

### Helen’s story

Helen had a range of emotions when she learned her baby son had Down's syndrome: confusion, joy, fear.

But mostly Helen knew the next few years would be different to how she and her husband had planned.

At first, money wasn’t a concern: Helen was on maternity leave and her husband worked full time.

So the £25,000 enhanced children’s benefit the family received was welcome but not immediately needed.

But when Helen decided to decrease her hours to continue raising her son, the extra money helped to provide some financial security.

It also helped to cover some extra costs they were incurring, such as private physiotherapy and the expense of going for regular health check-ups.

Later, it also helped to pay towards regular private speech therapy and for a home schooling programme.

So even though the money Helen received from Zurich didn’t mean she or her husband could give up work, it eased some of their additional expenses at a challenging time.

This is an example story only.
Jon’s story

Jon’s son was aged three when Jon and his wife realised he was struggling to learn to walk, and appeared to be falling behind other children in some areas of development. They took their son to a specialist and received the news he had cerebral palsy.

Fortunately, Jon had taken out a Zurich Personal Protection policy with Critical Illness Select cover. He had also added enhanced children’s benefit, as Jon and his wife were planning to have a family.

Because of Jon’s cover, and following their son’s diagnosis, Jon received a £25,000 payment.

To begin with, as only Jon was working, neither knew what sort of financial impact the diagnosis might have on the family.

But Jon decided to take six months off to help and spend time with his wife and son.

Though their outgoings had gone up – private physiotherapy in particular was expensive – the money from the enhanced children’s benefit meant the family didn’t have to worry about money while Jon was off work, and could focus on what was important.

This is an example story only.

Extra financial support if your child gets cancer

Finding out your child has cancer is something every parent dreads, and its impact on a family is life changing. Money is not front of mind.

But cancer in children and young people can cost families an extra £600 a month on average, putting massive strain on budgets and causing many to fall into debt*.

With enhanced children’s benefit, if your child is diagnosed with cancer (excluding early stage cancers), we’ll pay you up to £50,000.

Some extra money could help you take time away from work so that you can focus on your family.

It could help meet the costs that come with hospital visits and overnight stays. And it could go towards private treatment, if you decide that’s the best route for your child.

Financial support if your child needs treatment abroad

If your child became seriously ill and needed treatment that no UK hospital could provide, you’d want to do everything you could to take them somewhere they could get the care they needed.

But spending an extended period of time abroad while your child is treated would be a struggle for most families, and the expense of either paying for the treatment, or for travel, hotels and meals, could put a financial strain on the family.

Our enhanced children’s benefit gives you extra financial support to help you through a situation like this.

We’ll pay you up to £25,000 on top of the amount you can claim for enhanced children’s benefit with your policy.

Your child needs to be diagnosed with one of the conditions that your policy covers. And the consultant treating them needs to tell us that they believe your child can be treated effectively abroad.

*https://www.clicsargent.org.uk/join-our-fight/get-campaigning/cancer-costs-campaign/

Anything else I should know?

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