The help you need when you need it most
Zurich Critical Illness Cover
Get started here
Critical illness cover pays you a lump sum if you’re diagnosed with one of the conditions your policy covers.”

Critical illness cover helps you cope when life gets tough

What would life be like if you were diagnosed with a serious illness? Things would change very suddenly.

You’d have to get your family together, tell them what was going on, and talk about what the next few months could be like. Before long, you’d start spending time in hospital for treatment – maybe with some overnight stays. You’d need to sit down with your employer, explain things, and ask for time off. It’s hard to know what the financial impact of all this would be for you and the people who depend on you.

If you were very ill, it could be months before you were able to get back to normal life. Even if you could go to work while you were recovering, you may not feel up to it. To make ends meet you might be able to get some sick pay from your employer, or from the government. And you could save money by cutting back on luxuries. But as time went on, you’d probably start to feel the pinch. It’s possible you could really struggle.

Get extra help when you’re feeling most vulnerable

Critical illness cover gives you a financial cushion to help absorb the impact of serious illness. It pays you a single lump sum if you’re diagnosed with one of the conditions your policy covers. It does this as soon as possible after your diagnosis, so that you have the money to hand while you’re being treated.

You can use this money however you want. You can use it to pay off your mortgage. Or you can live on it and support your family, so you don’t have to go back to work before you’re ready. You can use it to pay for adjustments to your home, or to buy any special equipment you might need because of your illness. Above all, you can use it to ease any extra worries at a tough time. That means you can focus on getting better, and on spending time with the people in your life who matter.
Choose the cover that’s right for you

When you’re taking out critical illness cover, there are six things you can choose to make sure you get the cover that’s right for you.

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<td>1</td>
<td>How much money you’d need if you were diagnosed with a critical illness</td>
<td><strong>Choose</strong> – You can match your cover amount to your mortgage, but you can also use it to support yourself and your family however you see fit. We’ll base the premium you pay on the amount of cover you want.</td>
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<td>2</td>
<td>How long you want your cover to last</td>
<td><strong>Choose</strong> – Your policy can last for between 5 and 40 years and you can be covered up until your 75th birthday.</td>
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| 3 | Whether you want your cover amount to stay the same, go up each year in line with the cost of living, or go down as you repay your mortgage | **Choose**  
  a) **Stay the same** for as long as you have your policy (called ‘level cover’). This means that your premiums will stay the same for as long as you have your policy.  
  b) **Go up each year** so it keeps up with the cost of living (called ‘increasing cover’). To reflect this, your premiums will also increase as your cover increases.  
  c) **Go down as you repay** your mortgage so you’re only paying for the cover you need (called ‘decreasing cover’). You can match the rate your cover decreases with the rate you’ll be paying your mortgage off. If it goes down too fast, you could find yourself with less cover than you need. If it goes down too slowly, you’ll be paying for too much cover. When the rates match, you only pay for the cover you need. |
| 4 | Whether you want Zurich Critical Illness cover, or the extra benefits of Critical Illness Select | **Choose** – Zurich Critical Illness covers you for 42 conditions including cancer, heart attack and stroke. Critical Illness Select covers you for 100 conditions and can give you extra support if you have to adapt to a life-changing diagnosis. |
| 5 | If you want to add cover for your children | **Choose** – You can add our Children’s Benefit to a Critical Illness policy, and Enhanced Children’s Benefit to Critical Illness Select. Both mean that we’ll pay you if your children are diagnosed with a critical illness we cover. Enhanced Children’s Benefit covers more conditions. It also gives you extra support if your child is diagnosed with cancer. And it pays you an extra amount if they need treatment abroad for a condition we cover. |
| 6 | If you want to add any extra benefits to your policy | **Choose** – You can add:  
  Multi-fracture cover, which pays you a lump sum if you break a bone, dislocate a joint, rupture your Achilles tendon or tear a cruciate ligament in your knee  
  Total permanent disability, which means we’ll pay you your cover amount if you can never do your current job again because of illness or injury  
  Waiver of premium, which means we’ll pay your premiums for you if you’re too ill to work for more than 6 months  
  Renewal option, which means you can take out another policy with the same terms when your cover ends |
# And change it when your life changes

You can make changes to your cover at any time to make sure it’s giving you what you need – and that you’re not paying for anything you won’t use. You can:

