ZURICH

Protection Pathways

Toni & Zac

Toni & Zac's scenario:

Toni is 41 years old and a Personal Assistant to the MD of a Manufacturing Company earning £30,000 each year and has been with her new husband Zac for two years. They've recently married following their divorces being finalised with their previous partners. Zac is 42 and an Account Manager for a Telecoms Group earning £32,000 each year.

Toni and Zac have a one-year old boy, Dylan, plus they each have two children from their previous marriages, aged five, seven, nine and eleven.

Toni and Zac have group income protection through their employers.
Toni has existing level critical illness cover in place of £25,000 and level life cover of £250,000.
Zac also has existing level critical illness cover of £30,000 and level life cover of £300,000. All of these policies were written on a single life basis to age 65 and are in trust.

Neither of their policies extend to cover children and were linked to their prior families and past commitments. These were taken out approximately ten years ago.

Toni's employee benefits also include group private medical insurance , with the employer funding a basic level of cover that Toni subsidises up to an enhanced level.

They've just bought and moved into a new house with a mortgage of £150,000 outstanding over a 20-year term.

Understanding Toni & Zac's needs

Whilst a lot of Toni and Zac's needs are already catered for, their new joint liability towards the mortgage on their new house will need to be addressed. Their existing life cover is deemed sufficient for their wider family protection needs.

Although they both have critical illness cover, with five children and given their age ranges there is a need to seek protection against a critical illness if one of the children became ill, as that would impact on their ability to live and work normally.

Toni's private medical insurance scheme at work does allow her to add cover for spouses and children, but having investigated the costs of adding Zac alone, would increase premiums by £48 each month. Whilst they would like to fully cover Zac, they are looking for a lot lower monthly outgoing.

There may well be other products or options that suit Toni & Zac but until you understand their full individual circumstances you can't determine this at this point.

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Here's what Toni & Zac's solution could look like:

Life Cover (Toni)	
20-year term	
£150,000 sum assured decreasing at 6%	
Waiver of Premium included	
Plus: £50,000 Children's Enhanced Cover	
Cost	**£16.66**

Review the trustees and beneficiaries on their existing cover to ensure it reflects their new circumstances.

Life Cover (Zac)	
20-year term	
£150,000 sum assured decreasing at 6%	
Waiver of Premium included	
Plus: £50,000 Children's Enhanced Cover	
Plus: Zurich Accelerate	
Cost	**£27.08**
Total Cost Including multi-policy fee discounts of 2x £1.25	**£41.24**

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 also covers children up to their 22nd birthday.

Prices accurate of 18 September 2025

Options Toni & Zac might want to consider in the future*:

- Given the employer provision and that the needs of this couple will evolve over time – regular reviews should be conducted to assess future needs.

*eligibility criteria to be met

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