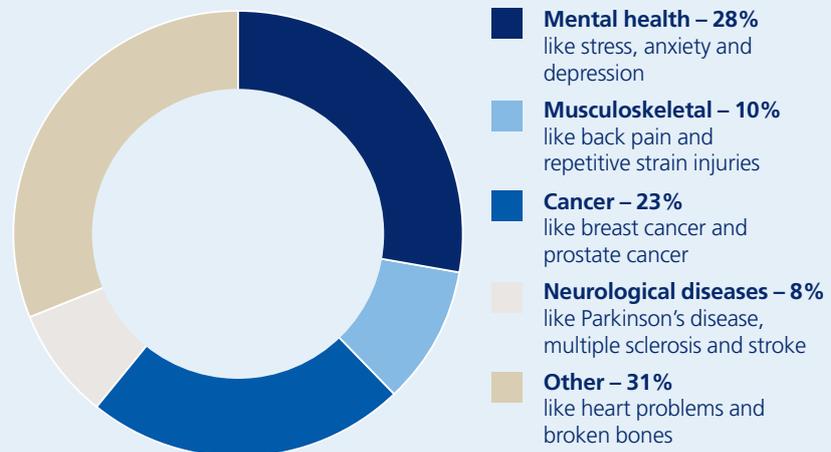


Zurich Income Protection gives you money when you're too ill to work

If you're too ill or injured to work, you still need money to pay the bills, as well as for the things that are important to you and your family. Our Zurich Income Protection gives you money each month until you're well enough to work again. It'll give you the breathing space you need to focus on getting better.

In 2018, we paid our customers a total of £8.2 million income protection claims

Reasons we paid our customers for income protection claims:



Zurich Support Services are here to help whenever you need, whether you're claiming or not



Zurich Support Services, an independent team of counsellors, advisers and legal experts, are here for you and your family. Whether you're worried about a debt, you need help finding childcare, or you're just exhausted and need a listening ear, you can phone the team any time.

Choose your cover

Choose the cover that's right for you...

And change it when your life changes

Monthly benefit

choose a monthly income of up to 80% of your take home pay

Claim period

choose how long we pay you for: for up to 2 years any time you're ill, or right to the end of your policy

Single or dual deferred period

choose how long you wait before your monthly income kicks in – you can choose 1 or 2 deferred periods, so we can stagger your income

Choose how long your cover lasts

right up to age 70 if you want

Choose the level of support you want for you and your family

Zurich Income Protection or Zurich Income Protection Select

Level or increasing cover

choose whether your income stays level or keeps up with the rising cost of living

You can ask us to change these any time

Switch from increasing cover to level cover



Choose



**Zurich
Income Protection:**
support through life's
ups and downs

OR

**Zurich Income
Protection Select:**
even more support for
you and your family

Extras you can add
to Zurich Income
Protection and
Income Protection Select

Minimum benefit guarantee
if you choose a monthly income
that's £1,500 or more, we'll
guarantee to pay you at least £1,500
a month, even if your salary dips

Waiver of premium
we'll pay your premiums if you're
too ill or injured to work

Early claim notification
as soon as you let us know you're
ill, we might put you in touch with
our rehabilitation team and start
paying your premiums for you

Dedicated claims specialist
they'll help you every step of the way

Our team of rehabilitation nurses
they'll help you with your recovery,
arrange and sometimes even pay
for treatment, and talk to your
employer about how they can help

Return to work package
if you go back to work, but you earn
less, we'll top up some of your salary

Linked claims
if you get the same illness again
within 12 months, we'll pay your
monthly income straight away

**Maternity, paternity and
adoption benefit**
if you take time off to be with your
new baby, and you get ill or injured
while you're off, we'll cover you as
though you're working

House person benefit
if you're not working when you
get ill, we'll still cover you if you
can't do day-to-day tasks

Career break
dial down your cover and its cost to
take a career break

Milestone benefit
increase your cover when your life
changes, before your 55th birthday,
without answering any health questions

All of Zurich Income Protection, plus:

Family carer benefit
if your spouse, civil partner or child
is too ill to look after themselves,
we'll pay you up to £1,500 a month

Trauma benefit
if an accident or illness leaves you
with a life-changing condition,
we'll give you up to £50,000

Hospital stay benefit
if you're in hospital for more than
six nights, we'll help cover your
family's expenses with £100 for
each extra night you're there

Needlestick benefit
if an accident at work gives you
HIV, Hepatitis B or C, we'll give you
up to £50,000

Funeral benefit
if you die, we'll pay your family
up to £10,000



Multi-fracture Cover

If you break a bone, dislocate
a joint, rupture your Achilles
tendon or tear a cruciate
ligament in your knee,
we'll give you up to £6,000
to help. You can add this
on or take it off your policy
at any time.

In 2018, we paid
our customers a total of
£8.2 million
in income protection
claims

This document has been approved for customers to use only with
their financial adviser.

Zurich Assurance Ltd.
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