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<th>How much money you’d need if you were diagnosed with a critical illness</th>
<th>And change – You can ask us to increase or decrease how much you’re covered for at any time.</th>
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<tr>
<td>1</td>
<td>How long you want your cover to last</td>
<td>And change – You can ask us to change how long you want your policy to last at any time. So if you find you’re paying off your mortgage more quickly than you’d expected, for example, you may want to end your policy sooner.</td>
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<td>2</td>
<td>Whether you want your cover amount to stay the same, go up each year in line with the cost of living, or go down as you repay your mortgage</td>
<td>And change – You can ask us to change your policy from increasing cover to level cover. If you’ve chosen decreasing cover, you can change your interest rate if your mortgage rate changes, so the two still match. If you’ve chosen increasing cover, you can change how much your cover goes up by every year.</td>
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<tr>
<td>3</td>
<td>Whether you want Zurich Critical Illness cover, or the extra benefits of Critical Illness Select</td>
<td>And change – If you want the extra benefits that come with Critical Illness Select, you can add it later. If you decide you don’t need them, you can take it off.</td>
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<tr>
<td>4</td>
<td>If you want to add cover for your children</td>
<td>And change – You can ask us to add or remove cover for your children whenever you like. This means that when you become a parent, you can add Children’s Benefit or Enhanced Children’s Benefit. When your children are old enough to get policies of their own, you can take them off yours.</td>
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<tr>
<td>5</td>
<td>If you want to add any extra benefits to your policy</td>
<td>And change – 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.</td>
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Choose between Zurich Critical Illness and Zurich Critical Illness Select

To help you choose a policy that’s right for you, with a premium that’s right for your budget, we offer two levels of cover.
### Zurich Critical Illness

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.

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.

### Add 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.

### 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 Select**, we’ll pay you up to £25,000 for each claim per child.

If that condition is cancer (excluding early stage cancers), we’ll pay you up to £50,000.

If they’re diagnosed with **1 of 6 childhood conditions**, 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 extra benefits

#### 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.
How Critical Illness cover supports you

Zurich Critical Illness pays you your cover amount when you’re diagnosed with one of 40 conditions. These include some of the most common serious illnesses like heart attack, stroke and cancer.

Half of us will get cancer at some point in our lives,¹ and the financial impact of extra travel and time away from home can be an additional source of stress at a difficult time. The cost isn’t the same for everyone, but most cancer patients spend an extra £570 for every month that they’re unwell.² With Zurich Critical Illness, you’ll be covered for the most common cancers, including lung, breast and prostate. This means that you’ll have a financial cushion if you have to undergo cancer treatment, so that you can focus on getting better.

You’ll also be covered for some conditions that are less common but would have a big impact on your life, including if your doctor thinks you have less than 12 months to live. Plus, Zurich Critical Illness gives you the following extra benefits.

If you can’t get treatment for a critical illness straight away, we’ll pay you your cover amount

If you’re diagnosed with a serious illness which needs a major operation, you may have to spend some time on an NHS waiting list. This can make normal life difficult. You might not feel up to going to work, and you may start looking into private treatment to get you back to normal more quickly.

That’s why if you have Critical Illness cover and you need a major operation – like heart or lung surgery – you won’t have to wait until you have your operation before you get your cover amount. We’ll pay you as soon as we can after your name is added to the waiting list, usually within a few days of getting the confirmation we need from your doctor.

This is your money to use how you see fit. You could use it to have your operation sooner at a private hospital. Or you could choose to wait for your operation and use the money to live on instead, while you take some time off work. If you’re approaching the age at which you plan to retire, you could even decide to stop working altogether.

If you’re diagnosed with a less severe condition, we’ll pay you up to £25,000 and you’ll keep your cover

A critical illness policy ends if you make a claim and get your cover amount. But if you have Zurich Critical Illness cover and you’re diagnosed with less advanced cancer of the breast or prostate, you’ll get an additional payment and keep your cover.

You’ll get up to £25,000. It could make life a bit easier at a difficult time by helping pay for a holiday with your family, or some time away from work. You can claim once for each additional payment condition. This won’t affect your cover amount. So if you’re later diagnosed with one of the 40 serious conditions you’re covered for, you’ll get a full payment.

