



Target Market Statement

Zurich Accelerate

The Zurich Accelerate target market statement supports intermediaries and helps them understand the distribution strategy and identify the likely characteristics and eligibility of the customers in the target market. It outlines:

- What the benefit is designed to do
- How it should be distributed
- Target market customer characteristics and risk profile
- Key eligibility criteria for customers in the target market
- Key features of the benefit and how they meet customer needs
- Who the benefit won't be suitable for (the non-target market)

What the Zurich Accelerate product is designed for

To provide customers and their children up to their 22nd birthday with quick access to expert medical services to investigate, diagnose and treat specific serious medical conditions.

Zurich Accelerate includes the following six services:



Virtual Consultant

Provides a virtual consultation if the customer has been given a referral letter by their GP to see a consultant oncologist, cardiologist or neurologist/neurosurgeon.



Private Diagnostics Plus

Supports the customer in organising an appointment at a private UK based diagnostic testing centre nearest to the location chosen by the customer.



Second Medical Opinion

Provides a service for a UK or International Specialist to review a customer's existing diagnosis or treatment plan and produce a report to re-affirm these or provide alternative options.



Precision Cancer Medicine

Provides customers who have cancer with certain characteristics a genomic molecular profiling report to outline what this means for the customer's treatment plan.



Cancer Clinical Trials Support

For customers whose cancer isn't responding to first-line or mainline treatments, this service will help to identify any suitable clinical trials and meet any travel or accommodation costs if the customer is accepted onto a trial.



Global Treatment Plus

Provides treatment outside of the UK for the following medical procedures: bone marrow transplant, live donor organ transplant, cancer treatment, heart surgery and neurosurgery.

Distribution Strategy

This benefit is only available to customers who have a need for a Personal Protection or Income Protection product to meet their primary insurance needs. This benefit can be added as an optional benefit to these products at any time and must not be the main reason for the customer purchasing the primary product.

It's designed for customers who want to buy with the help of an insurance intermediary. It may be sold either face-to-face or by telephone but must not be sold on an execution-only basis.

Where an intermediary becomes aware of a change in a customer's circumstances or as part of a regular customer review process, they should assess whether the benefit still meets the customer's long-term needs and objectives. To support intermediaries, Zurich provides customers with annual statements detailing their current options and what changes can be made to their policy.

The target market

Customers that have a specified need for:

- Quick access to expert medical services to investigate, diagnose and treat specific serious conditions for cancer, heart disease, neurological/neurosurgery, bone marrow transplants and live-donor organ transplants.

They'll also understand that:

- This benefit is only available to them whilst they have a Personal Protection or Income Protection policy and missing premiums for two consecutive months will result in the policy ending and loss of this benefit with no refund of premiums.
- Premiums for Zurich Accelerate are reviewable and subject to increase or decrease. Any change in premium will be notified to customers giving where possible 90 days' notice.
- We may stop offering all or part of Zurich Accelerate at any time if Further stop offering one or more of the services to us.
- If they don't fully, honestly and accurately answer all the underwriting questions in their application, this could mean we won't pay out or provide access to the services if they claim.
- It isn't an investment benefit and has no surrender or cash value.
- This benefit will expire at age 69, even if the primary product continues beyond this age.
- This benefit will only cover the cost of services arranged by Further, it won't reimburse any costs for services or treatment arranged directly by the customer.

Eligibility criteria for customers in the target market



Customers must:

- Be a UK resident with no current intention or plans to live abroad.
- Be aged between 18 and 69 when applying for the benefit.
- Apply for or hold an existing Personal Protection or Income Protection policy with a start date after 23 May 2024.
- Be registered with a UK doctor when the policy starts and for:
 - At least six months before applying for a Personal Protection product, or
 - At least two years before applying for a Income Protection product.
- Pay the premiums from a UK bank account.
- Allow access to their medical records during the application and claim process.
- Not be undergoing any medical investigations for unexplained symptoms when they apply for the benefit, which would impact our ability to offer acceptance terms.
- Not have any existing health conditions that is likely to mean they'll fail Zurich's underwriting requirements.
- Not already have Zurich Accelerate on any other policy with Zurich.

Likely needs of the target market

Quick Medical Access

As a low-cost alternative to Private Healthcare and Public Healthcare, targeting the most serious of medical conditions, Zurich Accelerate will allow customers access to a range of services, that will provide a consultation with UK consultants without delayed waiting times, to start the process of establishing a diagnosis and instigating treatment.

Leading Medical Access

Within Public and Private Healthcare the availability of newer medicine areas such as Precision Cancer can be limited or not available. Zurich Accelerate ensures that for those that need it, this is available and it offers the opportunity to improve customer medical outcomes.

Zurich Accelerate also provides support in accessing the complex area of Cancer Clinical Trials which isn't available through Public or Private Healthcare.

Child Protection

Zurich Accelerate provides cover for the customer's children up to their 22nd birthday for no additional premium.

Who the benefit won't be suitable for (non-target market)

The Zurich Accelerate won't provide the intended value to customers who:



- Are under the age of 18 or over the age of 69 when the benefit starts. These customers are outside of the age eligibility criteria.
- Have existing private medical insurance, as some of the elements of the cover may overlap with their private medical insurance. As such, those customers will need to consider whether the benefit is suitable for them and represents value for money for their specific needs.
- Decide to move abroad during the policy term and become a non-UK resident as Zurich Accelerate can only be claimed on by UK residents. Customers who are no longer a UK resident should use the option to remove Zurich Accelerate from their Personal Protection or Income Protection product.
- Are not willing or are unable to travel overseas for treatment, as they would not be able to use the Global Treatment Plus element of the product (A valid passport is needed for the duration of any overseas treatment).
- Do not have access to the internet, smart phone or a device as Zurich Accelerate is a digital proposition.
- Have any unexplained, or existing health conditions that could affect their access to the benefit.
- Want an investment benefit or a cash-in value.
- Need a lump sum to be paid if they die.
- Need a lump sum to be paid if they're diagnosed with a critical illness.
- Need a monthly income if they can't work because of an illness or injury.
- Do not fully, honestly and accurately answer all the underwriting questions during the application.
- Do not give consent to Zurich or Further to access their medical records.
- Are unable to pay the expected premiums for the duration of the policy.
- Have not been registered with a UK doctor for at least six months before applying for the benefit.

For financial advisers only – not for use with your clients.

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