



Zurich Accelerate

Adviser Guide

Available with Personal and Income Protection policies



What is Zurich Accelerate?

Zurich Accelerate provides access to experts from around the world to offer a package of medical care services for cancer, heart and neurological conditions.

It gives your customers fast access to consultations and diagnostics. It can also help them access the latest precision cancer medicine and cancer clinical trials; as well as treatment abroad at some of the leading hospitals in the world.

Zurich Accelerate has six individual services:

- Virtual Consultant
- Private Diagnostics Plus
- Second Medical Opinion
- Precision Cancer Medicine
- Cancer Clinical Trial Support
- Global Treatment Plus



The benefits of Zurich Accelerate for your customers

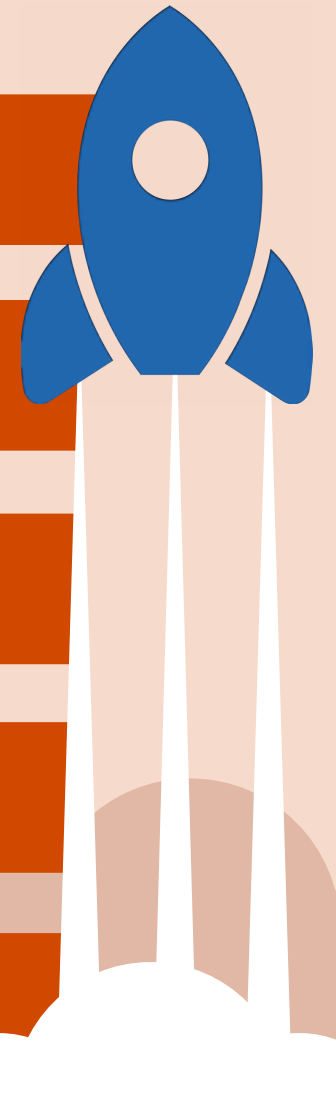
Fast access and support for your customers and their family for consultations, diagnostics and treatments for cancer, heart and neurological conditions.

Access to Precision Cancer Medicine and treatment at international hospitals with consultants who are experts in their field.

Helps your customers to access, navigate and apply for cancer clinical trials.

Covers cost of travel and accommodation, as well as a daily allowance for your customers and their travel companions when

Case managers are there to support your customers to navigate their medical journey.



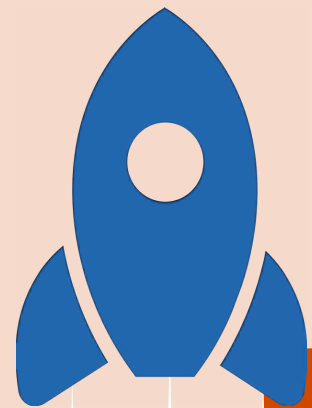
Keep in mind:

- Zurich Accelerate is a complementary service to both public and private healthcare and is not intended to replace either. It gives your customers an alternative route and should be taken up in consultation with their GP.
- Zurich Accelerate covers cancer, heart and neurological conditions. Children are included up to age 22.
- Zurich Accelerate is underwritten so if your customers have any pre-existing health conditions this may impact their access to cover.
- For children, we won't provide cover if they had symptoms, signs or diagnosis for any of the Accelerate conditions covered before Accelerate started or if either parent had received counselling or medical advice of an increased risk the child may suffer the condition.

The benefits of Zurich Accelerate for you

For your customers, the benefits of Accelerate are clear. It provides fast access to consultations, diagnostics and treatment, offers them choice and can let them take control of their healthcare journey. But what about for you?

Here are just some of the benefits talking to customers about Accelerate could have for you:



Demonstrate the value of your advice to customers as Accelerate is only available through intermediaries. It aids retention, as customers cannot get the Accelerate services elsewhere.

Build stronger relationships with customers by showing a commitment to their family's wellbeing - not just their financial protection.

It's easy to add to Personal and Income Protection applications on the Life Protection Platform and your customers don't have to answer any additional questions on the original application.

It can be added or removed from your customers' policy at any time meaning that they only pay for the cover they need, helping you to meet your Consumer Duty needs.

The services that make up Zurich Accelerate

Your customers have complete flexibility when it comes to using any of the six services Zurich Accelerate has to offer.

They can choose which services to use and when, with the option to combine them with public or private healthcare, offering greater control over their healthcare decisions.

Click on the services to find out more →

Pre-diagnosis

Diagnosis

Treatment



Virtual Consultant



We all know that sometimes it can take longer than we'd like to get consultant appointments.

