

Zurich Accelerate

A guide to your claim

Click to open



Your Accelerate Claim

When facing a serious medical condition, being able to take control of your situation and concentrate on getting better can make a world of difference.

Zurich Accelerate offers a range of services where you and your family have access to leading hospitals and consultants from around the globe.

From quick diagnosis and testing to advanced and personalised treatments, there is support at every step of the way.



If you're using the interactive version of this guide you can navigate your way around using the links that appear at the bottom of every page.

Six key services

Zurich Accelerate provides access to a wide range of services managed through your Virtual Consultant – from your initial consultation and diagnosis, to access to treatment at specialist medical facilities both in the UK and overseas.



Your claim



Virtual Consultant

- Virtual access to selected specialists and consultants
- Appointment times to suit you
- Report and recommendations



Private Diagnostics Plus

- Non-invasive diagnostic tests
- Blood tests, endoscopy and biopsy



Second Medical Opinion

- Opinion from specialist cancer, heart or neurological consultant



Precision Cancer Medicine

- Genetic profiling of cancer
- Expert clinical report
- Family testing and counselling
- Experimental and off-label treatments



Cancer Clinical Trial Support

- Identification and selection of clinical cancer trials
- Application support



Global Treatment Plus

- Treatment for cancer, heart surgery or neurosurgery at leading hospitals outside the UK
- Bone marrow transplants and live donor organ transplants
- Travel, accommodation and daily expenses
- Continuing and follow up care and covered medication costs

Your Trustedoctor Account

Zurich Accelerate services are provided in partnership with Further, an established leader in providing healthcare services since 2012. They help give you and your family access to the latest treatments, leading specialists and 24/7 support.

Trustedoctor is Further's virtual care platform. This is where every aspect of your claim is handled so you can communicate with the healthcare professionals, safely store your medical information and contact your 'case manager' all from your personalised Trustedoctor account. Its available on mobile and desktop to help make your experience seamless.

Signing up

When you took out Accelerate, you got a welcome email to set up your Trustedoctor account. If you did this at the time, you can go to trustedoctor.com/zurich-accelerate/login to log into your Trustedoctor account.

If you didn't sign up and can't find the email, you can request a new one using the chat function on trustedoctor.com/zurich-accelerate.

- Once you've received your welcome email, click 'Activate Your Account' to take you to the registration page.
- Add your unique ID and click 'Activate product dashboard.'
- You'll get a verification email. Please click 'Verify your account.'
- Finally, set your Trustedoctor password.

This'll take you to your Trustedoctor account, which you can see below.

Child sign up

Children are covered until they're 22 years old.

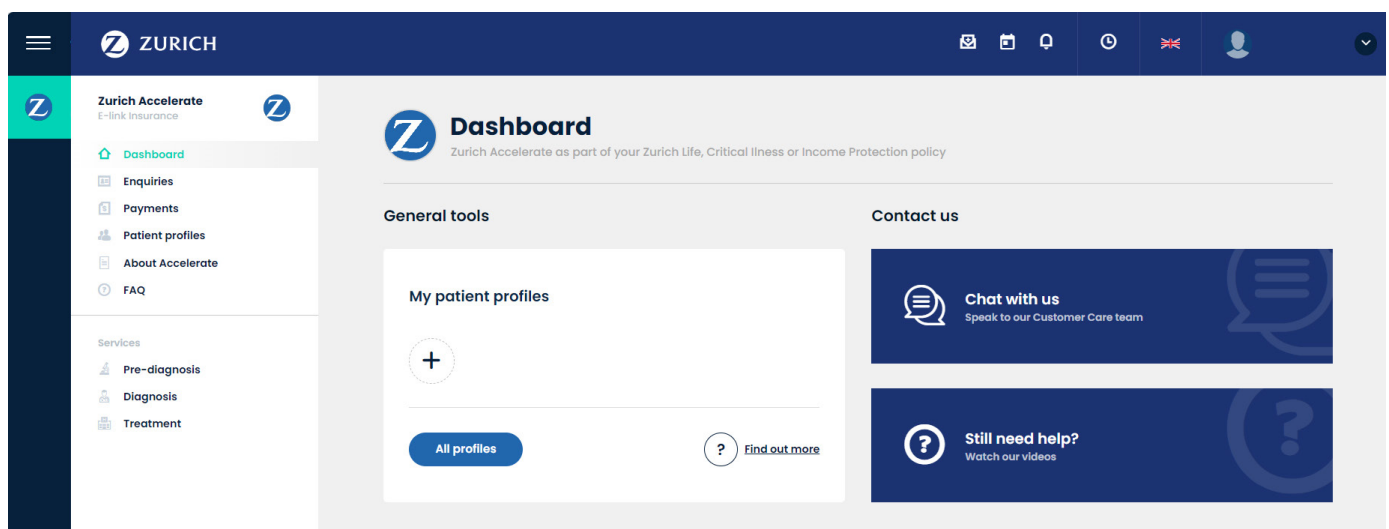
If under 18, they would use the policy holder's Trustedoctor account.

