



# Helping you to help them

## Children's Cover

Available on Life Cover, Critical Illness Cover or Life  
Cover and Critical Illness



# Introduction to Children's cover

**Children's cover is there to help ease some of the financial burden on you if your child became ill by providing a pay-out to help with the costs if you were to:**

- Take time off work to look after your children
- Pay for childcare for any of your other children
- Make any home adaptations that you need
- Pay for private medical treatment
- Need to cover day-to-day bills due to a drop in income
- Make the most of the time you have together with family holidays or activities

**Nobody wants to think about what would happen if their child was to fall seriously ill. But that doesn't mean we should ignore the possibility it might happen either. The answer is to prepare for it, get on with life, and know that you've done your best to protect your family from a future you hope never happens.**

It's not just natural parents that can choose to add this cover. Children of adoptive parents, step-parents, partners of the person covered and legal guardians are also included.

You can choose between two levels of cover to add to your policy - Children's Cover or Children's Enhanced Cover.

We also offer a Pregnancy and Early Childhood cover option, which can only be added to either Children's Cover or Children's Enhanced Cover.



# What is covered with Children's Cover?

Our Children's Cover also includes Children's Death Benefit and Children's Hospital Stay Benefit. For full details of the criteria that needs to be met for each of the conditions in order to make a successful claim, please see the terms and conditions or speak to your financial adviser for more information.

If you make a successful claim on one of these conditions for your child, we will pay out your chosen cover amount (between £10,000 and £100,000) and Children's Critical Illness Cover for that child will end but continues for all your other children. Click on the six categories for the conditions covered.



## Children's Death Benefit

If your child dies between the ages of 30 days and their 22nd birthday, we will pay £5,000



## Children's Hospital Stay Benefit

If your child is in hospital, we will pay £50 per night from the 7th night

# What is covered with Children's Enhanced Cover?

Our Children's Enhanced Cover includes the conditions included within Children's Cover as well as the additional Children's Critical Illness Cover conditions listed below. For full details of the criteria that needs to be met for each of the conditions in order to make a successful claim, please see the terms and conditions or speak to your financial adviser for more information.

**If you make a successful claim on one of these conditions for your child, we will pay out your chosen cover amount (between £10,000 and £100,000) and Children's Critical Illness Cover for that child will end but continues for all your other children. Click on the six categories for the conditions covered.**



## Children's Death Benefit

If your child dies between the ages of 30 days and their 22nd birthday, we will pay £5,000



## Children's Hospital Stay Benefit

If your child is in hospital, we will pay £50 per night from the 7th night



# Pregnancy and Early Childhood Cover

This is additional tailored protection for when you plan to start or grow your family. It's available if you've chosen Children's Cover or Children's Enhanced Cover, and can be added or removed as your needs change.

Once your youngest child reaches the age of 7 and you've decided not to have any more children, speak to your financial adviser about removing this cover and reviewing your protection needs.

For full details of the criteria that needs to be met for each of the conditions to make a successful claim, please see the terms and conditions or speak to your financial adviser for more information.

**Click on the three categories for the conditions covered.**



## **Children's Enhanced Death Benefit**

If your child dies from the 24th week of pregnancy, we will pay £5,000  
(This is instead of the Children's Death Benefit, not in addition to)



## **Premature Birth Hospital Stay Benefit**

If your child needs to stay in hospital for 7 or more nights following a premature birth, we will pay £50 per night from the 7th night

# The need for Pregnancy and Early Childhood Cover

You don't want to think about your children becoming unwell however, making sure you have financial protection in place can help ease some of the stress at an uncertain time. Our Pregnancy and Early Childhood Cover is there to give you the cover you need, at the right time. Here are some statistics that help to highlight how important it could be.

In the UK, around **1 in every 90 pregnancies is ectopic** - this is around 11,000 pregnancies per year<sup>1</sup>.

**Cleft lip and palate** are common and affect about **1 baby in every 700 births**<sup>2</sup>.

**Down's syndrome** is the most common genetic cause of cognitive or intellectual disability, with a prevalence of **1 in 800 births worldwide**<sup>3</sup>.

**Congenital talipes equinovarus (Club foot)** affects around **1 in every 1,000 babies**. Although nearly all children are successfully treated, this treatment usually requires multiple hospital visits and a minor operation<sup>4</sup>.

**1 in every 2,500 babies born in the UK has cystic fibrosis**<sup>5</sup>.

The average age of diagnosis of **Duchenne Muscular Dystrophy**, the most common type, is 4.3 years of age and is more likely to occur in boys<sup>6</sup>.

