Supporting you, so you can keep supporting your family

Zurich Income Protection

Get started here
Income protection gives you money when you’re too ill to work

If you’re too ill to work, you still need to be able to support yourself and your family

If an illness or injury stops you working, you need time to get better. But you’ll still need to be able to support yourself and your family financially. You might get sick pay or have some savings in the bank to fall back on. But, given that the average household spending for a UK family is around £2,400 a month¹ excluding mortgage repayments, and statutory sick pay may give you around £400 a month², you might not be able to cover everything.

You’ll need to be able to cover your mortgage, your bills and your weekly food shop. Then there’s the cost of things that are important to you – like your children’s clubs, your pets, eating out, or keeping up your Netflix subscription.

Income protection gives you money each month until you can work again

While you’re healthy, you pay a premium each month, or each year if you prefer. Then, if an illness or injury stops you working, we pay you a monthly income until you’re well again. While you’re getting your monthly income, you stop paying premiums. When this ends, you start paying your premiums again.

So if back pain means you can’t work, or if you’re signed off work for stress, if a car accident puts you in hospital, or if you’re diagnosed with cancer and need time out for treatment – income protection will help support you until you can work again.

In 2016, 46.6 million days of work were lost because of musculoskeletal problems, like back pain, and mental health issues, like stress and depression³. Taking out income protection means you’ll know that, if something like this happens to you, you’ll have money and support to help you through.

You can use the money to cover your bills and the things that are important to you

You can use the money to pay your bills, or cover expenses you might build up around medical treatment. You can use it to keep doing the things that make you happy. However you decide to use your money, it’s there to support you and your family so you can focus on getting better.

¹ ONS 2016-2017 shows the average household spends £554.20 each week, in their *Family spending in the UK* bulletin
² Gov.uk Statutory Sick Pay 2018
³ ONS report *Sickness absence in the labour market: 2016*
Get a monthly income when you’re too ill or injured to work

No matter whether it’s a mental illness or a physical one, whether it’s a life-changing injury or just an inconvenient one – if it means you can’t do your job, we’ll support you and your family. In 2018, we paid our customers a total of £8.2 million in income protection claims.

There’s no limit to how many times you can claim. So if you’re too ill to work for several different periods of time over the years – whether it’s with the same illness or injury, or a few different ones – we’ll support you each time. Or if one severe illness means you can never work again, we can support you for the rest of your working life.

Get the rehabilitation you need to get better

Zurich Income Protection is more than just monthly income. We’ll give you the help you need to get better. Our team of rehabilitation nurses, mental health specialists and physios will work out how we can help you. They’ll work with your doctors to arrange your treatment, and we might pay for you to have it privately if it will help you avoid a long waiting list and get better faster. They’ll help you plan your return to work, and talk to your employer so they can make any changes to your workplace – like getting you a standing desk to help with back pain.
Support even when you’re back at work

Even when you’re back at work, we’ll keep supporting you. We’ll top up some of your salary if you’re not earning as much as before. And we’ll give you a person to talk to if you need help adjusting to your new, or your old, routine.

Support for your family when they’re ill or injured

If a member of your family is too ill or injured to look after themselves, we’ll give you up to £1,500 a month. It’s yours to use as you want – to cover the bills if you take time off work to look after your family, or to pay for a carer to come in and help.

Cover that fits around your life

We’ve built our income protection in a way that lets you choose the cover you want, and change it when things in your life change. This means you can choose your highest possible monthly income, then dial it down to the lowest if you take a career break. It means you can increase your cover when you get a bigger mortgage or a pay rise, but not have to worry if your salary dips a little – because we’ll guarantee you a minimum income. It means you can choose the cover that’s right for you – and feel confident you’re not paying for anything you don’t need.

Help whenever you need, whether you’re claiming or not

When you take out our income protection, you get access to Zurich Support Services, an independent team of counsellors, legal specialists, money experts, childcare, elderly care and daily living advisers, and career coaches – ready to help you. You can phone them any time you need. Whether you’re worried about a debt, you need help finding a new nursery for your child, or you’re just exhausted and need a listening ear, they’re here to help.

