

Zurich Accelerate

Policy wording

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Zurich Accelerate

Zurich Accelerate is designed to be flexible, provide quick diagnosis and put you in control, giving you and your family access to the best international treatments for cancer, heart, neurological conditions, **bone marrow transplants** and **live organ donor transplants**.

Inside this document, you'll find in-depth information about your policy terms and cover with Accelerate.



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.

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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

Taking out Accelerate

Accelerate is available as an advised option on a Zurich Personal or Income Protection policy. You'll have the option of adding Accelerate when you take out your policy, or you can decide to add it later. Accelerate runs alongside your Zurich Personal or Income Protection policy. If you decide you no longer want Accelerate, you can stop it at any time. Please note, if you decide to stop your Zurich Personal or Income Protection policy this will mean that Accelerate will automatically stop as well.

If you select Accelerate you must have online access as all communications relating to an Accelerate claim will be made online.

Because the numbers mean
further

Further and Trustedoctor

Accelerate is administered in partnership with the Further Group. Throughout this document, when we say "Further" we are referring to Further Group who are based in Spain. All claims are made digitally through their Trustedoctor platform. To select Accelerate you'll need a personal email address and internet access.



Zurich and you

Zurich is the company providing the policy to you. Throughout this document, when we say "we", "our", "us" or "Zurich", we're referring to Zurich Assurance Ltd. When we say "you" or "your" we're referring to you, the policy holder, using the services.



Who can be covered?

To take out Accelerate, you must be a **life assured** on an eligible Zurich protection policy. Where there are two **life assureds** on an **eligible policy**, each **life assured** must apply individually.

If you have more than one **eligible policy**, you can only select Accelerate once. You can't transfer Accelerate to another policy.

At the time you apply, you must be a habitual resident in the UK for a minimum of six months and be a resident in the UK for tax purposes. Habitually resident means the UK is your centre for economic, domestic and social interests.

If you're no longer resident in the UK after Accelerate has started, you won't be able to claim so please tell **us** and we'll cancel it.

You must be at least 18 years old when Accelerate starts. It will end at the earlier of:

- your **eligible policy** ending; or
- your 70th birthday.

The minimum length of time you can be covered is one year and you must be under the age of 69 when the cover starts. If you have an ongoing claim when your Accelerate cover ends, you may be covered under the indemnity period.

UK: The United Kingdom of England, Northern Ireland, Scotland and Wales.

Covering your children

Accelerate protects you and your **eligible children** up to their 22nd birthday at no additional cost. If a child is covered under more than one Accelerate policy, they can only claim under one of them.

To use the diagnostic tests service, an **eligible child** must be resident in the UK.



Premiums

The Accelerate premium will be added to your eligible protection policy premium and will be charged monthly. Accelerate will continue to give protection while the premiums are being paid. Cover will end and access to the Accelerate services will end if you:

- cancel your **eligible policy**
- cancel Accelerate; or
- stop paying premiums.

Even if you've selected increasing cover on your **eligible policy**, the Accelerate premium will not increase.

If you make a Waiver of Premium claim on your **eligible policy** we'll also pay your Accelerate premium.

Premiums for Accelerate are reviewable which means they could change in the future. We can change the premiums if:

- there's a change in the cost of providing the services; or
- there's a change in the rate of insurance premium tax; or
- there's a change in the services being offered as described on [page 17](#).

We will always give you as much notice as possible of any changes to premiums. You'll have the option to cancel during this period before the changes come into effect.



Making a claim

Accelerate is an online service and you'll need to claim through your Trusteddoctor account.

When registering for Trusteddoctor you can't use the same email address as someone who is also registered for Trusteddoctor. Each person will need to have their own email address.

If you want to make a claim for Accelerate, and have already registered for Trusteddoctor login [here](#). If you haven't registered yet, please follow the instructions in the welcome to Accelerate email we sent when your policy started. If you need help, you can get in touch with Trusteddoctor using the contact us feature on their login page.



What's not covered and limits

We won't provide cover for children in relation to a condition if before the child was covered:

- the child had symptoms, signs or a diagnosis of the condition, or
- either parent had received counselling or medical advice of an increased risk the child may suffer the condition.

We won't provide cover for expenses that haven't been pre-authorised.

Limits

There's a maximum claim value of £2m across the lifetime of the policy.

We'll cover:

- A maximum of £100,000 for continuing **medication** expenses.
- Each Global Treatment Plus claim for a maximum of three years from the first trip abroad.
- Each Cancer Clinical Trial Support claim for a maximum of three years from when you enrol in the trial.

You can't continue these claims for more than three years, even if the indemnity period is used.





Virtual Consultant

With the Virtual Consultant service, you can access a network of **consultants** in the UK.

