

Zurich Critical Illness quick reference guide for Business Protection

Zurich Critical Illness

39 Full payment conditions

Cancer related

- Aplastic anaemia
- Cancer

Heart related

- Aorta graft surgery **(Adv)**
- Cardiac arrest
- Cardiomyopathy
- Coronary artery by-pass graft **(Adv)**
- Heart attack
- Heart surgery **(Adv)**
- Heart-valve replacement or repair **(Adv)**
- Pulmonary hypertension
- Pulmonary artery replacement **(Adv)**

Trauma related

- Bacterial meningitis
- Blindness
- Deafness
- Loss of hand or foot
- Loss of speech
- Paralysis of limb
- Removal of an eyeball
- Third-degree burns

Life changing related

- Systemic lupus erythematosus
- Terminal illness

Neurological related

- Benign brain tumour
- Brain injury
- Coma
- Creutzfeldt-Jakob disease (CJD)
- Dementia including Alzheimer's disease
- Encephalitis
- Motor neurone disease and specified diseases of the motor neurones
- Multiple sclerosis
- Parkinson's disease
- Parkinson plus syndromes
- Spinal stroke
- Stroke

Major organ failure related

- Interstitial lung disease
- Kidney failure
- Liver failure
- Major organ transplant **(Adv)**
- Pneumonectomy **(Adv)**
- Respiratory failure

Additional payment conditions (Lower of 25% of cover amount or £25,000)

Cancer related

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

Zurich Critical Illness Select

10 Extra full payment conditions

Full payment conditions

- Benign spinal cord tumour
- Crohn's disease
- Heart failure
- Intensive care (10 days continuous)
- Mental Health Condition
- Necrotising fasciitis
- Neuromyelitis optica (Devic's disease)
- Peripheral vascular disease **(Adv)**
- Primary sclerosing cholangitis
- Syringomelia or syringobulbia **(Adv)**

Critical illness benefit uplift (Lower of 100% of cover amount or £100,000)

Neurological related uplifts

- Brain injury
- Dementia including Alzheimer's disease
- Motor neurone disease and specified diseases of the motor neurones
- Parkinson's disease
- Parkinson plus syndromes

- Blindness
- Deafness
- Loss of two hands or feet
- Loss of speech
- Paralysis of two limbs

30 Extra additional payment conditions

Additional payment conditions

- Aortic aneurysm
- Aplastic anaemia (less severe)
- Bladder removal
- Bowel disease **(Adv)**
- Brain abscess drained via craniotomy
- Carotid artery stenosis
- Cauda equina syndrome
- Central retinal artery or 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

- Removal of one or more lobe(s) of the lung
- Significant hearing loss
- Significant visual loss
- Skin cancer
- Third-degree burns (less extensive)

Small payment conditions (£5,000)

Small payment conditions

- Specified complications of pregnancy

Children's Benefit

Full payment conditions (Lower of 50% of cover amount or £25,000)

- 39 Critical Illness full payment conditions

Additional payment conditions (Lower of 25% of cover amount or £25,000)

- 2 Critical Illness additional payment conditions

Children's death benefit (£5,000)

- Cover from 30 days old to the child's 22nd birthday

Enhanced Children's Benefit

Full payment conditions (Lower of 50% of cover amount or £25,000)

- 49 Critical Illness Select full payment conditions

6 children's specific conditions

- Cerebral palsy
- Cystic fibrosis
- Down's syndrome
- Hydrocephalus (treated with the insertion of a shunt)
- Muscular dystrophy
- Spina bifida

Additional payment conditions (Lower of 25% of cover amount or £25,000)

- 32 Critical Illness Select additional payment conditions

Critical illness benefit uplift (Lower of 50% of cover amount or £25,000)

- Claim for cancer excluding less advanced cases
- Claim for children's overseas treatment

Enhanced children's death benefit (£5,000)

- Cover from 24th week of pregnancy to the child's 22nd birthday



This document has been approved for customers and financial advisers.

Zurich Assurance Ltd.

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