ZURICH

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Zurich Personal Protection

Key features

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Large print, braille and audio.

Please let us know if you'd like a copy of this in large print, braille or audio.

If you're a textphone user, we can answer any questions you have through a Typetalk Operator.

Call us on 18001 01793 514514.

Or, if you'd prefer, we can introduce your adviser to a sign language interpreter.

Helping you decide

This important document gives you a summary of the Zurich Personal Protection policy.
For more details on how this policy works, please see the Zurich Personal Protection terms and conditions.
We'll also provide you with your 'Confirmation of terms' which will show details of the cover you choose.

Some policy options and life assured benefits may not be available to you when you take out your policy based on your application process. Please speak to your adviser if you have any questions.

How to contact us and making a claim

If you want to contact us before you buy this policy you can phone or write:

Call us on
0370 850 5682
Monday to Friday 9am to 5.30pm
(excluding bank holidays).

We may record or monitor calls to improve our service.

Write to us at
Zurich Customer Services
Protection Operations
PO Box 4157
Swindon
SN4 4QB

Email us at
life.service@uk.zurich.com

To make a claim, you, or the person dealing with your affairs, should contact us using the details below. We'll confirm what information we need to process the claim as quickly as possible.

Call us on
0370 240 0073
Monday to Friday 9am to 5pm
(excluding bank holidays).

We may record or monitor calls to improve our service.

Visit us online
Go to the **customer portal** at
www.zurich.co.uk/customer-portal

or the Zurich website at
www.zurich.co.uk/life-insurance/claim

Email us at
zurichmulticlaims@uk.zurich.com

Making a claim on Zurich Accelerate
Zurich Accelerate is an online service and you'll need to claim through your Trustedoctor account.

If you want to make a claim for Accelerate, and have already registered for Trustedoctor login at **www.trustedoctor.com/zurich-accelerate**.

If you haven't registered yet, please follow the instructions in the Welcome to Accelerate email we sent when your policy started. If you need help, you can get in touch with Trustedoctor using the chat feature on their login page.

Keep in touch

It's important that we keep in touch so if you change your address or any of your contact details, please let us know. We'd like everyone to find it easy to deal with us. Please let us know if you need information about our policies and services in a different format.

The Financial Conduct Authority is a financial services regulator.

It requires us, Zurich Assurance Ltd, to give you this important information to help you to decide whether our Zurich Personal Protection policy is right for you.

You should read this document completely and carefully so that you understand what you are buying, and then keep it safe for future reference.

About the Zurich Personal Protection policy

The Zurich Personal Protection policy provides life cover. Your adviser will help you decide if a policy is right for you and let you know how to apply.

The aim of the policy

To provide one of the following types of cover during the policy term:

Life Cover which pays out your chosen cover amount if you die or are diagnosed with a terminal illness.

Critical Illness Cover which pays your chosen cover amount if you're diagnosed with a critical illness covered by the policy.

Life Cover and Critical Illness which pays your chosen cover amount if you die or are diagnosed with a terminal illness or critical illness covered by the policy.

The full definitions of these conditions and the criteria you need to meet to make a claim are included in the terms and conditions.

The cover amount we pay out is called the sum assured.

The people covered by the policy are called the lives assured.

If we apply any specific exclusions to your policy, we will show them on your 'Confirmation of terms'.

Your commitment

You must

- Answer all the questions on your application fully, honestly, accurately and to the best of your knowledge. You are responsible for the full disclosure of your medical information, don't assume we'll contact your doctor to get it.
- Tell us about any changes to the information on your application before your policy starts.
- Allow us to access your medical records up to six months after your policy has started.
- Pay your premiums on time during the policy term.
- Review your cover during the policy term to make sure it continues to be right for your needs.
- Be a UK resident and registered with a UK doctor when this policy starts, and for six months prior to applying.

Risk factors

What you need to be aware of

- If you don't give us full and accurate information during the application, we may cancel your policy, change its terms, or not pay a future claim.
- If you stop paying for your policy, your cover will end and we won't refund any premiums you've already paid.
- If your circumstances change in the future, your policy may stop being suitable. Regularly check your policy still meets your needs.
- If you choose Decreasing Cover the cover amount will reduce at a rate you choose. This might be faster or slower than the reduction in your repayment mortgage or loan. Meaning how much we pay out on a claim might be more or less than the amount you owe.
- Circumstances in which we may not pay out are detailed on page 16.
- The policy has no cash-in value.
- Some elements of the Zurich Accelerate option may be included on any private medical insurance cover you have.