You'll need a virtual consultation to access private diagnostic arrangements, however, a virtual consultation isn't needed to access any other Accelerate services. A **consultant** will assess your referral and recommend any specific diagnostic test(s).

Using the Virtual Consultant service

You can arrange a virtual consultation during the policy term or, if applicable, within the indemnity period. You'll need a referral from a GP or other **medical professional**:

- relating to heart disease or cancer, or
- to a neurologist/neurosurgeon.

Arranging your virtual consultation

Further will help you choose the best **consultant** for your circumstances and guide you through the process. Because everything's done online, you won't need to leave home for the virtual consultation and you can choose a date and time that's convenient.

If you'd like additional support during your consultation, you can ask for others to be invited like a relative or your GP.

After your virtual consultation

Your **consultant** will send a final report outlining your options so you can decide the next best step. This could include:

- specific diagnostic tests (See [Private Diagnostics Plus](#))
- use of other Accelerate services
- referral back to GP or NHS/private **specialist**
- no additional action required.





How many times can you use the service?

Each **policy year** for each **unique investigation** you can have up to:

- three virtual consultations; or
- four virtual consultations when a **biopsy** is recommended as a result of a prior virtual consultation.

You'll be invited to a final virtual consultation to discuss the results of your diagnostic tests and agree next steps.



What's not covered— Virtual Consultant

- Any virtual consultation that has not been arranged and authorised through the Trustedoctor platform.
- Any expense associated with the requesting and collection of your medical records from either a GP, hospital, or other **medical professional** for the purpose of conducting an expert consultation.
- Any expenses for travel, accommodation or taking time off work to attend a consultation.
- If a request is made for a referral to a neurologist for any symptom, sign, diagnosis or investigation present before Accelerate started, we'll only schedule a virtual consultation and cover any diagnostic tests under Private Diagnostics Plus after a 12-month period from the start of cover. If this request is made for a child, please refer to "What's not covered and limits" on [page 5](#).

When using Global Treatment Plus, access to the Virtual Consultant service will be suspended during your overseas treatment as you'll be dealing directly with a **consultant**. However, you can still access the Virtual Consultant service for other medical conditions unrelated to the condition you're receiving treatment for.





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, these can be arranged and covered by use of the Private Diagnostics Plus service.

The **consultant** will confirm the recommended tests and Further will organise your appointment with an authorised, private, UK-based diagnostic centre near to your home.

After your appointment, the results of your test will be analysed and sent to the **consultant** to review. Further will then contact you to discuss your next steps at another virtual consultation.

Using Private Diagnostics Plus

Further will only arrange diagnostic tests after receiving a recommendation from a **consultant** following your virtual consultation.

The **consultant** will recommend any diagnostic test(s) that could help to determine a clinical diagnosis. The costs for all recommended **non-invasive** diagnostic tests and the following invasive diagnostic tests are covered:

- **Biopsy**
- Endoscopy
- Blood tests.

If your **consultant** advises a **biopsy**, you'll be covered for a maximum of one for each **unique investigation**. If this **biopsy** is inconclusive, the **consultant** may recommend having a second **biopsy**, which will also be covered.

Where a biopsy is not possible without surgery to remove an organ, gland or node, this surgery will be covered under Global Treatment Plus where there is a strong suspicion of malignancy supported by diagnostic imaging tests.

Getting your test results

Further will arrange a virtual consultation to discuss the results of your test and:

- recommend use of other Accelerate services; or
- referral back to GP or NHS/private **specialist**.



What's not covered—Private Diagnostics Plus

- Any diagnostic test not recommended by your **consultant** during your virtual consultation and not arranged and authorised through the Trusteddoctor platform or directly through Further.
- Further will only pay the medical cost of the diagnostic test(s), any additional costs you incur will not be covered. For example, expenses relating to travel, accommodation and taking time off work.
- If a request is made for a referral to a neurologist for any symptom, sign, diagnosis or investigation present before Accelerate started, we'll only schedule a virtual consultation and cover any diagnostic tests under Private Diagnostics Plus after a 12-month period from the start of cover. If this request is made for a child, please refer to "What's not covered and limits" on [page 5](#).



Second Medical Opinion

The Second Medical Opinion service offers a review of an existing diagnosis and treatment plan by an international or UK doctor. To use this service, you'll need to provide evidence of an existing diagnosis for a serious illness needing a medical procedure covered under the Global Treatment Plus service.

Your international or UK doctor will produce a report with their treatment recommendations for your diagnosed condition. They'll base their opinion on all the medical documentation you provide.

What medical procedures are covered

The Second Medical opinion service covers the following treatments:

- Bone marrow transplant
- Cancer treatment
- Heart surgery
- Live donor organ transplant
- Neurosurgery.



