Zurich Critical Illness Select

Comprehensive critical illness cover for your clients

Zurich Critical Illness Select is the most comprehensive level of critical illness cover we offer your clients. It’s been designed to give them that extra peace of mind and fit around their needs. Your clients can take Critical Illness Select out from day one, or add it to their existing cover whenever they want. They’ll get all the benefits of Zurich Critical Illness, along with these additional features shown below.

**Full cover for 51 serious conditions**

In addition to the 40 serious conditions covered under Critical Illness, Critical Illness Select offers cover for a further 11 serious conditions including crohn’s disease and mental illness.

- Blindness
- Deafness
- Dementia
- Loss of hands or feet
- Loss of speech
- Motor neurone disease
- Paralysis
- Parkinson’s disease
- Parkinson plus syndrome
- Traumatic brain injury

**10 critical illness benefit uplifts**

Before the age of 50, your client will receive an additional payment equal to their cover amount up to a maximum of £100,000 if they are diagnosed with 1 of the 10 life-changing conditions below:

- Blindness
- Deafness
- Dementia
- Loss of hands or feet
- Loss of speech
- Motor neurone disease
- Paralysis
- Parkinson’s disease
- Parkinson plus syndrome
- Traumatic brain injury

**Complications of pregnancy benefit**

If your client is diagnosed with 1 of 5 specified complications of pregnancy before the age of 45, we’ll pay them £5,000.

**Cover for 48 additional payments conditions**

In addition to the 2 additional payment conditions covered under Critical Illness, Critical Illness Select offers cover for a further 46 additional payment conditions. We’ll pay them 25% of their cover amount up to a maximum of £25,000. Some of the conditions covered include bowel disease, less advanced cancers, and type 1 diabetes.

- Aortic graft surgery
- Bowel disease
- Coronary artery by-pass
- Heart surgery
- Heart valve replacement/repair
- Major organ transplant
- Peripheral vascular disease
- Pneumonectomy
- Pulmonary artery replacement
- Syringomelia or syringobulbia

**10 advanced payments**

If your client is put on an NHS waiting list for 1 of 10 major operations included in their cover, we’ll pay them their cover amount straight away. For bowel disease, we’ll pay your client an additional payment amount only.

- Aortic graft surgery
- Bowel disease
- Coronary artery by-pass
- Heart surgery
- Heart valve replacement/repair
- Major organ transplant
- Peripheral vascular disease
- Pneumonectomy
- Pulmonary artery replacement
- Syringomelia or syringobulbia

**Add multi-fracture cover**

For a small fixed cost per month, your client can add this optional benefit to their policy. Your client can add this on or take it off at any time.

If your client breaks a bone, dislocates a joint, ruptures their Achilles tendon or tears a cruciate ligament in their knee, we could pay them up to £6,000 depending on the injury. The total you client can claim each year on their policy is £6,000.

For financial advisers only – not for use with your clients.

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