“There’s no limit to how many times you can claim.”
**Choose the cover that’s right for you**

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

| 1 | How much monthly income you’d want if you were too ill or injured to work | Choose – You can choose to protect up to 80% of your take home pay. So, if you’d normally take home around £2,000 a month, after tax and national insurance, we could give you up to £1,600 a month. We’ll base the premium you pay on the monthly income you want. |
| 2 | How long you’d want to get your monthly income | Choose – We’ll pay you until you’re well enough to go back to work. But you can decide whether or not there’s a time limit. You can choose whether:  
   a) We pay your income right up to the end of your policy. We call this full term benefit period.  
   b) We pay your income for up to two years any time you’re ill. We call this limited benefit period. If you go back to work for six months, and then get ill again, we’ll pay you for up to another two years. |
| 3 | How long you’d want to wait until your monthly income kicks in | Choose – Not everyone needs their income to start as soon as they’re off sick. If your employer pays you sick pay, you might only want your money to kick in after that.  
The time in between when you stop working and when we start paying you is called your deferred period. The longer you wait, the lower your premiums will be.  
You can also choose whether you have one or two deferred periods. This lets you stagger your income. For instance, you could choose to get a small amount once you’ve been off work for a month to supplement your sick pay. Then, once your sick pay ends, you could choose for the rest of your monthly income to kick in. |
| 4 | Whether you want your monthly income to stay the same or keep up with the rising cost of living | Choose – Things generally cost more every year, so you can choose for your cover to keep going up, so it keeps up with rising prices. You can decide whether your cover increases by 3%, 5%, or in line with inflation. To reflect this, your premiums will also increase as your cover increases.  
With level cover, you’re covered for the same amount of monthly income whether you need it in two years’ time or in twenty. |
| 5 | How long your cover lasts | Choose – Income protection can cover you for as much of your working life as you want. The earliest your cover can end is age 50, and the latest is 70. |
| 6 | Whether you want Zurich Income Protection, or Zurich Income Protection Select | Choose – Both Income Protection and Income Protection Select are there to support you through life’s ups and downs. Select has lots of extra benefits, which give you and your family even more support. |
And change it when your life changes

You can change these six things at any time. It means, as your life changes, you can make sure you have the right amount of cover – and that you’re only paying for what you need.

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<tr>
<td>1</td>
<td>How much monthly income you’d want if you were too ill or injured to work</td>
<td>You can ask us to increase or decrease your amount of cover any time you want.</td>
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<td>2</td>
<td>How long you’d want to get your monthly income</td>
<td>You can swap from limited to full term benefit period, and vice versa, so any time your life changes, your cover can too.</td>
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<td>3</td>
<td>How long you’d want to wait until your monthly income kicks in</td>
<td>You can change how long you want your deferred period to be, and you can swap between having one deferred period to having two. For instance, if you move to a new job that doesn’t pay you as much sick pay as your old one, you might want to reduce your deferred period.</td>
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<td>4</td>
<td>Whether you want your monthly income to stay the same or keep up with the rising cost of living</td>
<td>You can switch from increasing cover to level cover any time you want.</td>
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<td>5</td>
<td>How long your cover lasts</td>
<td>You can ask us to change how long you want your policy to last at any time you want. For instance, if you want to retire earlier, you can ask us to reduce how long your policy lasts.</td>
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<td>6</td>
<td>Whether you want Zurich Income Protection, or Zurich Income Protection Select</td>
<td>If you want the extra benefits Select gives you, you can add it later. If you decide you don’t need the extra support, you can take it off.</td>
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When you ask us to change some of these things, we might need to ask you questions about your health. Occasionally, we won’t be able to make a change – for instance, if you’ve stopped working, we might not be able to make your cover last longer. Or if you’ve had a heart attack and your health’s changed, we might not be able to increase how much monthly income you’re covered for. We will be able to keep your current cover the same, though.
You can choose between Zurich Income Protection and Income Protection Select.

Both Income Protection and Income Protection Select will help support you through life’s ups and downs. Select gives you even more benefits, for extra support for you and your family.
Multi-fracture cover
Money if you break a bone, dislocate a joint, rupture a tendon or tear a ligament

You can add multi-fracture cover to your policy, whether you choose Zurich Income Protection or Income Protection Select. You can add it on or take it off at any time, without answering any questions about your health.