How many times can you use the service?

You can use this service once for each diagnosed condition. Including each separate and unrelated cancer as defined by the World Health Organization's 'International Classification of Diseases'.



What's not covered—Second Medical Opinion

You can't use the Second Medical Opinion service:

- for a condition where a Precision Cancer Medicine review is ongoing or has been completed; or
- if the doctor recommending your treatment is not in the UK or an **authorised third country**.





Precision Cancer Medicine

Precision Cancer Medicine is available for rare, very serious forms of cancer or those that aren't responding to **first line treatment**. Precision Cancer Medicine classifies tumours based on their genetic make-up using the latest genetic profiling techniques to create an individualised treatment plan for you.



Using the Precision Cancer Medicine service

Precision Cancer Medicine is available if you're currently receiving treatment, or have been recommended for immediate treatment, for a cancer diagnosis meeting one of the following:

- the cancer is not responding to the **first line treatment**
- the cancer has been diagnosed as stage three or four
- the cancer has no clearly detectable primary tumour
- the cancer is a **rare form of cancer**.

The diagnosis must be made by a suitably qualified oncologist registered in the UK or in an **authorised third country**.



How many times can you use the service?

You can make a claim to use this service once for each separate and unrelated cancer as defined by the World Health Organization's 'International Classification of Diseases'.

Accessing Precision Cancer Medicine

You'll need to provide Further will all relevant medical information related to your cancer diagnosis and treatment.

Further will review this information and where appropriate will:

- agree to access a **biopsy** sample that already exists; or
- agree to take a new **biopsy** sample using Private Diagnostics Plus; or
- arrange a blood test at your home or at a local medical centre.

Further will arrange for a genomic molecular profiling report to be produced. They'll use an approved laboratory either in the UK or overseas to perform the most appropriate molecular profiling test.



Expert clinical report

When Further receive the genomic molecular profiling report, their **expert medical panel** will review the results. Your treating oncologist may be invited to join this review.

The outcome of this review will be the expert clinical report, this will include:

- a summary of the genomic molecular profiling report
- an explanation of what this means for your treatment
- the final clinical assessment
- responses to any questions or concerns raised
- information about potential clinical trials (see Cancer Clinical Trial Support).

Further will arrange a virtual consultation between you, the **expert medical panel** and your treating oncologist.

Your treatment options

The final report could include:

- recommendations for experimental or **off-label** treatments
- information about potential **germline** mutations.

Germline mutations indicate a potential for hereditary gene mutation. The presence of the mutation will be confirmed by the arrangement of an additional **germline test**, Further will offer counselling ahead of the test.

Experimental treatment recommendations

If you've been recommended **experimental treatment**, you and your treating oncologist can request a virtual consultation. The **expert medical panel** will provide support with the process and availability of treatment.

Family testing

Where you have a positive **germline test**, with your consent, your family members will also be offered counselling and genetic testing to find out if they carry the same genetic mutation.

Counselling

Eligible family members can request online counselling from a genetic counsellor. Counselling can be requested before the test and after if the hereditary gene mutation is found. If family members are under 18 years of age, parents can join their counselling session.

Off-label treatment

The expert clinical report may recommend an **off-label** treatment available outside the UK. This means the treatment uses cancer **medication** outside the guidelines approved by the relevant medical authorities.

When approved, **off-label** treatment can be accessed through the Global Treatment Plus service.

If chosen Further will arrange the treatment and provide a **preliminary medical certificate** which will approve your Global Treatment Plus claim.



What off-label treatment isn't covered

The policy will not cover the cost of any **off-label** medical treatment, which is either performed in the UK, or not recommended in the expert clinical report.



Who's eligible?

Genetically related siblings and dependent children potentially at risk of developing the same cancer. If the cancer is specific to either males or females, only those family members of the relevant sex would be eligible. Further will make the final decision on any eligibility criteria.





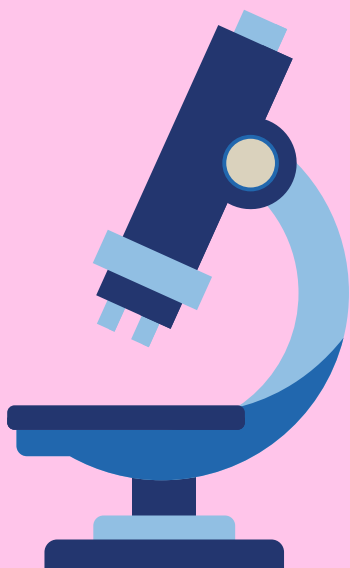
Cancer Clinical Trial Support

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.

We'll do our best to help you join a suitable trial, but we cannot guarantee there'll be a suitable clinical trial available or if you'd be accepted onto it.



