

Zurich Accelerate

Insurance Product Information Document

Company: Zurich Assurance Ltd

Product: Zurich Accelerate

Zurich Assurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 147672.

This document is a summary of the insurance cover and restrictions but is not personalised to you. Full details on this product and how it works can be found in the policy wording.

What is this type of insurance?

This insurance policy covers the diagnosis and overseas treatment for cancer, heart disease, neurology and transplants. The cover includes six key services: Virtual Consultations, Private Diagnostics Plus, Second Medical Opinion, Precision Cancer Medicine, Cancer Clinical Trial support and Global Treatment Plus.

Zurich Accelerate is administered in partnership with the Further Group. All claims are made digitally through their Trusteddoctor platform so to select Accelerate you'll need a personal email address and internet access.



What is insured?

The policy provides cover to the policy holder and their eligible children for:

Virtual Consultant

- ✓ Consultations with a specialist consultant following a GP referral for cancer, heart disease or neurological conditions

Private Diagnostics Plus

- ✓ Following a virtual consultation
- ✓ Referral to a private UK diagnostic centre for tests to diagnose your condition, and determine treatment options and plans

Second Medical Opinion

- ✓ Detailed expert medical opinion on your diagnosis or treatment plan
- ✓ Opinion from a heart, cancer, neurological or transplant consultant

Precision Cancer Medicine

- ✓ Genetic cancer profiling to create a personalised treatment plan

Cancer Clinical Trials

- ✓ Support to identify, apply for, and attend a clinical trial if suitable and available
- ✓ Specified travel and accommodation expenses

Global Treatment Plus

- ✓ Treatment for cancer, heart surgery, neurosurgery, or transplants at non-UK hospitals
- ✓ Specified medical expenses for approved treatment
- ✓ Specified travel and accommodation expenses



What is not insured?

- ✗ Children's cover for conditions diagnosed or with symptoms before cover starts
- ✗ Children's cover for conditions where you or your eligible children were aware of a higher risk before cover started

Virtual Consultant

- ✗ Neurology in the first 12 months, if there is an neurological condition diagnosed or with symptoms before cover starts
- ✗ Conditions not relating to cancer, heart disease or neurology
- ✗ Consultations not arranged by Further
- ✗ Costs of obtaining medical records

Private Diagnostics Plus

- ✗ Conditions not relating to cancer, heart disease or neurology
- ✗ Any tests not arranged by Further
- ✗ Neurology in the first 12 months, if there is an neurological condition diagnosed or with symptoms before cover starts
- ✗ Costs relating to travel, accommodation, and time off work

Second Medical Opinion

- ✗ Conditions not relating to cancer, heart disease, neurology, or transplants
- ✗ In relation to a precision cancer medicine diagnosis

Precision Cancer Medicine

- ✗ Cancer below a specified level of severity and responding to standard treatment

Cancer Clinical Trials

- ✗ Any costs of the clinical trial not paid for by the clinical trial provider

Global Treatment Plus

- ✗ Conditions not relating to cancer, heart disease, neurology, or transplants
- ✗ Treatment in the UK
- ✗ Any treatment not approved by Further



Are there any restrictions on cover?

- ! £2,000,000 lifetime limit
- ! £100,000 lifetime limit on medication costs
- ! Maximum claim period of 3 years



Where am I covered?

- ✓ You're covered while you're resident in the UK for tax purposes.



What are my obligations?

- You must keep paying your premiums. If you don't your policy and cover will end.
- You must tell us if you move abroad.
- You must be able to make any claim online and have your own individual email address to claim on the Trustedoctor website.



When and how do I pay?

The premium will be collected monthly. It will be combined with the premium for the eligible protection policy which includes Zurich Accelerate. The premium is reviewable and may change in future.



When does the cover start and end?

Your cover will start from the date we receive the first premium and will continue until either;

- you reach your 70th birthday; or
- the eligible protection policy ends; or
- you cancel the cover or stop paying premiums; or
- you stop being UK resident for tax purposes.



How do I cancel the contract?

You can cancel the contract at any time. You can let us know by getting in touch using the contact information in your policy documents stored in your customer portal.