Building your policy

Choose who the policy covers

Choose for your policy to cover one person or two people jointly. You can also add cover for your children.

Single

Joint

Children (optional)

Choose the type of cover you need

You choose these options when you start your policy – you can't change them later.

Life Cover	Critical Illness Cover	Life Cover and Critical Illness
Pays out the sum assured on death or diagnosis of a terminal illness.	Pays out the sum assured on the diagnosis of a critical illness.	Pays out the sum assured on death or the diagnosis of a terminal illness or critical illness.

The policy will end after we pay the sum assured. If you want a different sum assured for your **Life Cover** and **Critical Illness Cover**, then you will need to have two separate policies.

Choose Level, Increasing or Decreasing Cover

Level	Increasing	Decreasing
Level of cover and premiums stay the same over the policy term.	Cover can increase each year by 3%, 5% or the Retail Price Index. Premiums will go up by 1.5% for each 1% increase in cover.	Cover will reduce at a rate you choose to best match your repayment mortgage or loan. The premium will stay the same.

Choose when the policy will pay out

If the policy covers two people, you can choose for the sum assured to be paid out after either:

The first person suffers a critical illness, terminal illness or dies (depending on the cover you have). We call this joint life first event.

Both people die or are diagnosed with a terminal illness. We call this joint life second event. This option is only available on Level and Increasing Life Cover policies.

Choose how the policy will pay out

One off lump sum payment.

Monthly payments, known as Family Income Cover.

See page 14 for more information.

Choose other policy options and life assured benefits

This document includes details of the other policy options and life assured benefits which you can choose to suit your needs.

Policy options and Life assured benefits

You can choose to include a number of additional policy options and life assured benefits on your policy at an extra cost. Some depend on whether you've chosen Life Cover, Critical Illness Cover or Life Cover and Critical Illness. These are split into policy options, which will apply to your policy, and life assured benefits, which will be specific to individual lives assured covered by the policy.

Some policy options and life assured benefits may not be available to you when you take out your policy based on your application process. Please speak to your adviser if you have any questions.

The following table shows the options and benefits, which we describe in the following pages.

	Life Cover	Critical Illness Cover	Life Cover and Critical Illness
Policy options			
Critical Illness Enhanced	–	✓	✓
Critical Illness Enhanced Plus	–	✓	✓
Children's Cover	✓	✓	✓
Children's Enhanced Cover	✓	✓	✓
Pregnancy and Early Childhood Cover	✓	✓	✓
Conversion Option*	✓	–	–
Renewal Option*	✓	✓	✓
Life assured benefits			
Total Permanent Disability	–	✓	✓
Waiver of Premium	✓	✓	✓
Zurich Accelerate	✓	✓	✓
Multi-Fracture Cover	✓	✓	✓

*You can't include both Conversion Option and Renewal Option on the same policy and neither option is available if you choose Decreasing Cover, Family Income Cover or select a joint life second event policy.

Options and benefits may also be subject to a minimum or maximum term or age – see page 12.

Policy options

Critical Illness options

If you choose **Critical Illness Cover** or **Life Cover and Critical Illness**, you can choose from three levels of cover when the policy starts:

Critical Illness

Critical Illness Enhanced

Critical Illness Enhanced Plus

Each option will pay out the full sum assured if you're diagnosed with a defined critical illness condition during the policy term. After which, your policy will end.

They also include cover for Additional Payment conditions. These are less severe conditions for which we'll pay out a lower amount. Your policy will continue unchanged.

Critical Illness
Includes cover for 39 critical illness Full Payment conditions and 2 Additional Payment conditions. You'll find these in Appendix 1 on page 19.

If you're diagnosed with an Additional Payment condition, we'll pay you £25,000 or 25% of the sum assured, whichever is lower.

Critical Illness Enhanced
Includes the same conditions covered under Critical Illness and covers you for an extra 13 critical illness Full Payment conditions, and an extra 31 Additional Payment conditions. You'll find these in Appendix 2 on page 20.