Using the Cancer Clinical Trial Support service

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. 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.

If you decide to enrol in a trial identified in the search by Further, your expenses will be covered as detailed in the [Travel, Accommodation and Miscellaneous expenses section](#).

Clinical trials inside the UK

We will not pay for any medical expenses related to your **standard of care**. These could be paid for by the NHS, other parties or the trial itself.

Clinical trials outside the UK

Any **standard of care** expenses not paid for by the trial and administered at the same hospital or clinic as the trial, will be paid by Further, in line with the coverage detailed in the Medical Expenses section of Global Treatment Plus.



What's not covered—Cancer Clinical Trial Support

- Any medical expenses related to your standard of care, if the trial is in the UK
- clinical trials that haven't been recommended in your expert clinical report.



Global Treatment Plus

Global Treatment Plus service provides treatment outside the UK for a range of specified serious illnesses.

You can travel overseas to get the medical care you need. We'll organise every aspect of your treatment including all travel and accommodation arrangements, the hospital admission process and medical appointments.

If you want treatment in the UK, you'll need to use the NHS or other private healthcare.

What medical procedures are covered?

Treatment for the following procedures and therapies are covered by the policy:

- Bone marrow transplant
- Cancer treatment
- Heart Surgery
- Live donor organ transplant
- Neurosurgery.

See the [Definitions](#) section for medical definitions of these procedures. The diagnosis must be made by a doctor in the UK.



What's not covered—Global Treatment Plus

Cover is not provided for any of the following:

- treatment in the UK
- initial diagnosis from a hospital or **consultant** outside the UK (if you're temporarily living outside the UK in one of the **authorised third countries**, we may accept a diagnosis made by a suitably qualified **consultant** or doctor)
- treatment that isn't **medically necessary**
- **experimental treatment** other than approved by Further under Precision Cancer Medicine or Cancer Clinical Trial Support Services
- medical procedures in connection with or derived from aesthetic **cosmetic surgery**
- medical procedures in connection with chemical, biological, radioactive or nuclear contamination as result of terrorism, military activity or nuclear power plant accidents
- medical procedures in connection with any epidemic disease and/or pandemic disease as declared by the World Health Organization.



Medical expenses

We'll cover any necessary diagnostic, surgical and facility charges, relating to the approved treatment including:

- anaesthetics
- laboratory analysis and diagnostic tests
- blood transfusions
- use of an operating room and associated services
- oxygen, intravenous solutions and injections
- radiation therapy, chemotherapy, immunotherapy
- **reconstructive surgery** to repair or rebuild a structure damaged or removed by a medical procedure conducted under Global Treatment Plus
- **consultant** expenses relating to hospital visits, examination, treatment, medical care or surgery
- accommodation, meals, and general nursing services during your hospital stay
- a bed for your **travelling companion** (if the hospital provides this service)
- a day clinic or independent welfare centre – if the treatment, surgery or prescription would have been covered if provided in a hospital
- transfers and transport by ground or air ambulances where their use is indicated and prescribed by a **consultant** and pre-approved by Further
- prescribed **medication** while you or your child are in hospital receiving treatment under Global Treatment Plus
- prescribed **medication** for 30 days after hospital treatment is completed, this **medication** must be purchased before you return to the UK.

Living donor

We'll cover the cost of:

- the compatibility test to identify suitable donors within your or an **eligible child's** family; and
- the surgery, medical and hospital services provided to the donor to remove their organ or tissue, and recovery, until discharged from hospital.

Bone marrow transplant

We'll cover services and materials supplied for bone marrow cultures in connection with a tissue transplant for you or an **eligible child**.



What's not covered - Medical expenses

We don't provide cover:

- if you choose a hospital which isn't on the list provided by Further, or isn't authorised in advance by Further
- for expenses incurred before the treatment is authorised
- for the purchase or hire of orthopaedic equipment, corsets, bandages, trusses, crutches, artificial members or organs, wigs (even where their use is considered necessary during chemotherapy treatment) and other similar equipment or items
- for the purchase or hire of wheelchairs, beds, air conditioning appliances, air purifiers and any other similar items or equipment
- for the purchase or hire of any type of **prosthesis** that:
 - isn't fully inserted into the body; and
 - isn't required as a direct result of the medical procedure carried out under the Global Treatment Plus service
- for the use of **alternative medicine**, even if prescribed by a **consultant**
- for being medically confined, health resorts, nature cure clinics, home healthcare or services provided in a convalescence centre or institution, hospice or nursing/care home, even if needed as a result of the procedures and therapies covered by the policy.