If they're 18 or over, they'll need their own account. You'll just need to ask Trustedoctor to send them an email to set this up.

You can do this using the chat function on trustedoctor.com/zurich-accelerate.

Your view

Hover over the different areas of the dashboard to find out what they are for.



Making a claim

When you've signed in, you can start your claim. You'll just need a bit of time to fill out the online form. Once you've submitted your claim, you'll be allocated a personal case manager. They'll be your point of contact throughout this process.

Requesting a service

You can choose which service you'd like to claim for in the 'Services' tab. You can find each service under either pre-diagnosis, diagnosis or treatment.

Once you've selected the service you want, you'll be asked to complete an online form where you describe your condition, upload your documents and confirm your UK residency.

You can use the chat feature if you need any support while filling out the form. Once you're finished, just click 'Submit claim.'



Uploading your documents

You can safely and securely upload and store documents onto your account at any time under 'My Medical Cloud'.

When starting a new claim, you'll need to upload a referral letter from your General Practitioner (GP) and medical reports documenting any previous investigations relating to the condition you're claiming for.

If you're submitting for your child, you'll need a birth certificate or other legal document proving the family relationship.

This all may sound daunting, but your case manager will be in touch and let you know if anything's missing or if they need more information.

Attending online consultations

No matter the service you're using or what stage you're at, arranging and attending online consultations are always the same:

- Let your case manager know the dates and times you're available
- They'll give you some appointment options to choose from
- Select the appointment you want and follow the instructions - this could include checking your technology so you know how to join.
- On the day, you'll receive a notification when it's time to join

You can invite up to five people to join any call you have—these can be your family, friends or your treating doctors.

The consultation will be led by either your specialist or case manager. They'll show documents on screen to help discuss your condition and answer any questions.





Virtual Consultant

With the Virtual Consultant service, you can access a network of consultants in cardiology, neurology and cancer.

You're able to choose which specialist you meet with and since it's a virtual call, you can do this from home or at work, at a time that's convenient for you.

Choosing your specialist

Your case manager will send a list of specialists, depending on the condition you've claimed for, and their availability. It's completely up to you which of these specialists you choose.

You'll find their biography and experience listed in the 'Specialist Network' so you can make an informed decision.

Once you've decided, let your case manager know which specialist and appointment you'd like to book.

Before your call, the specialist will look over the medical documents you've uploaded so they're familiar with you and your symptoms.

You don't need to worry about running out of time, as there's no time limit on the appointment.

Attending your virtual consultation

How to video call on Trusteddoctor is outlined on [page five](#).

After your virtual consultation

Your specialist will consider everything you've discussed and the medical information they've received. They'll then create a report with their recommendations for treatment or tests. You'll find the report in your Trusteddoctor account, so you can go through it in your own time.

If you have any questions after reading the report, your case manager is there to help. They can also help you start any of the specialist's recommendations.

What's next?

Your case manager will ask if you want to book another service, such as Private Diagnostics Plus (if your specialist suggested further tests).

Or, if you'd like to think about it, you can talk through what you've heard with family and your GP and decide what you'd like to do next—even if that means returning to public or private healthcare.





Private Diagnostics Plus

After you've attended a virtual consultation, it may be recommended that you undergo more tests to either find a diagnosis or to follow the next steps in a proposed treatment plan.

If you're using the Second Medical Opinion service, the doctor reviewing your information may suggest that additional investigations are undertaken.

Private Diagnostics allows you to choose from testing centres throughout the UK and an appointment time that's convenient to you.

This covers tests relating to cancer, cardiology and neurological conditions.

Booking and attending your appointment

If your specialist recommends you have tests done, your case manager will handle the booking process for you.

All you have to do is say where you'd like it to be. They'll find three nearby clinics and send a choice of appointments for each. You can then choose the appointment you want.

Your chosen clinic will contact you to explain the procedure and anything else you may need to know. Trustedoctor will also send you a reminder the day before your appointment.

Getting your test results

Once the clinic has your results, they'll share them with your specialist. You'll have another virtual consultation with them to talk through your results and what they mean. You can ask any questions you have and invite up to five others to join you. This could be a family member, friend or even your GP.

You'll be messaged on Trustedoctor once the specialist's report is ready. It'll have your results and the specialist's opinion of what to do next.