² ‘Cancer’s Hidden Price Tag.’ Macmillan Cancer Support (2013)
If something big happens, you can increase the amount you’re covered for

A lot can happen in your life between the day you take out critical illness cover and the day you need to make a claim. You might get married, have children, or change jobs and get a bigger salary. You need cover that reflects what’s happening in your life. To make this possible, our policy lets you increase the amount you’re covered for after something big happens. We call this milestone benefit. Every time you reach a milestone in your life, you can increase the amount of cover your policy gives you. This could be when you:

1. take out a mortgage or increase the mortgage you already have
2. get married or enter a civil partnership
3. become a parent
4. divorce, separate, or dissolve a civil partnership
5. get a pay rise of 10% or more

We’ll work out a new premium based on how much your cover has increased, but you won’t have to answer any questions about your health. You can use milestone benefit if you’re under 55, as long as you haven’t made a claim on your policy.

If your relationship ends, you can change your joint policy to an individual policy

If you have a joint policy and your relationship ends, one or both of you can take out your own policy with the same amount of cover.

We’ll work out a premium for your new policy based on your age and how long your joint policy had left to run. You won’t have to answer any questions about your health.
How Critical Illness Select supports you

Critical Illness Select is the most comprehensive level of critical illness cover we can give you. You can choose it when you take out your cover, or ask us to add it later. If you do, you’ll get all the benefits of Zurich Critical Illness, plus some extra ones.

You’ll be covered for a further 11 serious conditions

With Critical Illness Select we’ll pay you your cover amount if you’re diagnosed with one of 51 serious conditions. Many of these are illnesses that might mean a long, unpredictable period of treatment and recovery, which could have a serious impact on you and your family, such as mental illness and Crohn’s disease. We’ll also pay you your cover amount as soon as you’re added to an NHS waiting list for 1 of 9 major operations to treat a serious condition covered under Critical Illness Select.

Mental illness that seriously affects your life

Mental illness can affect your life just as seriously as a physical condition, and as many as 1 in 4 of us will struggle with a mental health condition at some point in our lives. But diagnosing mental illness, and understanding what causes it, can be difficult.

With Critical Illness Select, you don’t need to have been diagnosed with a specific condition, like bipolar disorder, to be able to claim. Instead, we’ll pay you your cover amount if you’re treated for a mental illness that has had a serious impact on your life. This means something that has:

• stopped you from working for at least a year
• meant you needed at least two weeks of continuous inpatient care
• led to symptoms that your doctor doesn’t expect to go away
• not responded to treatment for at least a year

You could use this money to support your family so you don’t have to dip into your savings. Or it could pay for private treatment to help you get well again.

Crohn’s disease that has needed two separate operations

Over 115,000 people in the UK live with Crohn’s disease, a condition that causes inflammation in the digestive system, but we still don’t know why it happens. The inflammation can be controlled with medicine, but a sudden flare-up can last for weeks or months and might mean you have to go into hospital for an operation. Depending on how serious your condition is, it could be some time before you’re feeling better.

If you choose Critical Illness Select and you’re diagnosed with Crohn’s disease, we’ll pay you the amount you’re covered for if you need a second operation to treat your condition. This money means you can take some time off while you recover from the operation, and make any changes that you need to your diet and lifestyle.

4 ‘Crohn’s Disease’. Crohn’s & Colitis UK (2013)
If you’re diagnosed with a life-changing condition under the age of 50, we’ll pay you up to £100,000 on top of your cover amount.

Serious conditions like dementia or Parkinson’s disease can make things more difficult over time. Others – like blindness or deafness – can change lives suddenly and permanently.

If something like this happened to you, there’d be a lot to think about. You might need to change jobs, or you might find you can’t get around your home as easily as you used to. There could come a point at which you’d need full-time care.

That’s why if you have Critical Illness Select and you’re diagnosed with one of 10 serious conditions like this before the age of 50, we’ll pay you up to £100,000 on top of your cover amount.

You can use this money to supplement your income if you have to change jobs. Or you can use it to buy special equipment or make changes to your home. It’s there to make things a bit easier at a difficult time and to help you adjust to a different way of life.
You’ll get an additional payment for a further 46 conditions

If you choose Critical Illness Select, you’ll get an additional payment of up to £25,000 if you’re diagnosed with one of 48 conditions. You’ll be covered for type 1 diabetes, most early stage cancers for which you’d need treatment, and for other illnesses that might make your life difficult.