With multi-fracture cover, we’ll pay you up to £6,000 if you fracture a bone, like one in your arm, if you dislocate a joint, like your shoulder, if you rupture your Achilles tendon or tear a cruciate ligament in your knee. The most you can claim each year of your policy is £6,000. Please note that there are some exclusions to our cover. To find out more please refer to the Terms and Conditions.
Zurich Income Protection supports you through all life’s ups and downs

Our Income Protection is designed to suit you for your whole working life, no matter how many ups and downs there are. So we’ve built in ways to support you as your life changes, and made it easy for you to change your cover when you want to.

You can increase your amount of cover when your life changes, without answering any questions about your health

A lot can happen between the day you take out income protection and the day you need to make a claim. You might get married, have a child, change jobs or get a promotion. You need cover that reflects these changes. That’s why you can increase the amount of monthly income you’re covered for after something big happens. And you won’t have to answer any questions about your health in the process. We call this milestone benefit. You can use this before your 55th birthday when you:

- take out a mortgage or increase the mortgage you already have
- get married or enter a civil partnership
- become a parent
- divorce, separate, or dissolve a civil partnership
- get a pay rise of 10% or more

Each time one of these things happens, you can boost your cover by up to £10,000 a year, which would be around £800 more a month. The most you can increase your cover to is 80% of your take home pay. We’ll work out a new premium based on how much you want to increase your cover. You can decrease your cover at any time you like, and you won’t have to answer any questions about your health to do that, either.
If you want to take a career break, you can dial down your cover and its cost

If you want to take some time out of work – maybe to go travelling, spend more time with your family, or just recharge your batteries – your cover can flex around you. This can help you cut down your costs at a time when you’re earning less. You can dial down your cover and choose a premium as low as £5 a month if you want. And you can do this for up to a year.

As soon as you’re back at work, let us know and we’ll put your cover and premiums back to how they were again – with no extra forms to fill in, and no questions to answer about your health.

If you take time off to be with your new baby, we’ll still cover you as though you’re working

Once you’ve welcomed a new addition to the family, it’s even more important you can keep supporting them. So if you get ill while you’re on maternity, paternity or adoption leave, we’ll still cover you as though you’re working. This means that if you’re ill or have an injury that would stop you doing your regular job – the one you’ve just left to spend time with your new baby – we’ll support you.

If you’re not working when you get ill or injured, we’ll still cover you

If you’re not working, but an illness or injury stops you from doing day-to-day things, like read, walk, or move from room to room, we’ll support you. We’ll pay you 80% of the money you were taking home before you stopped working, up to £1,500 a month. We call this house person benefit.
Zurich Income Protection Select gives you and your family even more support

You can choose Income Protection Select when you take out your cover, or you can ask us to add it on any time. It’s the highest level of income protection we can give you. You’ll get every benefit of Zurich Income Protection, plus all of these extra benefits.

If your partner or child is too ill to look after themselves, we’ll give you up to £1,500 a month

This money might help cover the bills if you need to take time off to look after your family. It might pay for a carer, or help you make changes to your home, like installing a wheelchair ramp. Or it might just give you peace of mind knowing it’s in your bank account.

We call this Family Carer Benefit.

We’ll pay you the monthly income you’ve chosen, up to a maximum of £1,500 a month. We’ll pay you this for up to twelve months. We don’t count this money as a claim, so you don’t have to be off work to get it – it’s just extra support for your family.

You’ll get this payment if your civil partner, husband, wife, or child has an illness or injury that stops them from doing day-to-day activities, like dress, eat, or get into bed. We’ll pay you it when they’ve been unable to do these things for three months in a row. We cover children up until their 22nd birthday – even if they’ve already left home by then.

If an accident or illness leaves you with a life-changing condition, we’ll give you up to £50,000 to help you adjust

If you suffer a trauma – if a car crash leaves you paralysed, or a disease leaves you unable to hear – we’ll pay you a lump sum. We’ll pay you six times the monthly income you’ve chosen, up to a maximum of £50,000. So if you chose a monthly income of £2,500, we’d pay you £15,000. We call this trauma benefit.

This money might help you adjust your home – if you lose your hearing, you could install a light strobe that turns on when the doorbell rings. If you’re self-employed, the money might help cover the bills before your income from us kicks in. Or you could even use the money to retrain for another career.

We don’t count this money as a claim, so you’ll get this lump sum whether or not you’re working, and whether or not we’re already paying your monthly income.