If you're diagnosed with an Additional Payment condition, we'll pay you £25,000 or 25% of the sum assured, whichever is lower.

Critical Illness Enhanced Plus
In addition to the conditions included under Critical Illness and Critical Illness Enhanced, this option includes the following benefits:

- **Additional Payment conditions** – we'll increase the amount we pay out to £50,000 or 50% of the sum assured, whichever is lower.
- **Critical Illness Benefit Uplift** – if you're under age 55 and diagnosed with one of 16 life changing critical illness conditions, we'll pay you an extra amount over and above the sum assured. This extra payment will be the lower of £200,000 or 100% of the sum assured. You'll find the 16 conditions listed in Appendix 3 on page 21.

Children's Cover options

You can choose Children's Cover if you don't already have it on another Zurich policy. It will cover your children until their 22nd birthday and you can choose from two levels of cover, as well as add on additional tailored protection if you are planning to add to your family in the future.

Children's Cover

Children's Enhanced Cover

Pregnancy and Early Childhood Cover

Children's Cover and Children's Enhanced Cover include the following benefits:

- **Children's Critical Illness Cover** – choose your Children's Cover sum assured of between £10,000 and £100,000. It will pay out if your child is diagnosed with a defined condition. The conditions covered depend on the level of cover you choose.
- **Children's Death Benefit** – we'll pay out £5,000 if your child dies after they are 30 days old.
- **Children's Hospital Stay Benefit** – if your child needs to stay in hospital for seven or more nights in a row, we'll pay £50 per night for the seventh night and any subsequent nights. Limited to 30 nights per child over the policy term.

Our Children's Cover options are flexible. You can add or remove them from your policy, or change the Children's Cover sum assured, depending on how your needs change during the policy term.

Children's Cover
We'll pay the Children's Cover sum assured if your child is diagnosed with one of the 41 conditions listed in Appendix 1 on page 19.

Children's Enhanced Cover
We'll pay the Children's Cover sum assured for the 41 conditions covered under Children's Cover plus Critical Illness Cover for:

- the 44 conditions listed in Appendix 2 on page 20; and
- Permanent Dependence where your child requires lifelong medical attention and supervision.

Pregnancy and Early Childhood Cover
Additional tailored protection for when you start or grow your family. It's available if you've chosen Children's Cover or Children's Enhanced Cover, and can be added or removed as your needs change.

Gives you the following cover:

- **Children's Critical Illness Cover** – we'll cover your children for 10 additional children's conditions and will pay out the same amount you choose for Children's Cover
- **Specified Complications of Pregnancy** – we'll pay out £5,000 if you or your partner suffer with one of the specified pregnancy complications
- **Children's Enhanced Death Benefit** – we'll pay £5,000 if your child dies from the 24th week of pregnancy
- **Children's Birth Defect Cover** – we'll pay out £5,000 if your child suffers specified birth defects.
- **Premature Birth Hospital Stay Benefit** – if your child needs to stay in hospital for seven or more nights following a premature birth, we'll pay £50 per night for the seventh night and any subsequent nights. Limited to 30 nights per child over the term of the policy.

You'll find these conditions listed in Appendix 4 on page 21.

Children's Conversion Benefit
If you choose to add Children's Cover or Children's Enhanced Cover to your policy, each of your children will have the chance to start their own **Critical Illness Cover** or **Life Cover and Critical Illness** policy.

Between their 18th and 22nd birthday, your child can use this benefit to set up their own policy, providing them with up to £25,000 of cover. And, if they haven't already been the subject of a claim under your policy, they won't need to tell us about their personal circumstances.

Key points:

- The policy will pay out only one critical illness condition for each child covered.
- You can still claim for your child under the Children's Death Benefit or Children's Hospital Stay Benefit if you've had a successful claim for Children's Critical Illness.
- If you make a successful Children's Cover claim, your policy will continue.

Other policy options

You can choose them when you start your policy, you're unable to add them later but you can remove them.

Conversion Option

Enables you to convert all or part of your policy to a whole of life policy at any time throughout the policy term. A whole of life policy will cover you for the rest of your life. It will pay out the sum assured when either one or both lives assured die, depending on the cover selected.

There are a number of options available which are described in the terms and conditions.

