The Zurich Income Protection product has been designed to be suitable for customers with an income, and a risk they could lose that income if they are unable to work due to illness or injury. As examples it means it could be suitable for:

- **Family protection** – protecting the earnings of an individual needed to support their family such as paying for the mortgage.

- **Individual protection** – protecting the income of a single person that is needed to cover financial liabilities such as their monthly rent or bills.

- **Self-employed earners**, who do not enjoy the benefits of any sick pay or income protection insurance from an employer.

Zurich Income Protection has been designed for individuals of working age, with the core market likely to be between ages 30-55 although younger and older ages than this are possible. For these customers, maintaining their income is key to maintaining their financial resilience, or continuing on the track to grow their affluence in the future. It will help them continue to meet their responsibilities, and their ongoing key bills such as rent or mortgages.

Zurich Income Protection includes two levels of cover: **Income Protection** and **Income Protection Select**. The core level of cover provides a comprehensive package for customers looking to protect their income. Zurich Income Protection Select is the highest level of cover we offer and may be suitable for customers who also want to extend the cover to further support their family.

Zurich Income Protection may not be suitable for:

- People with group income protection arrangements through their employer.

- Low earners, and those who are likely to be eligible for material state benefits if they were unable to work – however state benefits are not guaranteed, can be difficult to claim on, and do not provide the non-financial rehabilitation support that income protection can, so there may still be a role for income protection for these customers.

- Very high net worth individuals, for whom a loss of income would not materially affect their financial stability.

- Individuals not currently in work or earning an income as the individual must be working at least 16 hours a week to be eligible to take out a new policy.

- Individuals who are currently off work due to an illness or injury and who would not be able to claim in the future.
**Cover type**
Level cover will typically be suitable where the protection need remains stable.

**Increasing cover** will typically be suitable where the customer wishes for their cover to keep pace with inflation. An example may be where the customer expects their income to increase over time and wants their protection to increase as well.

**Multi-fracture cover (optional benefit)**
The multi-fracture cover optional benefit may be suitable for anyone who wishes to protect themselves against the risk of suffering an injury, and the financial implications of this.

It may not be suitable for anyone with osteoporosis, or anyone who takes part in specified sports or activities with a high risk of injuries, as fractures as a result of these are specifically excluded from the cover.

**Distribution strategy**
Zurich Income Protection has been designed for customers who value the help of an insurance intermediary. We expect this product to be sold through an intermediated distribution strategy.