If you’re in hospital for a week or more, we’ll help you cover your expenses

If you’re ill or injured and have to go to hospital, the costs can rack up. If your family visit you in hospital, they’ll face the cost of getting there and back, paying for the car park and perhaps taking time off work. And there’s the cost of staying a night or two in a hotel so they’re closer to the hospital, paying for childcare, or even just buying a takeaway because there’s no time to cook. We’ll give you money to help cover costs like these.

Once you’ve been in hospital for six nights in a row, we’ll give you £100 for each extra night you’re there. We’ll do this for up to 90 days across the whole of your policy.

You’ll get this money if your monthly income from us hasn’t kicked in yet – so when you’re in your deferred period. If we’re already paying your monthly income, we won’t give you this money on top of it.

“Select gives you all the benefits of Zurich Income Protection, plus even more support for your family.”
If you’re diagnosed with HIV, Hepatitis B or C because of an accident at work, we’ll give you up to £50,000 to help you adjust

If your job ever exposes you to a needle – perhaps as a nurse or a health care worker – there’s always a risk that you can contract a disease from it. If you’re infected by HIV, Hepatitis B or C from an accident at work, we’ll pay you a lump sum. You can use it for whatever you want – from getting private healthcare to just taking time off work.

We’ll pay you six times the monthly income you’ve chosen, up to a maximum of £50,000. We don’t count this money as a claim, so it’s on top of anything else we give you. We call this needlestick benefit because it’s based around diseases that are usually contracted by a needle.

If you die, we’ll pay your family a lump sum to help pay for a funeral

If you die before the end of your cover, we’ll pay your family six times the monthly income you’ve chosen, up to a maximum of £10,000. The average cost of a funeral, and sorting out a loved one’s estate is £9,204, so this lump sum will give your family the money they need. It’s up to them how they use it, but it means you know you’ll be leaving them an extra bit of security.

4 SunLife (2018), Cost of Dying Report, sunlife.co.uk/costofdying2018
If you break a bone, dislocate a joint, rupture a tendon or tear a ligament, 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 months. Or it could make getting to work much more difficult.

We’ll pay you a lump sum if you:
- break a bone, like one in 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 Income Protection policy any time, without having to answer any questions about your health. And if you need to claim, you’ll get this money whether or not we’re paying you a monthly income.

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.
When you’re ill or injured, let us know as soon as you can, and we’ll help you get better

Let us know as soon as you’re too ill or injured to work, so we can help you

The sooner you let us know you’re ill or injured, the sooner we can help. We can start paying your premiums for you, which can make a big difference, especially if you’re self-employed and your income suddenly stops. We can also put you in touch with our team of rehabilitation nurses and give you the medical advice and support you need.

What happens in those early months can help make a big difference to how well you recover, and how quickly you can get back to your usual routine. So, even if you have to wait until your monthly income from us kicks in, don’t wait to contact us. For instance, if you’re signed off work with stress, but you have a three-month deferred period before we pay you, call us as soon as you can.

We’ll pay your premiums for you if you’re too ill to work

If you’re too ill to work, we’ll pay your premiums for you. We’ll start doing this after you’ve been off work for three months, or earlier if the income we pay you kicks in before then. If you tell us you’re ill or injured as soon as you can, we may be able to start paying your premiums even sooner. We’ll keep paying your premiums until you’re well enough to go back to work or until your monthly income from us ends.
Our team of rehabilitation nurses will help with your recovery when you’re ill

The sooner you get the support you need, the sooner you’re likely to get better. That’s why we have a team of rehabilitation nurses – mental health nurses, general nurses, physiotherapists and occupational health nurses – here to help. The average long-term sickness absence from work is seven years. With rehabilitation, people get back to work over a year sooner than they otherwise would.5

As soon as you tell our Zurich claims team you’re too ill or injured to work, your dedicated claims specialist will work out whether we can help you with your recovery. If we can, a member of our rehabilitation team will get in touch. We’ll talk to you to understand your illness or injury, and ask about what’s happened so far – whether you’ve already started treatment, for instance, or which symptoms are the most painful, or the trickiest to handle. Then we’ll work out what we can do to help.

We can suggest ways to manage pain, and we can arrange and sometimes even pay for treatment for you. We can help you create a back-to-work plan and talk to your employer, if you want us to, about what they can do to support you. We’ll be here to support you, to help you get well and stay well.

5 ‘The benefits to business and the economy of early intervention and rehabilitation’, CEBR, October 2015
You’ll have a dedicated claims specialist who’ll be with you every step of the way

If you need to make a claim, 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 – not just with paying out your claim, but with everything else, like rehabilitation, too.