What's next?

This depends on your test results.

If these show you don't have one of the covered conditions, then you'd be referred back to your GP (or private consultant) to discuss next steps with them.

If the tests confirm you do have a covered condition, then you could consider the other Accelerate services—such as Global Treatment Plus.

You can always take time to think about it, talk it through with your family and GP, and decide what to do next—even if that means returning to public or private healthcare.





Second Medical Opinion

The Second Medical Opinion service is here to provide alternative thinking to help make sure you're making the right choices for your health.

This service covers cancer, cardiology, neurology, bone marrow transplants and live donor organ transplants.

Whether you've had your diagnosis through Accelerate or not, you can use this service for peace of mind.

Arranging the appointment

You'll need to upload evidence of an existing diagnosis onto your Trusteddoctor account. Your case manager will then set up a call, just like a Virtual Consultation, to explain the process and find out what questions you want answered.

They'll share these questions with the specialist beforehand, so you can the most out of your appointment.

Once the specialist has accepted the request, a video call is arranged.

Their report

After the session, they'll review all the information and write up their report within 21 days. Your case manager will let you know when it's ready to view. You can ask them any questions the report brings to mind. If the findings are particularly complex, they'll offer you another consultation to discuss the report in another video call.

What's next?

If you'd like to continue using public or private healthcare for your treatment, you can share the findings of the Second Medical Opinion with them and discuss your treatment recommendations.

If you'd like to use the other Accelerate services to treat your condition, such as Global Treatment Plus, then the Second Medical Opinion will be shared as part of that process.

Your case manager will discuss your options with you and you can decide what you'd like to do going forward.





Precision Cancer Medicine

Having a detailed breakdown of your cancer or tumour allows specialists to create an individualised treatment plan.

This can save time and make sure the treatment you receive is the best suited for you. This information can also benefit your family, if the cancer is found to have a hereditary component.

Precision Cancer Medicine is here for you if you have a cancer that's not responding to normal treatment, is at stage three or four, doesn't have a primary tumour or is very rare.



Their report

To give you a chance to discuss the process and ask any questions you have, your case manager will set up a Virtual Consultation with you.

They'll also ask if there's a tumour sample that can be tested or not. If there is, they'll arrange with the hospital for it to be collected. If there isn't, that's okay. You can have a blood sample taken instead. You can do this at a clinic or at home. This is arranged in the same way as other Private Diagnostics Plus tests and is designed to be as easy as possible for you.

Your results

Your oncologist and Further's Precision Medicine experts will review your test results and create your personal treatment plan.

They'll create a report explaining their recommendations. It'll be sent to your oncologist and be uploaded to Trustedoctor so you can go through it in your own time.

Your case manager will be in touch to discuss the report whenever you're ready. They'll explain the findings, discuss the recommendations and answer any questions.

Possible treatment recommendations

- Treatment available in the UK using public or private medical care.
- Treatment available overseas under Global Treatment Plus.
- Evaluate the cancer further, using genetic testing.
- Evaluate what Cancer Clinical Trials are available

Genetic testing

You may be recommended to see if your cancer has a genetic or hereditary component. This is a part of Precision Cancer Medicine. You can find out more about this on the next page.



A part of Precision Cancer Medicine is the option to genetically test your cancer or tumour. The DNA analysis will identify any genetic mutations to find out whether it has a hereditary component or not. This information can help you and your family understand the situation so you can make an informed decision.

Genetic counselling

If your specialist thinks your cancer may have a genetic link, a genetic test will be recommended. It's your choice to take the test or not.

To help you decide, you'll have a consultation with a genetic counsellor who'll explain the process and what may happen if the test comes back positive. This is arranged just like any other virtual consultation you've had.

Arranging the test

If after the counselling session you decide to be tested, you can choose to have a blood sample taken at home or at a clinic. Your case manager will book everything for you, all you have to do is say where and when you'd like the appointment to be. You can see the Private Diagnostics Plus section for more information.

If the test is positive

If your results are positive, a second genetic counselling session is arranged to discuss what this means and next steps.

They'll also offer the test, and counselling, to your siblings or children to see if they also carry the genetic marker.

Testing for your family

For any of your children, the testing process and access to other Accelerate services is the same as yours.

For any of your own siblings, after their second counselling session, their cover ends.





Cancer Clinical Trial Support

If your cancer isn't responding to mainstream treatment, you could have the option of taking part in a clinical trial which could improve the outcome of your treatment.

This service is designed to:

- Help you understand what clinical trials are.
- Find the right clinical trial which matches your diagnosis.
- Help you to participate in these trials.