Type 1 diabetes that needs regular insulin injections

You’ll get an additional payment if you’re diagnosed with type 1 diabetes and you have to start taking regular insulin injections. As well as giving you the breathing space to adjust to what’s happening, this could help you manage your condition by paying for things like help from a dietician.

Bowel diseases that are treated with surgery

Some bowel diseases can have a big impact on day-to-day life, both because of their symptoms and the way they’re treated. If you choose Critical Illness Select, we’ll give you an additional payment if you need a single operation to treat a bowel disease that you’re covered for as soon as you’re put on an NHS waiting list. You could use this money to take some time off while you’re recovering from your operation and learning to manage your condition. You could also use it to pay for private treatment and support.

If you’re diagnosed with a condition that affects your pregnancy we’ll pay you £5,000

If you’re pregnant and you’re diagnosed with one of 5 medical complications before the age of 45 that affects your pregnancy, we’ll pay you a £5,000 lump sum. You could use this money to take some time away from work, or to get some private medical advice from a specialist. Your cover amount won’t be affected.
Nobody wants to think about what would happen if their children fell seriously ill. But that doesn’t mean we should ignore the possibility it might happen either. The answer is to prepare for it, get on with life, and know that you’ve done your best to protect your family from a future you hope never happens.

Serious illness in children changes everything for families. Overnight, your ordinary life stops. Everyday routines are disrupted and long-term planning becomes impossible. Caring for your child becomes everything. That might make full-time work a struggle. While your employer would probably be sympathetic, there could come a time when you’d have to accept unpaid time off. You might even have to stop work completely until your child gets better.

Just as your income went down, your expenses might go up as you started travelling to hospital and back, staying away from home, and perhaps paying for extra childcare.

If you add Children’s Benefit to your Critical Illness policy it means that you’re covered if your children fall ill too – whether they’re natural, step or adopted. If they’re diagnosed with any of the conditions in your Critical Illness policy, we’ll pay you up to £25,000. You could use this money to take your family on holiday when you all need it the most. And it can help you meet the extra costs that come with spending time away from home. If your child dies, we’ll help you then too. We’ll pay you a £5,000 lump sum. This can help pay towards a funeral, or give you time to take care of the things and people that matter.

You can take out Children’s Benefit when you take out your policy, or you can wait till later – for instance, when your first child is born. Your children will be covered until their 22nd birthday. Your own cover’s unaffected if you make a claim for any of your children.

When your children turn 16 they can get their own cover

You may want to pass on the benefits of Critical Illness cover to your children without any hassle. So, if you’ve protected your family with Children’s Benefit or Enhanced Children’s Benefit, any of your children can take out a policy of their own with up to £25,000 of cover.

Your child can take out their policy between their 16th and their 22nd birthday, as long as they haven’t made a claim, without having to answer any questions about their health. They can still take out a policy of their own after this date, but they’ll have to apply for it in the normal way.
Add Enhanced Children’s Benefit to cover your children for more conditions, and get extra help if they’re seriously ill

If you choose Critical Illness Select and you want a policy that covers your children, you’ll get Enhanced Children’s Benefit. It’s the most comprehensive level of child critical illness cover you can select from us. You’ll get all the features of Children’s Benefit and your children will be covered for even more conditions. These include all the conditions you’re covered for under Critical Illness Select, as well as some that might affect them from birth. You could also get extra help if they’re diagnosed with cancer, or if the treatment that they need for a condition is only available abroad.

Your children will be covered for 57 serious conditions

With Enhanced Children’s Benefit, we’ll pay you up to £25,000 per child per policy if any of your children are diagnosed with one of the serious conditions in your Critical Illness Select cover. We’ll also pay you this amount if they’re diagnosed with one of 6 child-specific conditions:

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

These are things that are likely to have a long-term effect on a child’s life, and might mean they have particular physical or educational needs. You could use the money to make adjustments to your home, or to buy equipment so that you can look after them more easily. It could also help to pay towards specialist care or physical therapy.

Mental illness that seriously affects your child’s life

Around half of mental health conditions develop before the age of 14.5 With Enhanced Children’s Benefit, your children will get the same cover for mental illness that you get with your Critical Illness Select cover. This means that they don’t have to have been diagnosed with a specific condition, and that we’ll pay you up to £25,000 if they’re treated for a mental illness that has:

- meant they needed at least two weeks of continuous inpatient care
- led to symptoms that their doctor doesn’t expect to go away
- not responded to treatment for over a year

This money might mean you could afford to take some time off work to come to terms with the situation, and be at your child’s side while they’re getting better. Or you could use it to pay for travel and overnight stays if they’re in hospital.

