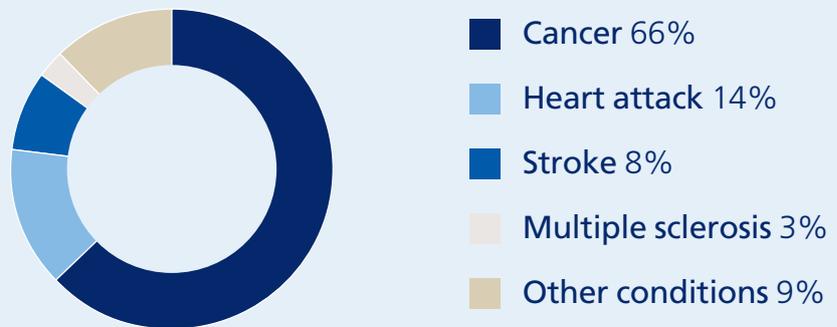


Zurich critical illness cover pays you a lump sum if you're diagnosed with one of the conditions your policy covers

If you were told you had a serious illness your life would change very quickly. You might have to take time away from work, but you'd still need to pay the bills and support your family. Zurich Critical Illness cover pays you a lump sum as soon as possible after you're diagnosed with a condition that your policy covers. You can use this money to ease your worries at a difficult time.

In 2018, we paid our customers a total of £90.6 million in critical illness claims.

Reasons we paid our customers for critical illness 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
<p>Cover amount – choose the amount of cover you need</p> <p>Choose how long your cover lasts – select a term between 5 and 40 years. We can cover you until your 75th birthday.</p>	You can ask us to change these any time.
<p>Level, increasing or decreasing cover – choose whether your cover amount stays the same, keeps up with the rising cost of living, or goes down as you repay your mortgage</p>	
<p>Choose the level of cover you need – Zurich Critical Illness or Zurich Critical Illness Select</p> <p>Choose if you want to protect your children – add Children's Benefit or Enhanced Children's Benefit to your policy</p>	You can ask us to change these at any time.
<p>Choose to add extra benefits to your policy</p> <ul style="list-style-type: none"> – Multi-fracture cover – Total permanent disability – Waiver of premium – Renewal option 	
	<p>You can add or remove multi-fracture cover, total permanent disability or waiver of premium.</p> <p>You can remove your renewal option, but you can't add it on.</p>



Choose ——— or ———



Zurich Critical Illness:
help when you need it the most

Zurich Critical Illness Select:
the most comprehensive level of cover we provide

**Extra benefits
you can add**
to Zurich Critical Illness and
Critical Illness Select

If you're diagnosed with **1 of 40 serious conditions**, we'll pay you your cover amount

If you're put on an NHS waiting list for **1 of 7 major operations** to treat one of these conditions, we'll pay you your cover amount straight away

If you're diagnosed with **1 of 2 additional payment conditions** – less advanced cancer of the breast or prostate – we'll pay you up to £25,000

You're covered for a total of **51 serious conditions**

If you're put on an NHS waiting list for **1 of 9 major operations** to treat one of these conditions, we'll pay you your cover amount straight away

Up to £25,000 for each of **48 additional payment conditions**, including less advanced cancer of the breast or prostate

If you're put on an NHS waiting list for **bowel disease surgery**, this amount will be paid straight away

If you're diagnosed with **1 of the 10 life-changing conditions included in your cover before you're 50**, we'll pay you up to £100,000 on top of your cover amount

If you're diagnosed with **1 of 5 complications of pregnancy before the age of 45** we'll pay you £5,000



Multi-fracture cover

Break a bone, dislocate a joint, rupture your Achilles tendon or tear a cruciate ligament in your knee and we could pay you up to £6,000



Waiver of premium

If you're unable to work for more than 6 months, we will pay your premiums for you



Total permanent disability

If a condition you're not covered for means you can never do your current job again before the age of 60, we will pay you your cover amount



Renewal option

When your cover ends, you could take out a new policy without answering any questions about your health



Add

Children's Benefit

We'll cover your natural, step and adopted children. They'll be protected **from birth to their 22nd birthday**

If they're diagnosed with any conditions under **Zurich Critical Illness**, we'll pay you up to £25,000 for each claim per child

If they die between 30 days old and their 22nd birthday, we'll pay you £5,000

Your child can take out their own policy between their 16th and their 22nd birthday without having to answer any questions about their health



Add

Enhanced Children's Benefit

We'll cover your natural, step and adopted children. They'll be protected **from birth to their 22nd birthday**

If they're diagnosed with any conditions under **Zurich Critical Illness Select**, we'll pay you up to £25,000 for each claim per child

If that condition is cancer (excluding early stage cancers), we'll pay you up to £50,000

If they're diagnosed with **1 of 6 childhood conditions**, we'll pay you up to £25,000

If they need **effective treatment abroad**, we'll pay you up to an extra £25,000

If they die between the 24th week of pregnancy and their 22nd birthday, we'll pay you £5,000

Your child can take out their own policy between their 16th and their 22nd birthday without having to answer any questions about their health

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

Zurich Assurance Ltd.

Registered in England and Wales under company number 02456671.

Registered Office: The Grange, Bishops Cleeve, Cheltenham, GL52 8XX.