Continuing medication expenses

If you used the Global Treatment Plus service and you need ongoing **medication** as recommended by international doctors following your return to the UK and you can't get this **medication** on the NHS, or you choose to purchase this privately, we'll continue to cover the cost of the **medication** if it's:

- **medically necessary**
- recommended by the **consultant** or is an alternative equivalent **medication** as confirmed by Further.

You'll need to pay for it yourself and claim back the cost from us within 180 days.

If the **medication** can't be sourced in the UK, and you need to travel overseas to obtain it, we'll cover the costs and arrange your travel and accommodation as detailed in the [travel accommodation and miscellaneous expenses section](#).



What's not covered – Continuing expenses

Cover isn't provided for:

- the costs of administering the **medication**
- prescriptions exceeding a two-month supply
- where the NHS funds a proportion of the cost of **medication**, we won't cover the portion funded by the NHS.



How much is the lifetime limit?

There is a lifetime limit of £100,000 for **medication** costs following the completion of treatment or covered medical procedure for each life covered (and/or any **eligible child**).

Follow up care

If the international doctor(s) recommend you need **follow-up care** after using the Global Treatment Plus service, this can be arranged with Further in the UK or abroad. **Follow-up care** outside the UK will be under the supervision of the same medical team responsible for your previous treatment.

Payment of Follow-up care inside the UK

- Further can either arrange, book and pay directly for any necessary **follow-up care** tests in the UK; or
- you can arrange and get pre-authorised by Further before you book an appointment. Further will reimburse the cost of this **follow-up care** to you directly.

If your doctor in the UK recommends a different **follow-up care** plan from that previously advised, Further will only reimburse expenses if the new care plan is approved by the international medical team.

Payment of Follow-up care outside the UK

Further will:

- pay the medical expenses of these consultations and any **follow-up care** tests
- arrange and pay for any necessary travel and accommodation arrangements.



What's not covered – Follow-up care

Cover isn't provided for:

- any costs funded by the NHS. Where some or all of the cost of **follow-up care** has been funded by the NHS, Further will only pay for those parts not funded by the NHS
- expenses incurred outside the guidance provided by the international medical team, as advised by Further
- expenses incurred in a hospital or medical facility, not authorised by Further.

Travel, Accommodation and Miscellaneous expenses

All travel and accommodation arrangements for eligible individuals including you, your child, any **travelling companion(s)** or **living donors** must be made by Further.

Further will be responsible for deciding the travel dates for each trip based on the clinical trial appointments or treatment.



If you're travelling with Global Treatment Plus, the date of your return will be based on the treatment schedule and opinion of your **consultant**.

We'll pay the following expenses for Global Treatment or a clinical trial outside the UK. If the designated medical facility for a clinical trial is in the UK, we'll pay the following expenses if it's more than 20 miles from your home address. Transport can also be arranged if you're temporarily living outside the UK in an **authorised third country**.

Travelling companions

During the treatment or clinical trial, we'll cover the expenses of up to two companions. If the person being treated is a child, we'll cover the expenses of up to three companions one of whom must be you.

Travel expenses

The travel expenses covered for all eligible individuals include:

- executive taxi to and from your permanent UK address or hospital, to and from the designated airport/train station or hotel; and
- premium economy or equivalent class train or airline tickets.

Accommodation expenses

Expenses covered for each approved trip include a maximum of two suitable room(s) on a bed and breakfast basis, in a four-star hotel.

If the treatment relates to an **eligible child**, we'll cover a maximum of three rooms.

If the treatment includes a **living donor**, we'll cover an additional room.

The choice of hotel is subject to availability (but won't be more than six miles from the designated medical facility).

Daily allowance

We'll pay £50 for each person, each night, between the agreed travel dates – up to a maximum of 60 nights per claim.

Repatriation expenses

If you or a **living donor** dies during treatment or a clinical trial whilst outside the UK, we'll repatriate the body to the UK. Cover is limited only to services and supplies necessary to prepare the body and to transport it to the UK. This includes the costs of:

- funeral company services for international **repatriation**, including embalming and administration
- a suitable coffin
- transport of the body from the airport to the designated address in the UK.

Interpreter

If you will be travelling to an overseas country where the language spoken is different from your own, an interpreter can be provided. They can assist you with all hospital appointments and associated meetings.



What's not covered—Travel, Accommodation, and Miscellaneous expenses

We won't cover:

- travel expenses if the designated medical facility is within a 20 mile radius of your home in the UK
- phone charges and data charges
- passport and visa costs
- any other non-medical costs.

Important information

Indemnity Period

The indemnity period allows you to continue using the Accelerate services for a specified period if Zurich Accelerate ends for any of the following reasons;

- you make a successful claim on the eligible protection policy; or
- you reach the maximum age for Accelerate; or
- you reach the end of the **eligible policy** term.

