



The help you  
need when you  
need it the most

Critical Illness Cover

Available with Life Cover or as a stand-alone product



# Introduction

**Critical illness cover is there to help ease some of the financial burden if you became ill by providing a pay-out that could be used to help with some of the following:**

- Take time off work to focus on getting better
- Make any home adaptations that you need
- Pay for private medical treatment or physiotherapy
- Cover day-to-day bills due to a drop in income
- Help to pay off or cover a proportion of a mortgage or loan
- Make the most of the time you have with family holidays or activities

## **What would life be like if you were diagnosed with a serious illness?**

If you were very ill, it could be months before you were able to get back to normal, potentially even years, or in some cases you may not be able to work again. Even if you could work whilst you were recovering, you may not feel up to it. To make ends meet you might be entitled to sick pay from your employer or the government, and you could save money by cutting back on luxuries. But as time went on, you'd probably start to feel the pinch.

Depending on the condition you are diagnosed with, you may have to make adaptations to your home or your partner may need to take time off work to care for you. How would you afford this?

Critical illness cover gives you a financial cushion to help absorb the impact of a serious illness. It pays out if you're diagnosed with one of the conditions your policy covers. It does this as soon as possible after your diagnosis, so that you have the money to hand while you're being treated and recovering.

You can use this money however you want. You can use it to ease any extra worries at a tough time. That means you can focus on getting better and on spending time with the people in your life who matter.

### **Things to keep in mind:**

- We only pay out on the conditions covered by your policy
- Once diagnosed, you must survive 10 days afterwards in order to make a claim
- There is no cash in value at any time with our critical illness policies

# Crafting the cover that's right for you

When you're taking out Zurich's critical illness cover, there are a number of things to consider when crafting the right cover for you.

## 1. Who is the policy for?

Choose for your policy to cover one person or two people jointly. You can also add cover for your children.



Single



Joint



Children (optional)

## 2. How much cover do you need and how will the policy pay out?

You can match your cover amount to your mortgage, but you can also use it to support yourself and your family however you see fit. We'll base the premium you pay on the amount and type of cover you want. You can choose to receive your payment as a one-off lump sum, or in monthly payments known as Family Income Cover. If you make a claim for an additional payment condition on a Family Income Cover policy, this will be paid as a lump sum. This will be the lower of £25,000 or 25% of the monthly cover amount multiplied by the remaining months left on the policy. For Critical Illness Enhanced Plus, this will be the lower of £50,000 or 50% of the monthly cover amount multiplied by the remaining months left on the policy.

## 3. What type of cover do you need?

You choose the type of cover you need at the start of your policy - you can't change it later.

Choose between:



### Critical Illness Cover

Pays out the cover amount on the diagnosis of a critical illness.



### Life Cover and Critical Illness

Pays out the cover amount on death or the diagnosis of a terminal or critical illness.

The policy will end after we pay the cover amount. If you want a different cover amount for your Life Cover and Critical Illness Cover, then you will need to have two separate policies.

## 4. Do you need your cover to increase, decrease or stay the same?

Choose between:



**Level** - Your cover and premiums stay the same over the policy's term.



**Increasing** - Your cover can increase each year by 3%, 5% or the Retail Price Index. Premiums will go up by 1.5% for each 1% increase in cover.



**Decreasing** - Your cover will reduce at a rate you choose to best match your repayment mortgage or loan. The premium will stay the same.

## 5. What level of Critical Illness do you need?

You can choose from three levels of cover.

## 6. Do you want to add cover for your children?

You can choose to add Children's Cover if you don't already have it on another Zurich policy. It will cover your children until their 22nd birthday and you can choose from two levels of cover. There is also an option to add Pregnancy and Early Childhood Cover.

- **Total permanent disability**, which means we'll pay you your cover amount if a condition you're not covered for leaves you incapacitated and you meet the Total Permanent Disability definition that applies to you.
- **Renewal option**, which means you can take out another policy with the same terms when your cover ends (not available with Family Income Cover)

## 7. Would you like to add any extra benefits?

You can choose to add:

- **Multi-fracture cover**, which pays you up to £6,000 if you break a bone, dislocate a joint, rupture your Achilles tendon or tear a cruciate ligament in your knee.
- **Waiver of premium**, which means we'll pay your premiums for you if you're too ill to work for more than 6 months.

# What is covered with Critical Illness Cover?

Our Critical Illness Cover is ideal if you want to balance cost with comprehensive and flexible cover.