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5 ‘Mental health statistics: children and young people.’
Mental Health Foundation (2018)
You’ll get an additional payment if any of your children are diagnosed with one of 48 conditions

You’ll get up to £25,000 if any of your children are diagnosed with one of the 48 additional payment conditions in your Critical Illness Select cover. This means they’ll be covered for most early stage cancers, and for conditions that might mean a permanent change to the way they live their lives. If you claim for an additional payment under Enhanced Children’s Benefit, it doesn’t affect your children’s cover or your own. There’s no limit to the number of additional payment conditions you can claim for, although you can only claim once per condition.

Childhood type 1 diabetes that needs regular insulin injections

Most people who develop type 1 diabetes are diagnosed before the age of 10, and nearly 30,000 children in the UK live with the condition. Although it shouldn’t stop them leading normal, happy lives, diabetes can be a difficult condition for young children to manage. Many parents of children with diabetes may get extra help from a carer who can help their child take insulin, manage their diet, and keep an eye out for the signs of low blood sugar.

So if any of your children are diagnosed with type 1 diabetes and you have Critical Illness Select cover with Enhanced Children’s Benefit, we’ll pay you up to £25,000. You could use this money to help pay for childcare, or for specialist advice on managing your child’s condition.

If your child is diagnosed with cancer, we’ll give you extra support

With our Enhanced Children’s Benefit, we’ll pay you up to £25,000 on top of the amount you can claim on your policy if any of your children are diagnosed with cancer, excluding early stage cancers.

Finding out your child has cancer is one of the most difficult things any family could go through. Money wouldn’t ease the shock of the news or the stress that would come with months of treatment and recovery. But it 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.

If your child needs treatment abroad, we’ll help you make it happen

If your child was seriously ill and had to have treatment that no hospital in the UK 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 would be a struggle for most families, and that treatment might not be free.

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 illnesses that your policy covers. And the consultant treating them needs to tell us that they believe your child can be treated effectively abroad.

6 ‘Type 1 diabetes facts and figures.’ Juvenile Diabetes Research Foundation (2018)
You can choose extra benefits for more cover and flexibility

If you break a bone, dislocate a joint, rupture your Achilles tendon or tear a cruciate ligament in your knee, we’ll give you up to £6,000 to help.

Depending on what you do for a living, a minor injury like fracturing your wrist could put you off work for several weeks or even months. Or it could make getting to work much more difficult.

We’ll pay you a lump sum if you:
- break a bone, like your arm or your leg
- dislocate a joint, like your shoulder or your hip
- rupture your Achilles tendon
- tear a cruciate ligament in your knee

You’ll get £2,000, £4,000 or £6,000 depending on your injury. You could use this money to cover the bills if you can’t work for a few weeks and your income stops. Or you could use it to pay for taxis to and from work if your injury means you can’t drive or use public transport.

If you’re injured twice in the same incident – say, if you fall down the stairs, breaking your arm and your collar bone – you can claim for both.

You can make multiple claims on your policy. If you break your foot playing football in January, we’ll pay you £2,000. If you’re back on the football pitch in April and you dislocate your shoulder, we’ll pay you another £4,000. The total you can claim each year of your policy is £6,000.

We call this multi-fracture cover – you can add it to your Critical Illness policy any time, without having to answer any questions about your health. And if you do need to claim, it won’t affect your critical illness cover.

Some activities pose a higher risk of injury than others, so there are some exclusions to our cover. To find out more please refer to the Terms and conditions.
If you’re too ill to work, we can pay your premiums for you

If you couldn’t work, you’d have enough on your plate without worrying about how to keep up with your Critical Illness premiums. So, if you add the waiver of premium option to your policy and an accident or illness stops you doing your normal job, we’ll pay your premium for you. We’ll start paying your premiums after you’ve been off work for six months, and we won’t stop until you’re well enough to go back to work.

If you can never work again, we can pay you your cover amount

Critical Illness covers you if you’re diagnosed with one of a specified set of conditions. But it’s possible that another illness or injury that isn’t in that list could leave you unable to do your current job ever again. If you add total permanent disability benefit to your policy, and you’re below the age of 60 when you’re diagnosed, we’ll pay you your cover amount, even if that illness or injury wasn’t on the list of conditions the policy covers.