If you decide to use this option, we won't ask you about changes to your personal circumstances when we issue your new policy. However, your premiums will rise as they will be based on your age when you use the option.

The conversion option can be used any time during your policy term, up to the day before your 84th birthday. You'll find more information about age restrictions on the next page.

Renewal Option

If you get to the end of your policy term and find you still need cover, this option lets you renew your policy. If you take up the option, we won't ask you about changes to your personal circumstances when we issue a new policy. However, your premiums are likely to rise.

There are a few restrictions to be aware of:

- The term of the new policy can't be more than the original policy term.
- Additional options and benefits selected on your original policy can only continue if they remain available and you continue to qualify under the terms and conditions which apply when you renew.
- You can renew as many times as you like before age 70, but the policy term must end before age 75 (if policy includes **Critical Illness Cover**) or 90 (**Life Cover** only policy). You'll find more information about age restrictions on the next page.

You can't include both Conversion Option and Renewal Option on the same policy and neither are available if you choose Decreasing Cover, Family Income Cover or select a joint life second event policy.

Life assured benefits

These benefits are flexible and can apply separately to each life assured on joint policies. You can choose them when you start your policy and you can remove them at any time. You can also choose to add Zurich Accelerate at any time.

Total Permanent Disability

This benefit can start any time from the age of 18 until the day before your 66th birthday and will automatically end the day before your 71st birthday. If it's a joint policy, this benefit will end for both lives assured when the eldest life assured reaches their 71st birthday.

If you choose this benefit, we'll confirm one of the below definitions on your 'Confirmation of terms' based on your circumstances at the time you apply.

Own Occupation – Unable to do your own occupation ever again

If, through illness or injury before your 71st birthday, you become unable to perform your own occupation ever again, we'll pay the sum assured. To claim under this benefit, you must be totally and permanently disabled as defined in the terms and conditions.

Work Tasks – Unable to do at least three work tasks ever again

If, through illness or injury before your 71st birthday, you become unable to do at least three of the six defined work tasks ever again, we'll pay the sum assured. These work tasks are defined in the terms and conditions.

Waiver of Premium

We'll pay your premiums if you're unable to work due to illness or injury and can't perform your own occupation for over six months. We'll keep paying them until you get back to work, suffer a critical illness, die, or the cover ends.

This benefit can start any time from the age of 18 until the day before your 55th birthday and will automatically end the day before your 70th birthday. On joint policies, the benefit will end for each person when they reach the maximum age.

Zurich Accelerate

You can only choose this benefit if you don't already have it on another Zurich policy.

Provides medical benefits relating to the diagnosis and treatment of cancer, cardiac and neurological conditions. It includes online consultations with clinical experts, private diagnostics and global treatment options. Alongside this, you'll have access to precision cancer medicine and clinical cancer trials.

You can add this benefit when you start your policy or add it later, subject to your personal circumstances at the time and paying monthly premiums. You can end the cover at any time, otherwise it will continue until your policy ends, or the day before your 70th birthday.

If selected, we'll issue you a separate policy to provide this cover. Your adviser can give you more information.

If you select Zurich Accelerate you must have online access as all communications relating to an Accelerate claim will be made online.

Multi-Fracture Cover

You can only choose this benefit if you don't already have it on another Zurich policy.

We'll pay out either £2,000, £4,000 or £6,000 if you suffer a fracture, dislocation, ruptured tendon or torn ligaments. The amount we pay out will depend on the location of the injury. These are detailed in the terms and conditions. The maximum we'll pay out in any policy year is £6,000.

You can't claim if you're a professional or semi-professional sportsperson and we won't pay out for any injuries caused by any sport where you're paid, or get compensated in another way, to take part.

In addition, we won't pay out for any injuries occurring while taking part in or training for any of the following sports or pursuits;

- rugby, Gaelic football or American football
- boxing, combat sports, martial arts or cage fighting
- hockey, lacrosse, hurling or shinty
- horse riding, horse jumping or polo
- motorcar or motorcycle sport
- BMX biking, mountain biking, rollerskating or skateboarding
- skiing or snowboarding
- extreme sports, for example, but not limited to, base jumping, parkour
- rock climbing, mountaineering, caving, potholing or abseiling
- private flying, paragliding, gliding or parachuting.

