

# Reasons why paragraphs

## Personal Protection

To help you explain the reasons for recommending a Zurich product we've created various paragraphs that describe Zurich and the features and benefits of our products.

Click on the links below to quickly access the relevant paragraphs for your recommendation.

- ▶ Why Zurich and lives covered
- ▶ Life Cover solutions
- ▶ Life Cover and Critical Illness solutions
- ▶ Critical Illness Cover solutions
- ▶ Optional benefits
- ▶ Flexibility and additional support



## Why Zurich and lives covered

### Why Zurich?

We agreed that confidence in whoever is going to provide your protection solution is important to you. With this in mind, I'm able to provide some background information about Zurich which reflects their standing in the market. Zurich Protection provides you with a range of ways to protect yourself, your family or your business against the financial impact of death, critical illness or loss of income through illness or injury. Zurich have built their products in a way that lets you choose the level of protection you need and change it when your life changes.

Zurich Assurance Ltd is part of the Zurich Group. Zurich is a leading multi-line insurer that serves its customers in global and local markets. With about 56,000 employees, it provides a wide range of property and casualty, life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations.

### Single life

Pays a <lump sum / monthly benefit for the remainder of the term> following the <death / terminal illness diagnosis / critical illness diagnosis> of the life covered under the policy.

### Joint life first event

Pays a <lump sum / monthly benefit for the remainder of the term> following the <death / terminal illness diagnosis / critical illness diagnosis> of one of the two lives covered under the policy.

### Joint life second event

Pays a lump sum following the death or terminal illness diagnosis of both lives covered under the policy.

## Life Cover solutions

### Personal Protection - Life Cover level

From our discussion I recommend you take out level Life Cover of £<insert level of Life Cover> for <insert number of years / to age> with Zurich. Your cover amount will be paid as a <lump sum / monthly income> if you die during the policy's term. It'll also pay out if you are diagnosed with a terminal illness, as defined in the policy terms and conditions.

### Personal Protection - Life Cover increasing

From our discussion I recommend you take out increasing Life Cover of £<insert level of Life Cover> for <insert number of years / to age> increasing at a rate of <3%, 5%, in line with RPI> with Zurich. Your cover amount, at the point of claim, will be paid as a <lump sum / monthly income> if you die during the policy's term. It'll also pay out if you are diagnosed with a terminal illness, as defined in the policy terms and conditions.

Increasing cover helps you to counter against the impact of inflation on your cover amount. Each year, your cover will increase without the need for you to provide further medical evidence. Your premiums will increase each year by 1.5% for each 1% increase in cover so that Zurich can provide you with the increased benefit.

You can decline the annual increase but if you decline it three times, increasing cover will be removed from your policy.

### Personal Protection – Life Cover decreasing

From our discussion I recommend you take out decreasing Life Cover of £<insert level of Life Cover> for <insert number of years / to age> with Zurich. Your cover amount will reduce each month in line with the capital outstanding on a repayment mortgage with an interest rate of <2%, 4%, 6%, 8%, 10%, 12%, 14%, 16%, 18%>. Your cover amount, at the point of claim, will be paid as a lump sum if you die during the policy's term. It'll also pay out if you are diagnosed with a terminal illness, as defined in the policy terms and conditions.

## Life Cover and Critical Illness solutions

### Personal Protection – Life Cover and Critical Illness level

From our discussion I recommend you take out level Life Cover and Critical Illness of £<insert level of Life Cover and Critical Illness> for <insert number of years / to age> with Zurich. Your cover amount will be paid as a <lump sum / monthly income> if you die during the policy's term or meet Zurich's definition for one of 39 critical illnesses.

Zurich also provide cover for two additional payment conditions that will pay out 25% of your cover amount up to a maximum of £25,000.

Any benefit paid under additional payments will not affect the main cover amount on your policy.

Of the 41 conditions covered, seven benefit from advanced payments where the cover amount is paid as soon as you're placed on an NHS waiting list for surgery.

### Personal Protection – Life Cover and Critical Illness increasing

From our discussion I recommend you take out increasing Life Cover and Critical Illness of £<insert level of Life Cover and Critical Illness > for <insert number of years / to age> increasing at a rate of <3%, 5%, in line with RPI> with Zurich. Your cover amount, at the point of claim, will be paid as a <lump sum / monthly income> if you die during the policy's term or meet Zurich's definition for one of 39 critical illnesses.