- Fast access to UK consultants once your customer has received a referral from their GP to see a specialist.
- Your customer chooses who they see at a time that suits them.
- A case manager can help guide your customer through the process.

Hover over the steps below to find out more:



Keep in mind:

- Covers symptoms suggestive of cancer, heart or neurological conditions.
- Your customer can use the service three times a year (four if a biopsy is recommended) per condition.
- Expenses associated with your customer getting their medical records from either a GP, hospital or specialist as part of their virtual consultation are not covered.
- If your customer requests a referral to a neurologist for any symptom, sign, diagnosis or investigation present before Accelerate started, there is a waiting period of 12 months from the start of the cover before we will schedule a virtual consultation.



Private Diagnostics Plus



Medical tests are usually needed to establish a diagnosis but there can be a delay between first seeing a GP to receiving the results. By using Private Diagnostics Plus, your customer can book an appointment at the most appropriate UK diagnostics centre for their needs, to get the right tests done quickly.

- Fast access to medical diagnostics.
- Access to tests that might not be available through public healthcare.
- Your customer can choose a testing centre that's most convenient for them.

Hover over the steps below to find out more:

Keep in mind:

- Travel, accommodation and time off work to attend an appointment are not covered.
- If your customer had any neurological symptoms, diagnosis or investigations before Accelerate started, there is a waiting period of 12 months from the start of the cover before we will cover any diagnostic tests.





Second Medical Opinion



If your customer is unsure about a diagnosis, they can ask for a second medical opinion. A consultant will give a comprehensive review of their current medical evidence, diagnosis and treatment plan and, if appropriate, will suggest other investigations or treatment options that may help your customer.

- Peace of mind that the correct diagnosis and treatment plan is in place.
- Offers your customer more choice when making health decisions with alternative options that may not be available in the UK.
- Access to international consultants.

Hover over the steps below to find out more:



Keep in mind:

- Covers cancer, heart surgery, neurosurgery, bone marrow transplant and live-donor organ transplant.
- This service is available once per unique diagnosis.



Precision Cancer Medicine



There are over 200 types of cancer¹ but every tumour is unique. Precision Cancer Medicine provides your customer with support and customised treatment plans using the latest tumour profiling technology.

- Understanding the genetic make-up of your customer's cancer will help establish a more accurate prognosis and how it will react to treatment.
 - If the cancer has a hereditary component, their siblings and children may also have testing and counselling.
- Hover over the steps below to find out more:**



Keep in mind:

- The cancer diagnosis must be made by a doctor in the UK, EU, Australia, Canada, Japan, New Zealand, Norway, Switzerland or USA.
- This service is available once per unique cancer diagnosis.
- The cancer must be either:
 - Not responding to first line treatment
 - Diagnosed as Stage 3 or 4
 - From an unknown primary origin
 - A rare form of cancer.

¹Cancer Research UK, <https://www.cancerresearchuk.org/about-cancer/what-is-cancer/how-cancer-starts/types-of-cancer>. Accessed June 2025.



Cancer Clinical Trial Support



The Cancer Clinical Trial Support service helps your customer to navigate the complicated process of clinical trials, providing ongoing support as they access new or alternative treatments, drugs and therapies that may not yet be available to everyone.

- Help for your customers in accessing cancer clinical trials.
- Help with navigating the process of sourcing and applying for relevant trials.
- Covers the cost of travel and accommodation as well as a daily allowance for your customer and their travel companions

Hover over the steps below to find out more:



Keep in mind:

- This service does not cover the medical costs of the trial, treatment or drugs. In the vast majority of cases these costs are met by the organising pharmaceutical company or trial sponsor.
- Your customer will have to meet certain criteria to take part in these trials.



Global Treatment Plus



When treatment is required, speed is of the essence. Global Treatment Plus allows fast access to hospitals and consultants around the world to get treatment underway.

- Your customer will receive their treatment abroad.
- Covers the cost of travel and accommodation as well as a daily allowance for your customer and their travel companions.
- Follow up care and continuing medication expenses are also covered.

Hover over the steps below to find out more:

Keep in mind:

- Covers cancer, heart surgery, neurosurgery, bone marrow transplant and live-donor organ transplant.
- Treatment is provided outside of the UK. Your customer may need to consider travel insurance.



How Zurich Accelerate can help overcome access to healthcare issues

No country's healthcare system is perfect, and this includes the UK. Accelerate could offer some solutions to the problems associated with accessing healthcare quickly in the UK.



Your customer may be restricted by postcode and their treatment options offered may vary depending on where they are in the country.

Accelerate can provide access to the tests and treatment they need regardless of where your customer lives in the UK.