This benefit can start any time from the age of 18 until the day before your 65th birthday and will automatically end the day before your 70th birthday. On joint policies, the benefit will end for each person when they reach the maximum age.

If you claim under this benefit, it won't affect other policy cover.

Minimum and maximum age and term restrictions

This table shows the minimum and maximum age you can be to start a policy, and the maximum age you can be when the policy ends. For example, if the age is shown as 83, it means before your 84th birthday.

Type of cover	Minimum age at start date	Maximum age at start date	Maximum age at end of term	Minimum term	Maximum term
Life Cover	18	83	89	1 year	50 years
– with Conversion Option		82	83		
– with Renewal Option		68	69		
Critical Illness Cover	18	69	74	5 years	40 years
– with Renewal Option		64	69		
Life Cover and Critical Illness	18	69	74	5 years	40 years
– with Renewal Option		64	69		
Additional life assured benefits which can end before the main cover					
Total Permanent Disability	18	65	70	5 years	40 years
Waiver of Premium	18	54	69	As main cover	As main cover
Zurich Accelerate	18	68	69	1 year	As main cover
Multi-Fracture Cover	18	64	69	5 years	As main cover

Making changes to your policy

Once your policy has started, you can make the following changes:

- Increase or reduce:
  - the amount of cover
  - the term of your policy
  - the Children's Cover sum assured.
- Add or remove:
  - Zurich Accelerate
  - Children's Cover options.
- Remove
  - any of the following policy options, Renewal Option, Conversion Option, Critical Illness Enhanced, Critical Illness Enhanced Plus
  - any of the following life assured benefits, Total Permanent Disability, Waiver of Premium, Multi-Fracture Cover
  - Increasing Cover.
- Ask us to review your premium if you have given up smoking.

Depending on the change you ask for, we may need to ask you about your health and personal circumstances to see if we're able to make the change. Any changes you make are likely to change your premiums.

In addition to the above changes you can make, your policy may also include the following benefits:

Milestone benefit
You can increase the amount of cover on your policy within 90 days of a significant life event. For example, when you move house, get married or have a child. You won't need to tell us about any changes in your health or personal circumstances.

You'll need to be 54 years or younger when you make this change, except for increases in inheritance tax liability, where you'll need to be 69 years or younger.

The most you can increase your cover by will be the lower of your original sum assured or £200,000.

If you've selected Family Income Cover, the most you can increase your monthly cover amount by is your original monthly sum assured, or £200,000 divided by the number of months left on the term of your policy, whichever is lower.

Separation benefit
If you have a joint life policy and you separate, divorce, or have your civil partnership dissolved, you may have the option to cancel this policy and start individual policies for one or both of you, without giving us any more details about your health or personal circumstances.

Gift inter vivos benefit
If you have a joint life second event policy, you may have the option to use part of your sum assured to create new single life policies. This will help cover the potential inheritance tax liability due if you die within seven years of making a gift. You won't have to give us any more details about your health or personal circumstances.

Family Income Cover explained

Family Income Cover
Pays the sum assured as a monthly cover amount until the end of the policy. Premiums stay the same unless you change your cover.

Increasing Family Income Cover
Pays the sum assured as a monthly cover amount which increases each year by either 3%, 5% or in line with the Retail Price Index. Premiums go up each year by 1.5% for each 1% increase in cover. Your monthly cover amount will also continue to increase during any claim.

If your policy includes **Critical Illness Cover** then these claims will be paid as monthly payments, except when you claim for one of the Additional Payment conditions listed in appendices 1 and 2. This will be paid as a lump sum and how much we pay out will depend on the level of Critical Illness Cover you have chosen.

	Critical Illness and Critical Illness Enhanced	Critical Illness Enhanced Plus
Payment calculation	25% of monthly cover amount multiplied by remaining months	50% of monthly cover amount multiplied by remaining months
Maximum limits	Up to a maximum of £25k	Up to a maximum of £50k

The Critical Illness Benefit Uplift included as part of Critical Illness Enhanced Plus and paid in addition to the Family Income Cover sum assured, will also be paid as a monthly payment. It will be calculated as follows:

	Critical Illness Enhanced Plus – Benefit Uplift
Additional monthly payment calculation	The lower of: 100% of monthly cover amount OR £200k divided by remaining months on policy, paid on top of monthly cover amount

Questions and answers

For more details on the free cover we offer, please see the 'Underwriting free cover terms and conditions' and the 'Mortgage protection free cover terms and conditions' available on our website.