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### Personal Protection – Life Cover and Critical Illness Enhanced level

From our discussion I recommend you take out level Life Cover and Critical Illness Enhanced of £<insert level of Life Cover and Critical Illness Enhanced> for <insert number of years / to age> with Zurich. Your cover amount will be paid as a <lump sum / monthly income> if you die during the policy's term or meet Zurich's definition for one of 52 critical illnesses.

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Any benefit paid under additional payments will not affect the main cover amount on your policy.

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premiums will increase each year by 1.5% for each 1% increase in cover so that Zurich can provide you with the increased benefit.

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### **Personal Protection – Life Cover and Critical Illness Enhanced Plus level**

From our discussion I recommend you take out level Life Cover and Critical Illness Enhanced Plus of £<insert level of Life Cover and Critical Illness Enhanced Plus> for <insert number of years / to age> with Zurich. Your cover amount will be paid as a <lump sum / monthly income> if you die during the policy's term or meet Zurich's definition for one of 52 critical illnesses.

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## Critical Illness Cover solutions

### Personal Protection – Critical Illness Cover level

From our discussion I recommend you take out level Critical Illness Cover of £<insert level of Critical Illness Cover> for <insert number of years / to age> with Zurich. Your cover amount will be paid as a <lump sum / monthly income> if you meet Zurich's definition for one of 39 critical illnesses during the policy's term.

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You can decline the annual increase but if you decline it three times, increasing cover will be removed from your policy.

### **Personal Protection – Critical Illness Cover Enhanced Plus decreasing**

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Of the 85 conditions covered, ten benefit from advanced payments where the cover amount is paid as soon as you're placed on an NHS waiting list for surgery. A further 16 are eligible for uplifted payments if you're diagnosed under the age of 55.

## Optional benefits

### Personal Protection – Children's Cover

You should add Children's Cover to your <Life Cover / Life Cover and Critical Illness / Critical Illness Cover> policy. Zurich would pay a lump sum of <insert level of Children's Cover> if any of your children are diagnosed with one of 41 of their critical illness conditions.

Other benefits provided under this cover include:

- Children's Death Benefit of £5,000 if a child dies after they are 30 days old
- Children's Hospital Stay Benefit of £50 per night after the 7th night in hospital

Your children would be covered from birth to their 22nd birthday, with the ability to take out a policy of their own of up to £25,000 of cover after their 16th birthday without having to answer any questions about their health or personal circumstances. Zurich define a child as your natural children, legally adopted children, any children under your legal guardianship and/or any future children of you or your partner.

You should remove this benefit when you have made the decision not to have any future children and your youngest child is aged 22.

Any benefit paid under Children's Cover will not affect the main cover amount on your policy.

During the term of your policy, you can make changes to the cover you have in place for your children. This includes the ability to add and remove benefits and increase or decrease your cover amount. Your terms and conditions will confirm all the changes and options that are available to you.

### Personal Protection – Children's Enhanced Cover

You should add Children's Enhanced Cover to your <Life Cover / Life Cover and Critical Illness / Critical Illness Cover> policy. Zurich would pay a lump sum of <insert level of Children's Enhanced Cover> if any of your children are diagnosed with one of 86 of their critical illness conditions.

Others benefits provided under this cover include:

- Children's Death Benefit of £5,000 if a child dies after they are 30 days old
- Children's Hospital Stay Benefit of £50 per night after the 7th night in hospital

Your children would be covered from birth to their 22nd birthday, with the ability to take out a policy of their own of up to £25,000 of cover after their 16th birthday without having to answer any questions about their health or personal circumstances. Zurich define a child as your natural children, legally adopted children, any children under your legal guardianship and/or any future children of you or your partner.

You should remove this benefit when you have made the decision not to have any future children and your youngest child is aged 22.

Any benefit paid under Children's Enhanced cover will not affect the main cover amount on your policy.

During the term of your policy, you can make changes to the cover you have in place for your children. This includes the ability to add and remove benefits and increase or decrease your cover amount. Your terms and conditions will confirm all the changes and options that are available to you.

### **Personal Protection – Pregnancy and Early Childhood Cover**

You should add Pregnancy and Early Childhood Cover to your **<Children's Cover / Children's Enhanced Cover>**. This is a specific benefit designed to cover you when you are planning to start or add to your family and provides cover during pregnancy through to the early childhood years.