You can still claim on the Accelerate benefit under the indemnity period after Accelerate has ended if:

- The serious illness or medical procedure that you're claiming for under the Accelerate benefit is directly related to the cause of your successful claim on your **eligible policy** for critical illness, terminal illness or income protection.
- If the serious illness or medical procedure that you're claiming for on your Accelerate benefit is not directly linked to the successful claim on your **eligible policy**, you can still use the Accelerate services if you had already started a potential claim under the Accelerate benefit before Accelerate has ended.

The period will begin from the date Accelerate ends and lasts for a maximum of three years.

The indemnity period won't apply in any other circumstances. If either the eligible protection policy or the Accelerate cover is cancelled for any other reason, your cover will end.

Changes we can make to the terms and conditions

This document sets out the terms and conditions of the policy. Only we can change or add to the terms and conditions. We may alter the terms and to the extent that the change is proportionate and reasonable for any of the following reasons:

- to take account of changes to, or to comply with the law, taxation, official guidance, codes of practice or the way in which we are regulated or the amount of capital we need to hold
- to provide for the introduction of new or improved systems, methods of operation, service or facilities
- to take account of a recommendation, requirement or decision of any court, government body, ombudsman, regulator or similar body anywhere in the world where the recommendation, requirement or decision impacts on us with regard to your policy
- to make these terms and conditions clearer or more favourable to you
- to put right any mistake we may discover in future
- to reflect changes in technology or industry practice
- to reflect any change to our corporate structure arising from any reorganisation of our business, that does not unfavourably affect your policy but requires us to make certain changes to these terms and conditions
- to allow for changes to levies or charges imposed by law or under the Financial Services Compensation Scheme or by the Financial Conduct Authority (unless we are told we must not pass these onto our customers)
- if, in our reasonable opinion, we are at material risk of becoming insolvent and this may be avoided by changing these terms and conditions and the changes are in the interests of our policyholders as a whole.

Wherever possible, we will let you know at least three months before we make any material changes to these terms and conditions. You can get the most up-to-date version of these terms and conditions from your adviser or on your customer platform.

Withdrawal and termination

We may stop offering all or part Accelerate to you if:

- Further stop offering one or more of the services to us and we are not able to access them from another provider
- the cost of offering one or more of the services becomes too high and so we judge it no longer offers fair value to offer them to you or commercially viable for Zurich to continue to offer them
- elements of the service become available free of charge in the wider market, for example, through the NHS
- best medical practice evolves and new services become available which we consider would be more appropriate and fair value to offer to you.

Where possible we'll give you a minimum of three months notice of any changes.

If you want to cancel

You can tell us you no longer want cover at any time.

If you take out Zurich Accelerate at the same time you take out your **eligible policy**, you'll have 30 days from the date you receive your policy documents to cancel. If you decide to cancel within this 30-day period, we'll cancel both the **eligible policy** and Zurich Accelerate policy and refund any premiums you've already paid.

If you add Zurich Accelerate to an existing **eligible policy**, you'll have 30 days from the date you receive your Accelerate policy documents to cancel. If you decide to cancel within this 30-day period, we'll cancel your Zurich Accelerate policy and refund any premiums you've already paid.

If you tell us you want to cancel after the 30-day cancellation period, we'll stop collecting your Zurich Accelerate policy premiums and the Accelerate cover will end.

General terms

In these terms and conditions, where we can use our discretion, make a decision, require information or evidence or use our judgment, then we will do so acting reasonably, proportionately, fairly and in accordance with the law and regulations. If there is a difference between these terms and conditions and any other communications we have with you, the terms and conditions will prevail.

If any of the details you have provided are wrong, we can change the terms of your policy to reflect the correct details. Only you, (or if you die, the person managing your affairs), can enforce the terms of your policy. We exclude the rights of any other persons under the Contracts (Rights of Third Parties) Act 1999.

How to complain

If you need to complain, please see the '[How to contact us](#)' section.

You can ask us for details of our complaint handling process. If you are 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 do not have to accept the decision of the Financial Ombudsman Service and you are free to go to court instead if you wish.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations, you may be entitled to compensation under the scheme. Any compensation you receive under the scheme will be based on the FSCS's rules.

For this type of policy, the scheme covers 90% of the claim. Please note that for general insurance products the FSCS's first responsibility is to ensure the cover continues rather than pay compensation.

If you need more information, you can contact the FSCS at:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU
UK

Telephone: 0800 678 1100 or 020 7741 4100
Or visit the website www.fscs.org.uk

Data protection

Zurich is your data controller under data protection legislation and is committed to ensuring the way we collect, hold, use and share personal information about you complies fully with the legislation. This is explained in our data protection statement, 'Your privacy is important to us', which your adviser will give you when you apply. Please contact us if you would like another copy.