When will my cover begin?

The cover will begin on the start date you agree with us.

If we are not able to make an immediate decision on your application, we may be able to offer you free cover whilst we are assessing your application.

If you're buying a property, we may be able to offer you free cover for the period between the date you exchange contracts (missives in Scotland) and the date you complete the contract to buy the property.

When will the policy end?

You can choose how long you want the policy to last, subject to our minimum and maximum terms as shown in the table on page 12. Your policy will run from the start date to the end of the term unless we pay out the sum assured before the end of the term or the policy is cancelled.

How much will the policy pay out?

You decide how much cover you need when you buy a policy. The sum assured we agree with you will be shown on your 'Confirmation of terms'. Your policy will pay out your sum assured unless you are claiming for a condition, policy option or life assured benefit which pays out a lower amount. The policy has no cash-in value.

How much does the policy cost?

This depends on:

- Your personal circumstances – for example, your age, health, occupation, whether you use tobacco or nicotine replacement products, or how long it is since you stopped using these.
- The amount and type of cover, and any policy options and life assured benefits you choose.
- How long you want the cover to last.

Your 'Confirmation of terms' will tell you how much the policy will cost.

How do I pay?

We'll collect your premiums by direct debit. You can choose to pay monthly or annually when your policy starts. You're unable to change this later. If your policy includes Total Permanent Disability, Waiver of Premium, Zurich Accelerate, or Multi-Fracture Cover, you must pay monthly.

Can my premiums change in the future?

Your premiums are guaranteed – this means they will stay the same during the term of the policy unless you:

- choose Increasing Cover; or
- change your cover; or
- choose Zurich Accelerate and we change the Accelerate premium.
  (Any changes to the premium will be in accordance with the Accelerate policy wording).

Your premiums may also change if we receive additional information regarding your application details and your terms are changed because of this. Please see the 'Your commitment' section of the terms and conditions.

What if I stop paying?

If you stop paying your premiums, the cover and policy will end. You won't get back any of the premiums you've already paid.

When will the policy not pay out?

Your claim may not be accepted or paid in full, or the policy may be cancelled or its terms may be changed if:

- you don't answer the questions we ask fully, honestly, and accurately, to the best of your knowledge when you apply for your policy, increase your cover or when you make a claim
- you don't tell us if you think anything you've told us is wrong, or if anything changes between you agreeing to take out the policy or ask to increase your cover and the date the policy or increase starts
- you haven't paid all the premiums that were due
- the illness suffered is not covered by your policy, or does not meet the policy definition exactly.

There is an important exclusion to your policy if it includes **Life Cover**. We won't pay a claim if you die as a result of suicide or intentional self-inflicted injury within 12 months of the start date or the date you increase your cover.

The Zurich Personal Protection terms and conditions include full details of all the situations when we will not pay out. If we apply any additional specific exclusions, we will show them on your 'Confirmation of terms'.

The Zurich Accelerate policy wording and Insurance Product Information Document explain when we won't be able to pay a claim on Accelerate.

Cancelling your policy

Can I change my mind and cancel?

Yes, you can. When you first take out your policy, we'll send details of how to cancel your policy if you've changed your mind. If you do cancel within the first 30 days, we'll refund any premiums you've paid.

You can cancel your policy at any time by contacting us to let us know, but if this is after the first 30 days we won't refund any premiums you've already paid towards your policy. You can contact us to cancel using the contact details on page 4 in the section 'How to contact us and making a claim'.

Other information

What about tax?

You won't have to pay income tax or capital gains tax on any benefits the policy pays out.

If you've taken out the policy for yourself, or the policy covers two people jointly where the Life Cover is paid after both of you have died, the sum assured payable on death should not form part of your estate for inheritance tax purposes, provided that the policy is written under a suitable trust. If the policy is not written in trust, the sum assured payable on death may be liable to inheritance tax. Please talk to your adviser about how this affects you and what arrangements you could make.

If you select the Zurich Accelerate benefit the Accelerate premium includes Insurance Premium Tax.

We've based this information on our understanding of current UK law and HM Revenue & Customs practice. Future changes in law and tax practice or individual circumstances could affect taxation.

