

Protect yourself from the cost of broken bones, dislocations, tears and ruptures



Whether it's from a slip on an icy pavement or a tackle on the football pitch, fracturing a bone or tearing a ligament is easily done. Most of these injuries have no long-term effects but for some people, they're the difference between working and not working.

You'll get
**£2,000,
£4,000 or
£6,000**
depending on
your injury

Depending on what you do for a living, this kind of injury could put you off work for several weeks or months. So, if you take out a Zurich Personal Protection or Zurich Income Protection policy, you can add multi-fracture cover at any time. You won't have to answer any questions about your health or activities.

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.

Multi-fracture cover will pay you a lump sum if you:

- break a bone, like 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

Some activities pose a higher risk of injury than others, so there are some we don't cover. We will not pay a claim if your injury occurs while taking part in any of the following: BMX or mountain biking, boxing, Gaelic football, horse riding, hurling, martial arts, cage fighting, motor car or motor cycle sport, rugby or shinty.

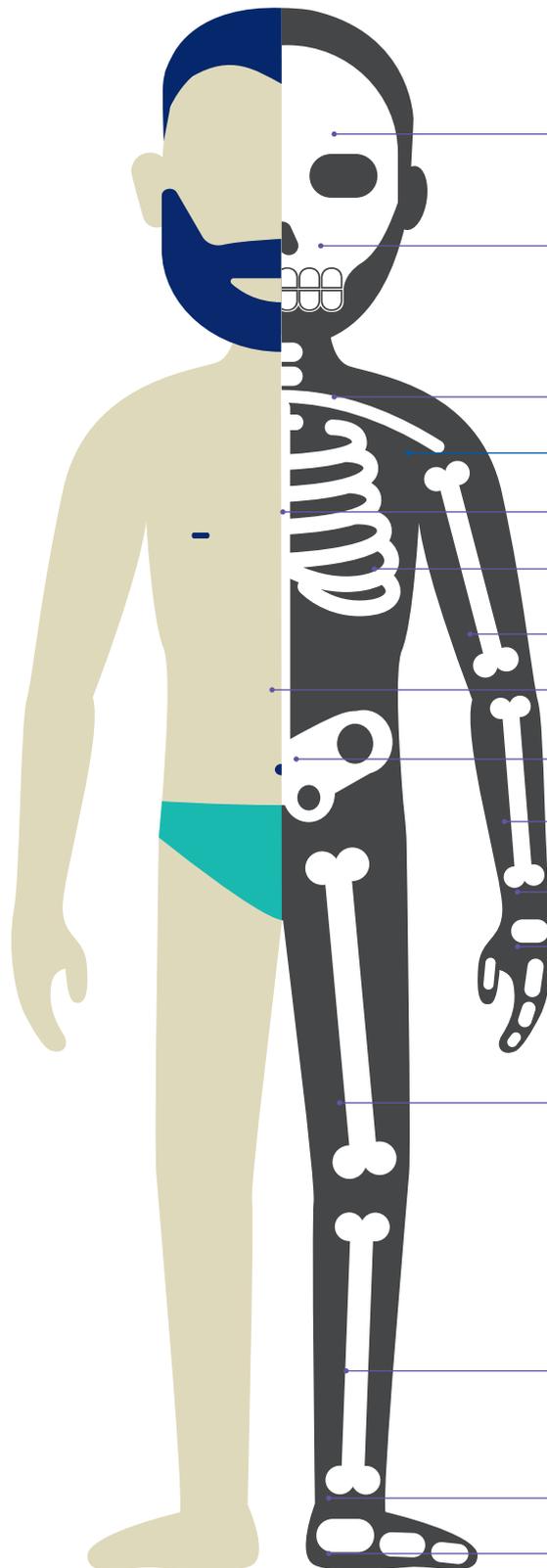
What you'll be covered for and how much we'll pay you

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.

If you have an Income Protection policy and you make a claim on your multi-fracture cover, you'll get this money whether or not we're paying you a monthly income.

If you have a Personal Protection policy and you make a claim on your multi-fracture cover, your policy won't end and you'll still be covered.