Moving abroad

This policy is designed for customers who are **UK resident** in the United Kingdom (UK). The policy will end should you become non UK-resident for tax purposes.

Protecting your privacy

Virtual consultations take place via the Trusteddoctor platform which is private and secure. Only authorised and registered people have access to the service. For more information about how we protect your data, please read [Looking after your data](#).

Conflicts of interest

We make every effort to identify conflicts of interest. A conflict of interest is where the interests of our business conflict with those of a customer, or if there is a conflict between customers of the business. Once identified, we aim to either prevent the conflict or

put steps in place to manage it so that it is no longer potentially detrimental to our customers. We have processes in place to ensure we conduct our business lawfully, with integrity, and in line with current legislation.

We operate in line with our conflicts of interest policy, available on request or on our website, which details the types of conflicts of interest that affect our business and how we aim to prevent or manage these. Where we cannot prevent or manage a conflict which may be detrimental to you, we will fully disclose it to you in line with our policy.

Sanctions

We will not be held liable to provide cover or make any payments or provide any service or benefit to any insured person or other party to the extent that such cover, payment, service, benefit and/or business or activity of the insured person would in Zurich's reasonable opinion violate any applicable laws including but not limited to those related to fraud, sanctions, money laundering or terrorist financing.

Law

The policy is governed by the law of England. Your contract will be in English and we'll always write and speak to you in English.

We will not provide you with any services or benefits if in doing so we violate any applicable (including UK, EU and USA (Office of Foreign Asset Control)) financial sanctions, laws or regulations. This could result in us having to terminate your policy with us.

Interpretation

In these terms and conditions, where the context requires, words in the singular include the plural and vice versa.

Our regulator

Zurich Assurance Ltd is an insurance company. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. We are entered on the Financial Services register under number 147672. This is on the website www.fca.org.uk. You can phone the FCA free from a landline on 0800 111 6768.

Further Underwriting International SLU

Further Underwriting International S.L.U. are based in Madrid, registered in Spain (Registration number: B-83644484) and regulated by Direccion General de Seguros y Fondos de Pensiones.

Definitions

Alternative medicine	Medical practices and products not considered to be part of conventional medicine or standard treatments.
Authorised third country	Member states of the European Union (as of 2023), Australia, Canada, Japan, New Zealand, Norway, Switzerland and the USA.
Biopsy	A medical procedure to examine cells or tissue removed from a body for the purpose of assessing the presence of malignancy.
Bone marrow transplant	Replacement of damaged bone marrow cells with healthy cells from a living compatible donor.
Cancer treatment	<p>The treatment of:</p> <ul style="list-style-type: none"> • any malignant cancer including leukaemia, lymphoma and sarcoma • any in situ (localised) cancer • all cancers which are histologically classified as: <ul style="list-style-type: none"> - pre-malignant - having borderline malignancy - having low malignant potential.
Consultant	<p>A surgeon, anaesthetist or physician who's:</p> <ul style="list-style-type: none"> • legally qualified to practice medicine or surgery following attendance at a recognised medical school listed in the World Directory of Medical Schools, published by the World Health Organization; and • has a specialised qualification in the field of, or expertise in the treatment of, the disease or illness being treated; and • is recognised by the relevant authorities in the country in which diagnosis and/or treatment takes place.
Cosmetic surgery	Procedures solely performed to improve a person's aesthetic appearance by enhancing, reducing, lifting or removing a part of the body. This includes removal of scars, birthmarks or normal evidence of ageing.
Eligible child	<p>Any child up to their 22nd birthday who is a:</p> <ul style="list-style-type: none"> • natural, step, legally adopted, under legal guardianship and/or future child of the person covered or their partner; or • a child who lives with and is financially dependent on the policy holder. <p>A child born from surrogacy shall be treated as a child within this definition once the legal parenthood has been transferred to the person covered through a parental order or through legal adoption, at which point we will backdate cover to the date when the child would have first been covered by the policy.</p>
Eligible policy	The Zurich Protection policy you have added Accelerate to.
Experimental treatment	<p>Medical treatments, medicine, or equipment that:</p> <ul style="list-style-type: none"> • are still in clinical development; or • haven't yet been accepted as safe, effective or appropriate by medical regulators.