You can only use this service if a recommendation is made in the expert clinical report following genetic testing under Precision Cancer Medicine service.

Finding a clinical trial

If you request Further to search for a suitable clinical trial you'll receive a report outlining suitable trials (in the UK or abroad). If you and your treating oncologist decide you'd like to participate in one of these trials, Further will support you with:

- interpretation of the selection criteria
- evaluation, selection and completion of your application(s), including translation where needed
- travel and accommodation arrangements.

Requesting a second search

If no suitable clinical trial is found or you don't want to proceed with an identified trial, you can request a second final search. You may need to provide updated medical records. This will depend on how long it's been since the first search.

Clinical trial funding

Clinical trials are normally paid for by a pharmaceutical company. Sometimes trial participants are asked to contribute to trial costs.

If this happens, you'll be told before you agree to take part in the trial what you need to pay for* and what is covered by Accelerate.

*You may be able to claim these costs from any separate private medical insurance you have.

Travelling expenses

If you're accepted onto a trial, all your travel and accommodation is taken care of for you. That includes, transport to and from the trial, travel whilst away and your hotel. This way, you can focus on your treatment.

While you're away, there'll always be someone to help if you need it. Your case manager will regularly be in touch to make sure you have everything you need. There's also a 24/7 emergency number if you have any delays or issues during your trip.

What else is covered?

- Travel and accommodation costs for you and two companions
- Daily allowance of £50 a night

Please speak to your case manager and take a look at your Accelerate Policy Wording for more details about this benefit.



Global Treatment Plus

Global Treatment Plus offers fast access to some of the world's leading hospitals, doctors and treatments in cancer, heart surgery, neurosurgery, bone marrow transplants and live donor transplants available outside of the UK.

We'll organise every aspect of your treatment including all travel and accommodation arrangements, the hospital admission process and medical appointments.

Treatment, Travelling and Expenses

Your case manager will discuss your treatment options and what country they're available in. This means you can choose what treatment you receive and where you receive it.

As well as your medical care, all your travel and accommodation is taken care of for you. This includes flights to and from the UK, transport to and from the hospital and your hotel. This way, you can focus on your treatment.

While you're abroad, there'll always be someone to help if you need it. Your case manager will regularly be in touch to make sure you have everything you need. There's also a 24/7 emergency number if you have any delays or issues during your trip.

What else is covered?

- Travel and accommodation costs for you and two companions
- Daily allowance of £50 a night

Please speak to your case manager and take a look at your Accelerate Policy Wording for more details about this benefit.

Return to the UK

Once the hospital confirms you're ready to go home, all your travel arrangements will be booked for you, so you can focus on your recovery. Your doctors will create a report detailing the treatment you received as well as any follow-up care they recommend which will be uploaded to Trusteddoctor.

Your case manager will call you to check how you're doing, how the treatment went and discuss your next steps.

Follow up care

Depending on your medication, you'll either:

- receive it in the UK and be reimbursed by Further by uploading a copy of the prescription and proof of payment to Trusteddoctor.
- continue to travel overseas to receive the medication (don't worry, this is also organised and paid for by Further).

If your follow-up care is in the UK, all results are shared with the overseas hospital so your treatment stays consistent.

If follow-up appointments are abroad, your case manager will be in contact with the hospital, to arrange any trips overseas. This travel is also covered.



Important information

Indemnity Period

To claim on Accelerate, the protection policy you added it onto must be active and you must be paying your premiums.

If you've notified or started a claim before the main policy ended then your claim can continue. If your main policy ended because of a successful claim and the cause of the Accelerate claim is directly related to that claim, then you may make a claim under Accelerate policy after the main policy has ended.

This is known as the indemnity period and the period will begin from the date the main policy or the Accelerate policy ends and lasts for a maximum of three years.

The indemnity period applies only if your claims has already started before the policy ends or your policy ends due to a successful claim, reaching the end of its term or the maximum age. It doesn't apply if you cancel the policy or stop paying your premiums.

You can read more about this in your Policy Wording.

How to contact us



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



Visit us at
www.zurich.co.uk/life-insurance/claim



Call us on
0370 850 5682

Monday to Friday 9am to 5.30pm (except bank holidays). We may record or monitor calls to improve our service.



Write to us at
Zurich Assurance Ltd
Unity Place
1 Carfax Close
Swindon SN1 1AP

If you are 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.

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



Important information

How to complain

If you need to complain, please contact us using one of the methods on the previous page.

You can ask us for details of our complaint handling process. 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 at any time by contacting the Financial Ombudsman Service. You don't have to accept the decision of the Financial Ombudsman Service and you're free to go to court instead if you wish.

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