In some circumstances, it may take too long to receive a diagnosis and begin treatment.

Accelerate could help speed up the investigation, diagnosis and treatment process for your customer.



As new health technologies emerge, the rigorous testing process means that sometimes treatments aren't available in the UK but may be elsewhere.

Accelerate means that your customer can travel abroad to receive treatment at some of the leading hospitals in the world.



Often there is a set pathway for treatment that doesn't provide a lot of choice.

Accelerate extends the options available for your customer. Services such as Precision Cancer Medicine allows your customer to look at their individual circumstances and evaluate different options.

How to pitch Zurich Accelerate to customers


It's not always easy to talk to customers about their health and for them to imagine what might happen if they were to become seriously ill. Like other personal protection products, it's important to know that if something did happen, customers have done everything they can to protect themselves.

Here are some of the questions you might want to ask customers to start a conversation about Accelerate:

Has anyone in your family been affected by a serious illness? How did you feel about their diagnosis and journey? Is there anything you think could have been done differently?

Ask customers to think back to their personal experiences with serious conditions. Explain how Accelerate can make things easier for the conditions covered.

Consider asking them if their family member had a second opinion or even know if that was an option. Remind customers that Accelerate can offer them this as well as much more.



Have you seen crowdfunding campaigns on social media about raising money for seriously ill children to get treatment abroad?

Not all treatments are available in the UK, and for certain conditions, your customer may need to go abroad to get the best outcomes.

Crowdfunding campaigns like JustGiving or GoFundMe can be successful to cover the costs of treatment abroad, but when someone is seriously ill, they may not have the time or energy to focus on fundraising.


That's where Accelerate's Global Treatment Plus service can come in. It takes care of overseas treatment, from the logistics and treatment to follow up care, so your customers can focus on getting better.

Have you ever considered private medical insurance? If you think it's too expensive, Accelerate could provide a good middle-ground for you.

Accelerate isn't private medical insurance (PMI), but it helps bridge the gap between personal protection and PMI.

The services in Accelerate help with cancer, neurological and cardiological problems and give your customers more options and access to private testing facilities, meaning they get faster treatment and flexibility in healthcare.

It's great that you've been able to take out protection. Did you know you can add on Accelerate? It's not available as a stand-alone product.



Customers might not know about Accelerate.

If they are unfortunate to develop a rare cancer or need a treatment or procedure that isn't available in the UK, Precision Cancer Medicine, Global Treatment Plus or Cancer Clinical Trial Support could offer options that may be unavailable or too expensive.

Objections and how to handle them



I don't understand what it is.



It's too expensive.



I have other healthcare cover.



I can get it at a later date.

We have plenty of resources to help explain Zurich Accelerate to customers - from videos to guides.

By **talking about the six different services** and **showing them the customer guide** it should be quite simple.

You can also reassure your customer that if they do have to claim, **a case manager will be on hand** to help them through the process.

To some customers Zurich Accelerate could feel like a significant expense.

You could consider **reassessing the amount of cover that is being taken out on the main policy**.

You could also highlight the **comparable cost**. For example, you could have investigations, diagnostic tests and treatment overseas, as well as Precision Cancer Medicine and help with finding and applying for cancer clinical trials, at less than the price of a takeaway each month.

Zurich Accelerate provides opportunities that public and private healthcare may not offer.

For example, Precision Cancer Medicine provides access to the latest technology to understand the genetic make up of a tumour, and Cancer Clinical Trial Support taps into options that might not be possible to explore otherwise. Zurich Accelerate can enhance your customer's personal protection or income protection policy, and can complement their existing healthcare cover to help **offer a more comprehensive level of protection**.

Although customers could take Zurich Accelerate out at a later date, what if something happened to them next week?

Your customer is already thinking of taking out a personal protection policy to protect themselves against the unexpected and this should be no different.

If your customer's health was to change in the future, they may no longer be accepted during the underwriting process. Additionally, if your customer was to be diagnosed with one of the illnesses covered, the last thing your customer wants to be thinking is 'I wonder what would have happened if I'd taken out Accelerate.'

Introducing Further Group

Because life matters most.

further®

Zurich Accelerate is provided through our trusted partner, Further Group, who specialise in products and services for complex areas of health, in particular cancer.

further®
powered by **trusteddoctor**

Trustedoctor is the name of Further’s virtual care platform and your customer will use the platform to access the services provided by Accelerate.

It’s a secure system that allows them to activate their services and store medical information and results safely, so that all their information is in one place and accessible 24/7 either on a mobile app or desktop.



Want to find out more?

For more information, please visit zurichintermediary.co.uk/accelerate.



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