Expert medical panel	Furthers appointed team made up of consultants and specialists in genetics and pathologists.
First line treatment	The initial or first treatment that is recommended to treat the disease or illness.
Follow-up care	Ongoing monitoring and diagnostic investigations by appropriate medical professionals with the aim to prevent or detect the recurrence of the condition treated under the Global Treatment Plus service.
Germline, Germline testing	Germline genetic testing is to test for an inherited cancer syndrome, to inform individual and family cancer risks and to guide cancer prognosis and treatment decisions. Germline (also called germline variant) refers to a gene change in a reproductive cell that becomes incorporated into the DNA of every cell in the body of the offspring. A variant (or mutation) contained within the germline can be passed from parent to offspring and is therefore hereditary.
Heart surgery	<p>Any surgery to the heart muscle, heart valves or the major blood vessels directly connected to the heart.</p> <p>Cover is not provided for the following procedures:</p> <ul style="list-style-type: none"> • correction of narrowing or blockage of coronary arteries which is treated using techniques other than bypass surgery, e.g. angioplasty • heart transplant • treatment of heart arrhythmia using cardiac ablation • the insertion of any form of implantable device to control heartbeat.
Life assured(s)	The individual or individuals covered by the Zurich Protection policy this policy is linked to (your eligible policy).
Living donor	Person supplying their organ for a live donor organ transplant.
Live donor organ transplant	<p>Surgical transplant of a kidney, a segment of liver, a pulmonary lobe or a section of pancreas from a living compatible donor.</p> <p>The following procedure is not included in this definition:</p> <ul style="list-style-type: none"> • the administration of the donor's stem cells into the insured to prevent/ minimise organ rejection.
Medical professional	A practicing medical specialist or physician.
Medically necessary	<p>Treatments, procedures, medication and medical equipment/supplies that a consultant or other medical professional deems necessary to deliver the best possible quality of care and health outcomes for you or your eligible child.</p> <p>These will be consistent with the scientifically based guidelines of medical research, healthcare organisations or government agencies accepted by the Insurer (specifically, National Comprehensive Cancer Network (NCCN) guidelines Clinical Practice Guidelines in Oncology will be applied with respect to Cancer Treatment).</p>
Medication	Medicines approved and licensed by the appropriate medical authorities, prescribed by the consultant, dispensed by a licensed pharmacist and administered as part of the treatment plan agreed with your consultant.

Neurosurgery	<p>Surgery to the brain (or any intracranial structures) or to benign tumours located in the spinal cord.</p> <p>The following are not included within this definition:</p> <ul style="list-style-type: none"> any medical procedure in connection with severe depression, mental illness or nervous system disorders.
National Comprehensive Cancer Network (NCCN) guidelines	National Comprehensive Cancer Network (NCCN) is the recognised standard for clinical direction and policy in cancer care.
Non-invasive	Any medical procedure that does not involve tools that break the skin or physically enter the body.
Off-label	A medical drug that is used for a different purpose than the one it was originally intended for.
On-label	A licenced medicine used for the purpose it was originally intended for.
Partner	Someone the policyholder is married to, or in a civil partnership with, or someone they have been living with for a minimum of two years as if they were married or in a civil partnership.
Policy year	1 year from policy start date and every following year after.
Preliminary medical certificate	Approval for any Global Treatment Plus claim issued by Further prior to any treatment, services, supplies or prescriptions being performed.
Prosthesis	A device that replicates the function of an organ or other body part.
Rare forms of cancer	Cancers with an incidence of less than 6 in 100,000 and included on the list of rare cancers published by Rare Cancers in Europe (RARECARE).
Reconstructive surgery	Procedures to repair or rebuild parts of the body damaged or removed by the medical procedures arranged and paid for by the Global Treatment Plus service.
Repatriation	Return of your body to the UK should you die overseas.
Specialist	Medical professional with a specialised qualification in the field of, or expertise in the treatment of, the disease or illness being treated.
Standard of care	The current accepted treatment for this cancer diagnosis or appropriate “on label” approach.
Travelling companion	The person(s) accompanying you or an eligible child during treatment abroad or when travelling to clinical trials.
UK	The United Kingdom of England, Northern Ireland, Scotland and Wales.
UK resident	Habitually resident in the UK for a minimum of six months and being resident in the UK for tax purposes. Habitually resident means the UK is their centre for economic, domestic and social interests.
Unique investigation	Any line of investigation which relates to a single underlying medical condition.

Keep in touch

If you change your address or any of your contact details, please let us know. We want everyone to find it easy to deal with us. If you need information about our policies and services in a different format, just let us know and we'll provide it.

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

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.

Making a claim

Accelerate is an online service and you'll need to claim through the Trustedoctor platform.

When registering for Trustedoctor you can't use the same email address as someone who is also registered for Trustedoctor. Each person will need to have their own email address.

If you want to make a claim for Accelerate, go to Trustedoctor.com/zurich-accelerate. Here you can login or activate your account. If you need help, you can get in touch with Trustedoctor using the chat feature on their login page.

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



Zurich Assurance Ltd, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales under company number 02456671. Registered Office: Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

Telephone: 01793 514514.
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