Break

Skull – £6,000

Facial and jaw bones – £2,000

Collar bone – £2,000

Shoulder blade – £2,000

Breast bone – £2,000

Ribs – £2,000

Upper arm – £4,000

Spine – £4,000

Pelvis – £6,000

Lower arm – £4,000

Wrist – £4,000

Hand (not fingers and thumbs) – £2,000

Upper leg – £6,000

Lower leg – £6,000

Ankle – £6,000

Foot (not toes) – £2,000

Dislocation

Middle ear bones
– £2,000

Jaw – £2,000

Shoulder – £4,000

Spine – £6,000

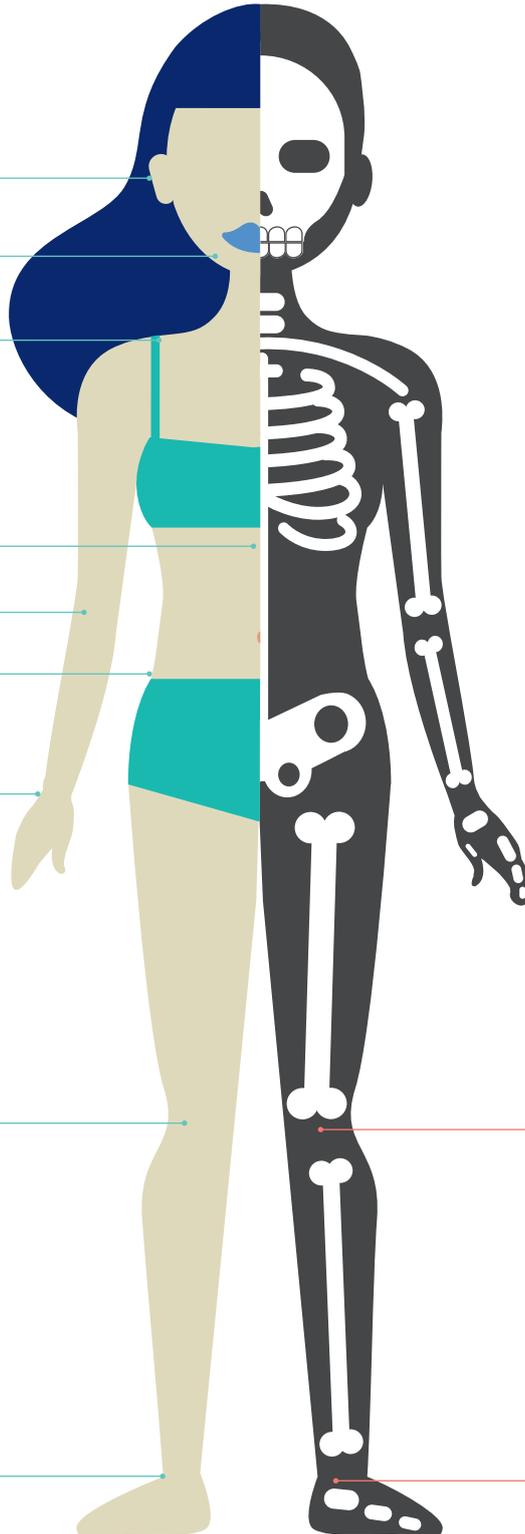
Elbow – £4,000

Hip – £6,000

Wrist – £4,000

Knee – £6,000

Ankle – £6,000

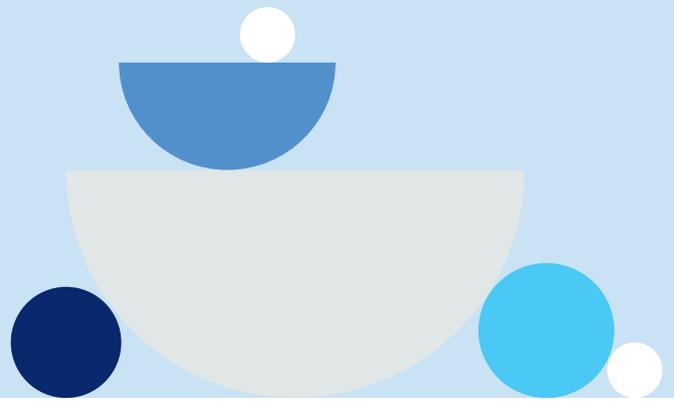


Rupture / tear

Knee ligament – £6,000

Achilles tendon – £6,000

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 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 95% of claims our customers made

In 2020, we paid out on 95% of claims our customers made for life, critical illness and income protection. When you and 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.



This document has been approved for customers to use only with their financial adviser.

Zurich Assurance Ltd.

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