How to complain

If you need to complain, please use the contact details below. You can ask us for details of our complaints handling process.

Call us on
0370 850 5682
Monday to Friday 9am to 5.30pm (excluding bank holidays).

We may record or monitor calls to improve our service.

Write to us at
Zurich Customer Services
Protection Operations
PO Box 4157
Swindon
SN4 4QB

Email us at
life.service@uk.zurich.com

If you're not satisfied with our response to your complaint, you can complain to:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

This service is free to you and you can find out more by contacting the Financial Ombudsman Service. You don't have to accept the decision of the Financial Ombudsman Service and making a complaint won't affect your legal rights.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations, you may be entitled to compensation under the scheme.

Any compensation you receive under the scheme will be based on the FSCS's rules. For this type of policy, the scheme covers 100% of the claim. Please note that for life assurance products the FSCS's first responsibility is to ensure the cover continues rather than pay compensation.

For details of the compensation arrangements that apply to Zurich Accelerate, please see the Zurich Accelerate Policy wording.

If you need more information, you can contact the FSCS at:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU

Telephone: 0800 678 1100 or 020 7741 4100

Website: www.fscs.org.uk

Financial strength

If you'd like to know more about our financial strength, including our Solvency and Financial Condition Report (SFCR), please visit our website at www.zurich.co.uk/SFCR

Terms and conditions

This key features document gives a summary of the Zurich Personal Protection policy. It doesn't include all the definitions, exclusions or terms and conditions.

You'll receive a copy of the terms and conditions, and if selected the Zurich Accelerate policy wording, before and when your policy starts. If you'd like a copy now, please let us know.

We'll let you know if there are any changes to the terms and conditions. For details of changes we can make, see the 'Changes we can make to the terms and conditions' section of the Zurich Personal Protection terms and conditions.

If you'd like more information about critical illness, the Association of British Insurers (ABI) has produced a Guide to Minimum Standards for Critical Illness Cover. This is available on their website at www.abi.org.uk or you can contact us for a copy.

Moving abroad

If you move abroad you need to tell us. This may result in you having tax obligations in that country. Some policy options and life assured benefits may no longer be available to you if you move abroad. Please refer to the 'Moving abroad' section of the Zurich Personal Protection terms and conditions, and the Zurich Accelerate policy wording.

Conflicts of interest

We make every effort to identify conflicts of interest. A conflict of interest is where the interests of our business conflict with those of a customer, or if there is a conflict between customers of the business. Once identified, we aim to either prevent the conflict or put steps in place to manage it so that it is no longer potentially detrimental to our customers.

We have processes in place to ensure we conduct our business lawfully, with integrity, and in line with current relevant legislation. We operate in line with our conflicts of interest policy, available on request or on our website, which details the types of conflicts of interest that affect our business and how we aim to prevent or manage these. Where we cannot prevent or manage a conflict which may be detrimental to you, we will fully disclose it to you in line with our policy.

Law

The policy is governed by the law of England.

Our regulator

Zurich Assurance Ltd is an insurance company. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. We are entered on the Financial Services register under number 147672. This is on the website www.fca.org.uk. You can phone the FCA free from a landline on 0800 111 6768.

Communicating with you

Our policy documents and terms and conditions are in English and we'll always write and speak to you in English.

Appendix 1 – Conditions covered under Critical Illness Cover and Children's Cover

The amount we pay for Children's Critical Illness Cover will be the chosen Children's Cover sum assured, regardless of whether the child suffers a critical illness Full Payment condition or Additional Payment condition listed below.

Full details of the criteria you need to meet to make a claim are included in the terms and conditions. Depending on the critical illness definition, we may pay when:

- the condition has progressed to a specified severity
- you are diagnosed; or
- you receive a named treatment or surgery.