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.

Even when we’re paying you your monthly income, your claims specialist will still be on hand. You can talk to them about anything that’s on your mind. They’ll be there for you all the way, to support you and to help you get better, until you’re confident you don’t need them any more.
We’ll work out how much monthly income we’ll pay you, and round it up if we can

When you take out your cover, you choose the amount of monthly income you want to be covered for. If you need to claim, this is the amount we’ll pay you, unless:

1

You’re still getting an income from other sources

These might include sick pay from your employer, or payments you’re getting from other insurance policies. If you’re getting any income from these, we’ll take them away from the monthly income we pay you. This means you’ll still be getting the same overall.

2

Your salary’s gone down since you chose how much cover you wanted

If this has happened, we’ll look at your take home pay for the 12 months leading up to your claim, and set your maximum monthly income at 80% of that amount. So if you’ve been taking home £2,000 a month for the last 12 months, we’ll pay you 80% of this, which is £1,600. But there are some instances in which we can round up what we pay you:

**We’ll round up to the original monthly income you chose**

If your new monthly income is less than 10% smaller than the original monthly income you chose, we’ll round up what we pay you to the original monthly income. So if you originally chose a monthly income of £1,700, but we’ve calculated your new maximum income as £1,600, we’ll round up the monthly income we pay you to £1,700.

**We’ll round up to £1,500 a month**

If your new monthly income would be less than £1,500, we’ll guarantee to pay you £1,500 a month, no matter what happens.

So if you originally chose a monthly income of £1,700, and your salary goes down, you might only be able to claim for £800 a month. This is where our minimum benefit guarantee kicks in, so you’d actually get £1,500.

If the monthly income you originally chose was less than £1,500 a month, though, you won’t get this minimum benefit guarantee.
We’ll keep supporting you when you’re back at work

If you go back to work on reduced hours, we’ll top up some of your salary for up to two years

It’s quite common for people to phase their return to work when they’ve been ill. But it can mean that you earn less than you did before you were ill.

That’s why we’ll support you by topping up some of your salary. We’ll do this for up to two years, or until you’re back to earning your usual salary again. This is part of our return to work package.

It means that, if you’ve been off work with stress and you’re only well enough to go back for two days a week, we’ll keep helping you financially. Or if you’ve been off with a bad leg break, and you need to steadily build up your hours again, we’ll keep supporting you. You can just focus on your recovery – and getting back to your usual routine.

If you go to a job that pays less than your old one, we’ll top up some of your salary for as long as you need it

It’s not always possible to go back to the same job after you’ve been ill or injured. For instance, if your job as a city-trader made you too stressed to work, you might not be able to return to it. Instead, you might choose a different role that’s less likely to affect your health. But it’s possible that this different job will pay you less.

If you start a different job, and it pays you less, we’ll top up some of your salary until it gets back to where it was. It doesn’t matter whether you’re working for a new company, or for the same employer in the same office, or whether you’re working part time or full time.

If your salary doesn’t get back to its original level, and you chose the full-term benefit period, we’ll support you right up to the end of your policy. If you chose the limited benefit period, we’ll support you until the end of your two-year claim. This is all part of our return to work package.

If you go back to work and you get the same illness again, we’ll pay you your monthly income straightaway

A lot of the time, an illness or injury isn’t as simple as you’re ill and then you get better again. Things like back pain and stress can come and go. Or you could get a condition like Multiple Sclerosis, where symptoms like muscle spasms and difficulty moving around can improve and then get worse. You might be well enough to go back to work for a period of time, but then relapse and need more time off.

If you go back to work, but then get ill with the same condition within 12 months, you won’t have to wait to get your monthly income. Because we’ll be supporting you with the same illness or injury as before, we call it a linked claim.

““You can just focus on recovering – and getting back to your usual routine.”“

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If you start a different job, and it pays you less, we’ll top up some of your salary until it gets back to where it was. It doesn’t matter whether you’re working for a new company, or for the same employer in the same office, or whether you’re working part time or full time.

If your salary doesn’t get back to its original level, and you chose the full-term benefit period, we’ll support you right up to the end of your policy. If you chose the limited benefit period, we’ll support you until the end of your two-year claim. This is all part of our return to work package.
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. They’re 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 a 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.