Sources:

<sup>1</sup> <https://www.nhs.uk/conditions/ectopic-pregnancy/>

<sup>2</sup> <https://www.gosh.nhs.uk/conditions-and-treatments/conditions-we-treat/cleft-lip/>

<sup>3</sup> <https://bestpractice.bmj.com/topics/en-gb/700>

<sup>4</sup> <https://www.nhs.uk/conditions/club-foot/>

<sup>5</sup> <https://www.nhsinform.scot/illnesses-and-conditions/lungs-and-airways/cystic-fibrosis>

<sup>6</sup> <https://muscular dystrophy news.com/social-clips/2016/12/19/9-types-of-muscular-dystrophy/>  
<https://www.bmj.com/content/368/bmj.l7012>

<sup>7</sup> <https://www.bliss.org.uk/research-campaigns/neonatal-care-statistics/statistics-about-neonatal-care>

## 1 in 7

babies born in the UK are admitted to a neonatal unit each year<sup>7</sup>

For these babies born in the UK (not including Northern Ireland), the average length of stay can change based on the completed weeks of pregnancy:

**Less than 28 weeks:**

92 days

**28-31 weeks:**

44 days

**32-36 weeks:**

12 days

**Full term:**

4 days



# Zurich Support Services

We're always here to help

**If something's keeping you up at night, there's someone you can call**

You don't have to have a claim to call us, and it doesn't have to be about a medical crisis. In fact, you can talk to the support team about anything that's weighing on your mind.

Whether you're in the office at 3pm or lying awake at 3am, you can pick up the phone and hear a friendly voice. It comes at no extra cost - it's just another way to support you.

**It's all about the little things**

When a lot of small issues build up over time, they can become something much bigger. That's why you don't have to wait until something gets bad to talk to the support team. And neither do your family. Who can also call about anything, any time - just like you.

Some people ask for advice about their bills or debts. Others call to talk through a separation or divorce. Some customers have reached out for support while battling anxiety, coping with stress at work, or even to talk through a recent loss. Some have even called to understand their consumer rights or check their legal position.

Zurich Support Services is an independent team of counsellors, advisers, and legal experts that are here for you whenever you need them. It's all confidential - whether it's you on the end of the phone or a member of your family.



Talk to the team about anything

We think anything that's on your mind is worth talking about, so please don't hesitate if you're not sure. Even if the Zurich Support Services team can't help on the call, they can point you in the direction of someone who can.

Here are just some of the things people pick up the phone to talk about:



### Daily worries

- Looking for a job
- Paying back debts
- Managing household bills
- Checking consumer rights



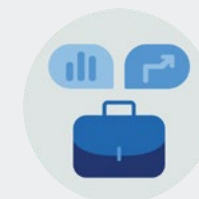
### Big life events

- Planning a wedding
- Facing separation or divorce
- Dealing with bereavement or loss
- Moving to a new house



### Emotional support

- Coping with anxiety or depression
- Living with illness or disability
- Revisiting life goals
- Asking about therapy



### Work

- Dealing with pressure or stress
- Balancing work with a private life
- Facing bullying or harassment
- Understanding employment rights



# If you have to claim we'll be with you every step of the way

If you're making a claim on your Children's Cover it'll be because there's something unsettling happening in your life. You'll have a lot going on, so we've made it as easy as we can. You'll have your own dedicated claims specialist who'll be with you every step of the way.

## Here's what you can expect:



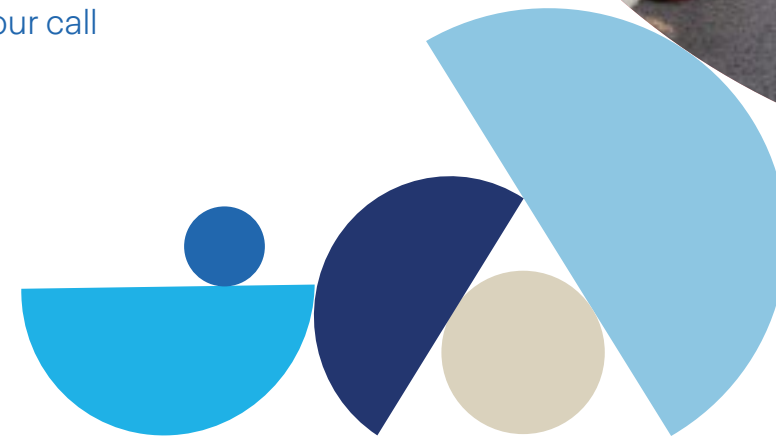
When you first call to make a claim, we'll ask you about what's happened and how we can help you.



You may not feel up to talking over the phone. You might prefer to speak to someone in person, so just ask and we'll send an adviser or a nurse out to visit at a time that suits you. Or we can do things via email and post if that's easier.



The next steps are different for everyone, but we'll explain what will happen before anything starts. We promise to get the ball rolling within five working days of your call - and we'll keep you updated in a way that suits you.





For more information, please see the terms and conditions or speak to your financial adviser for further details.



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

LIFHR191 (7/23) ZUR