39 Full Payment conditions

- Aorta graft surgery
- Aplastic anaemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Brain injury
- Cancer
- Cardiac arrest
- Cardiomyopathy
- Coma
- Coronary artery bypass graft
- Creutzfeldt-Jakob disease
- Deafness
- Dementia including Alzheimer's disease
- Encephalitis
- Heart attack
- Heart surgery
- Heart-valve replacement or repair
- Interstitial lung disease
- Kidney failure
- Liver failure
- Loss of hand or foot
- Loss of speech
- Major organ transplant
- Motor neurone disease and specified diseases of the motor neurones
- Multiple sclerosis
- Paralysis of limb
- Parkinson plus syndrome
- Parkinson's disease
- Pneumonectomy
- Pulmonary artery replacement
- Pulmonary hypertension
- Removal of an eyeball as a result of injury or disease
- Respiratory failure
- Spinal stroke
- Stroke
- Systemic lupus erythematosus
- Terminal illness
- Third-degree burns

2 Additional Payment conditions

- Less advanced cancer of the breast
- Less advanced cancer of the prostate

Appendix 2 – Conditions covered under Critical Illness Enhanced Cover and Children's Enhanced Cover

These are in addition to the conditions covered in Appendix 1

The amount we pay for Children's Critical Illness Cover will be the chosen Children's Cover sum assured, regardless of whether the child suffers a critical illness Full Payment condition or Additional Payment condition listed below.

The full definitions of these conditions and the criteria you need to meet to make a claim are included in the terms and conditions.

13 Full Payment conditions

- Benign spinal cord tumour
- Brain abscess
- Cauda equina syndrome
- Heart failure
- Intensive care
- Mental health condition
- Necrotising fasciitis
- Neurodegenerative disorders not already covered
- Neuromyelitis optica (Devic's disease)
- Peripheral vascular disease
- Primary sclerosing cholangitis
- Severe bowel disease
- Syringomyelia or syringobulbia

31 Additional Payment conditions

- Accidental hospitalisation
- Aortic aneurysm
- Aplastic anaemia
- Bladder removal
- Bowel disease
- Carotid artery stenosis
- Central retinal artery occlusion or central retinal vein occlusion (eye stroke)
- Cerebral or spinal aneurysm
- Cerebral or spinal arteriovenous malformation
- Coronary angioplasty
- Diabetes Mellitus Type 1
- Drug resistant epilepsy
- Facial reconstruction surgery
- Guillain-Barré syndrome
- Infective bacterial endocarditis
- Less advanced cancer of the larynx
- Less advanced cancer of the ovary
- Less advanced cancer of the renal pelvis (of the kidney) or ureter
- Less advanced cancer of the testicle
- Less advanced cancer of the urinary bladder
- Less advanced cancer of other sites
- Liver resection
- Non-malignant pituitary adenoma
- Pericarditis
- Permanent pacemaker or ICD insertion
- Removal of one or more lobe(s) of the lung
- Severe sepsis
- Significant hearing loss
- Significant visual loss
- Skin cancer
- Third-degree burns – less extensive

Appendix 3 – Conditions qualifying for Critical Illness Benefit Uplift

The full definitions of these conditions and the criteria you need to meet to make a claim are included in the terms and conditions.

Critical Illness Benefit Uplift qualifying conditions	
• Blindness • Brain injury • Deafness • Dementia including Alzheimer's disease • Heart failure • Kidney failure • Liver failure • Loss of two hands or feet • Loss of speech	• Major organ transplant • Motor neurone disease and specified diseases of the motor neurones • Neurodegenerative disorders not already covered • Paralysis of two limbs • Parkinson plus syndrome • Parkinson's disease • Respiratory failure

Appendix 4 – Conditions covered under Pregnancy and Early Childhood Cover

The full definitions of these conditions and the criteria you need to meet to make a claim are included in the terms and conditions.

Children's Critical Illness Cover	
• Cerebral palsy before age 7 • Craniosynostosis • Cystic fibrosis • Down's syndrome • Edwards' syndrome	• Hydrocephalus before age 7 • Muscular dystrophy before age 7 • Osteogenesis imperfecta before age 7 • Patau's syndrome • Spina bifida

Specified Complications of Pregnancy	
• Benign hydatidiform mole • Disseminated intravascular coagulation (DIC) • Eclampsia • Ectopic pregnancy	• Foetal death in utero between 20 and 24 weeks gestation • Placental abruption

Children's Birth Defect Cover	
• Cleft lip • Cleft palate	• Congenital talipes equinovarus (Club foot) • Developmental dysplasia of the hip

This key features document follows the Association of British Insurers Statement of Best Practice for Critical Illness Cover, March 2023.

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