

Zurich Income Protection Select

Providing even more support for your client and their family

Zurich Income Protection Select is the most comprehensive level of income protection we offer. It's been designed to give your clients and their families that extra peace of mind – whatever happens. Your clients can take Income Protection Select out from day one, or add it to their existing cover whenever they want. They'll get all the benefits of Zurich Income Protection, along with these 5 additional benefits included in Zurich Income Protection Select.



Family carer benefit

If your client's spouse, civil partner or child is too ill to look after themselves, we'll give your client up to £1,500 a month for a maximum of 12 months to help them.

To claim, your client's spouse, civil partner or child must be unable to routinely do any three of six specified activities of daily living, such as eating, getting dressed and moving around.



Trauma benefit

If an accident or illness leaves your client with a life-changing condition, we'll give them up to £50,000. This money might help them make adjustments at home, or even retrain for a different job.

The conditions covered include blindness, deafness, loss of speech, loss of a hand or foot, paralysis of a limb or the loss of ability to live independently.



Hospital stay benefit

If your client is in hospital for six consecutive nights, we'll give them £100 for each extra night they're there, to help pay for extra expenses such as childcare, petrol and hospital car parking.

This benefit can only be claimed while we are not paying the policy's monthly benefit and we pay out for up to 90 nights in total across the duration of the policy.



Needlestick benefit

If your client is diagnosed with HIV, Hepatitis B or Hepatitis C because of an accident at work, we'll pay them a lump sum of up to £50,000. They could use the money to get private healthcare or just take some time off work.

To claim, the infection must occur within six months of the accident and your client must have reported the accident to the appropriate authorities at the time.



Funeral benefit

The average cost of a funeral and sorting out a loved one's estate is £9,204*. If your client dies, we'll give their family a lump sum of up to £10,000 to help towards these costs.

*SunLife (2018), Cost of Dying Report, sunlife.co.uk/costofdying2018



Add multi-fracture cover

For a small fixed cost per month, your client can add this optional benefit to their policy. Your client can add this on or take it off at any time.

If your client breaks a bone, dislocates a joint, ruptures their Achilles tendon or tears a cruciate ligament in their knee, we could pay them up to £6,000 depending on the injury. The total your client can claim each year on their policy is £6,000.

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

Zurich Assurance Ltd.

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