When your policy ends you can have the option to renew your cover

When you take out a policy with critical illness cover that stays the same or increases over time, you can choose to add a renewal option. This means that when your policy ends, you’ll be able to extend your current policy on the same terms.

Your premium will probably increase because you’ll be older, but you won’t have to answer any questions about your health. You could keep using your renewal option to cover you up to your 75th birthday.
If you have to claim we’ll be with you every step of the way

If you’re making a claim on your critical illness policy it’ll be because there’s something unsettling happening in your life. You’ll have a lot going on, so we’ve made it as easy as we can. You’ll have your own dedicated claims specialist who’ll be with you every step of the way.

Here’s what you can expect:

- **When you first call to make a claim, we’ll want to find out how you are.** We’ll ask you about what’s happened and how we can help you.
- **You may not feel up to talking over the phone.** You might prefer to speak to someone in person, so just ask and we’ll send an adviser or a nurse out to visit at a time that suits you. Or we can do things via email and post if that’s easier.
- **The next steps are different for everyone, but we’ll explain what will happen before anything starts.** We promise to get the ball rolling within five working days of your call – and we’ll keep you updated in a way that suits you.
- **You won’t have to fill out any claims forms or go through any lengthy review processes.** In some cases, you’ll need to have a medical appointment – but again, we’ll look to make this as easy as possible.
We’re always here to help

If something’s keeping you up at night, there’s someone you can call

You don’t have to have a claim to call us, and it doesn’t always have to be about a medical crisis. In fact, you can talk to the support team about anything that’s weighing on your mind.

Whether you’re in the office at 3pm or lying awake at 3am, you can pick up the phone and hear a friendly voice. It comes at no extra cost – it’s just another way to support you.

It’s all about the little things

When a lot of small issues build up over time, they can become something much bigger. That’s why you don’t have to wait until something gets bad to talk to the support team. And neither do your family, who can also call about anything, any time – just like you.

Some people ask for advice about their bills or debts. Others call to talk through a separation or divorce. Some customers have reached out for support while battling anxiety, coping with stress at work, or even to talk through a recent loss. Some have even called to understand their consumer rights or check their legal position.

Zurich Support Services is an independent team of counsellors, advisers, and legal experts that are here for you whenever you need them. It’s all confidential – whether it’s you on the end of the phone or a member of your family.

Talk to the team about anything

We think anything that’s on your mind is worth talking about, so please don’t hesitate if you’re not sure. Even if the Zurich Support Services team can’t help on the call, they can point you in the direction of someone who can.

Here are just some of the things people pick up the phone to talk about:

- **Daily worries**
  - Looking for a job
  - Paying back debts
  - Managing household bills
  - Checking consumer rights

- **Big life events**
  - Planning a wedding
  - Facing separation or divorce
  - Dealing with bereavement or loss
  - Moving to a new house

- **Emotional support**
  - Coping with anxiety or depression
  - Living with illness or disability
  - Revisiting life goals
  - Asking about therapy

- **Work**
  - Dealing with pressure or stress
  - Balancing work with a private life
  - Facing bullying or harassment
  - Understanding employment rights
Why choose Zurich

We offer cover that...

Suits your life now
No two people are the same, so their cover shouldn’t have to be the same. You can choose the level of cover that suits you. Then you can add extra features that fit with your life.

Changes when your life changes
Life doesn’t stand still, so when something major happens – like you get married, buy a house or start a family – you can change your cover without having to answer questions about your health. And when things change again – like you start a new job or your children leave home – you can change your cover, too.

Supports you and your family through life’s ups and downs
Our relationship with you doesn’t begin and end with a medical crisis or a claim. You have access to Zurich Support Services, an independent team of counsellors, advisers and legal experts. They’re a phone call away whenever you – or member of your family – needs them. You can talk to them about anything, from daily worries to major life events.

We look for reasons to say yes
If you have complex health issues and ask us for cover, we won’t automatically say no. We’ll look for ways we can cover you. And if what we offer doesn’t suit your budget, we’ll try to suggest an alternative.

We paid out on 96% of claims our customers made
In 2018, we paid out on 96% of claims our customers made for life, critical illness and income protection. When you or your family make a claim, you’ll have a dedicated specialist. They’ll be there to guide you through every stage of what happens next.