The benefits included under this cover are:

- Ten child specific critical illness conditions paying **<insert level of Children's Cover / Children's Enhanced Cover>**
- £5,000 if you or your partner suffer from one of six specified complications of pregnancy
- £5,000 if your child suffers from one of four specified birth defects
- Children's Enhanced Death Benefit of £5,000 covering from the 24th week of pregnancy
- Premature Birth Hospital Stay Benefit of £50 per night after the 7th night in hospital

You should remove this benefit when you have made the decision not to have any future children and your youngest child is aged seven.

Any benefit paid under Pregnancy and Early Childhood Cover will not affect the main cover amount on your policy.

### **Personal Protection – Children's benefits (not selected at outset)**

You should not add any children's cover to your policy at this time. You would, at any point, be able to add Children's Cover or Children's Enhanced Cover to your policy. If you add either of these benefits in the future, you will also have the option to add Pregnancy and Early Childhood Cover to your policy.

## Personal Protection - Zurich Accelerate

You should add Zurich Accelerate to your <Life Cover / Life Cover and Critical Illness / Critical Illness Cover> policy. Accelerate provides access to experts from around the world to offer a package of medical care services for cancer, heart and neurological conditions. It includes the following six services:

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

Key limitations of Accelerate include:

- A maximum limit of £2,000,000 for services over the policy term
- A policy limit of £100,000 for any medication costs
- A maximum period of three years per claim

Further information can be found in the Policy Wording.

You can remove Accelerate at any point during the policy term. Premiums are reviewable and subject to increases and decreases.

**Zurich Accelerate is provided in conjunction with Further Underwriting International SLU.**

## Personal Protection - Zurich Accelerate (not selected at outset)

You should not add Zurich Accelerate to your policy at this time. You would, at any point, be able to apply to add Accelerate to your policy. If you choose to add this benefit in the future you will be required to answer questions about your health and personal circumstances which will determine whether Zurich are able to provide you with this cover.

## Personal Protection – Total Permanent Disability

You should add Total Permanent Disability to your policy. With this benefit Zurich will pay your cover amount if you can't <do your current job ever again / perform at least three of six work tasks ever again> <up to the day before your 71st birthday / before the end of your policy term>.

### Personal Protection – Waiver of Premium

You should add Waiver of Premium to your policy. With this benefit Zurich will pay the premiums on your policy if you're too ill or injured to work for more than six months and you can't perform your current job. This benefit will end **<the day before your 70th birthday / at the end of your policy term>**.

### Personal Protection - Conversion Option

You should add the Conversion Option to your policy. This will allow you to convert your policy to a Zurich Whole of Life policy without answering any questions about your health or personal circumstances.

### Personal Protection – Renewal Option

You should add the Renewal Option to your policy. This will allow you to extend your current policy with the same terms when your cover ends without answering any questions about your health or personal circumstances.

### Multi-Fracture Cover

You should add Zurich Multi-Fracture Cover to your policy. If you were to break a bone, dislocate a joint, rupture your Achilles tendon or tear a cruciate ligament in your knee, Zurich could pay you up to £6,000 per policy year. There is no limit to the amount of claims you can make, and you'll receive either £2,000, £4,000 or £6,000 depending on your injury. This benefit will end **<the day before your 70th birthday / at the end of your policy term>**.

## Flexibility and additional support

### Flexibility

As we discussed, it's important that your protection fits in well with your life. Zurich have built their products in a way that lets you choose the level of cover you want and change it when your life changes. So, where they can, Zurich have made it possible for you to add or remove benefits and change your cover amount without having to answer questions about your health, or changes in your personal circumstances. Your terms and conditions, along with your policy schedule, will confirm all the options available to you.

### Additional support

With a Zurich policy, you will have access to Zurich Support Services, an independent team of counsellors, advisers and legal experts. They offer support in the following ways:

- Free and confidential health and wellbeing service
- Impartial help and support on a wide range of issues
- An independent service provided by Zurich's partner, Workplace Options
- Up to six sessions of professional counselling
- Not just available at claims stage – you can use this throughout the lifetime of your policy
- Available to you and your family with no limit on queries or issues

Zurich Support Services is available to you and your family, 24 hours a day 365 days a year and can be used from the moment you take the policy out.

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

Zurich Assurance Ltd.  
Registered in England and Wales under company number 02456671.  
Registered Office: Unity Place, 1 Carfax Close, Swindon, SN1 1AP.