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, it will pay out your full cover amount and your policy will end.  
Click on the six categories for the conditions covered.**



**If you make a successful claim on one of the two additional payment conditions, we will pay out 25% of your cover amount (up to £25,000). You will still keep your policy and be able to make further claims if you need to.**

- Less advanced cancer of the breast
- Less advanced cancer of the prostate

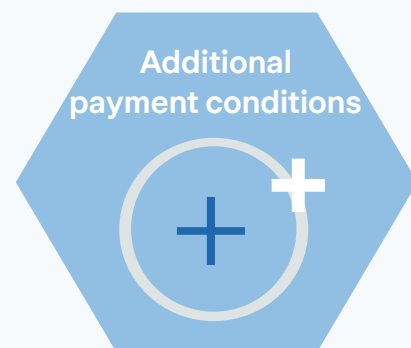
\* Cover amount paid as soon as you are placed on an NHS waiting list for surgery

# What is covered with Critical Illness Enhanced?

Our Critical Illness Enhanced is there if you want to cover a broader range of conditions including a greater number of less advanced cancers. With our Critical Illness Enhanced, you will be covered for the conditions listed on this page in addition to everything included with our Critical Illness Cover.

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, we will pay out your full cover amount and your policy will end. Click on the five categories for the conditions covered.**



**If you make a successful claim on one of these 31 additional payment conditions, we will pay out 25% of your cover amount (up to £25,000). You will still keep your policy and be able to make further claims if you need to.**

- Accidental hospitalisation
- Aortic aneurysm
- Aplastic anaemia
- Bladder removal
- Bowel disease\*\*
- Carotid artery stenosis
- Central retinal artery or vein occlusion (eye stroke)
- Cerebral or spinal aneurysm
- Cerebral or spinal arteriovenous malformation

- Coronary angioplasty
- Diabetes Mellitus Type 1
- Drug resistant epilepsy
- Facial reconstruction surgery
- Guillian-Barre syndrome
- Infective bacterial endocarditis
- Less advanced cancer of the larynx
- Less advanced cancer of the ovary
- Less advanced cancer of the renal pelvis (of the kidney) or ureter
- Less advanced cancer of the testicle

- Less advanced cancer of the urinary bladder
- Less advanced cancer of other sites
- Liver resection
- Non-malignant pituitary adenoma
- Pericarditis
- Permanent pacemaker or ICD insertion

- Removal of one or more lobe(s) of the lung
- Severe sepsis
- Significant hearing loss
- Significant visual loss
- Skin cancer
- Third degree burns - less extensive

\* Cover amount paid as soon as you are placed on an NHS waiting list for surgery

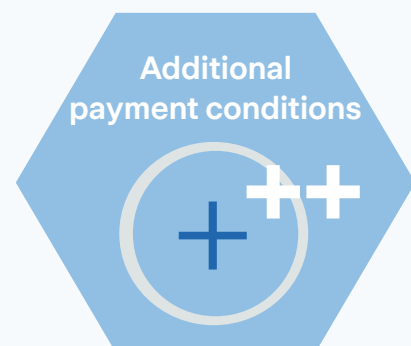
\*\* Additional payment paid as soon as you are placed on an NHS waiting list for surgery

# What is covered with Critical Illness Enhanced Plus?

Our Critical Illness Enhanced Plus cover is ideal if you want our most comprehensive level of cover with higher payouts for additional payment conditions and uplifted payments for certain life changing conditions if they are diagnosed before age 55.

With our Critical Illness Enhanced Plus cover, you will be covered for the all of the conditions covered under Critical Illness Enhanced Cover. In addition, it includes Critical Illness Benefit Uplift and a higher payout amount for additional payment conditions. 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're diagnosed with one of these benefit uplift conditions under the age of 55 and make a successful claim, we will pay out an additional amount of £200,000 or 100% of the cover amount, whichever is lower. Once we have paid this, your cover will end. Click on the four categories for the conditions covered.**



**If you make a successful claim on one of the additional payment conditions listed on our Critical Illness or Critical Illness Enhanced Cover, we will pay out 50% of the cover amount (up to £50,000). You will still keep your policy and be able to make further claims if you need 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



# Additional benefits

We understand that different people have different priorities, which is why, for an additional cost, we offer some optional choices to include on your policy. You can choose to select them if they help meet your families protection goals. Here is a summary of the options we offer. For more information, please speak to your financial adviser.



## Multi-fracture cover

We'll pay you a lump sum if you:

- Break a bone, like your arm or your leg
- Dislocate a joint, like your shoulder or your hip
- Rupture your Achilles tendon
- Tear a cruciate ligament in your knee

You'll get £2,000, £4,000 or £6,000 depending on your injury. For full details please see your terms and conditions.



## Waiver of premium

If you couldn't work, you'd have enough on your plate without worrying about how to keep up with your premiums. So, if you add the waiver of premium option to your policy and an illness or injury stops you doing your normal job, we'll pay your premium for you.

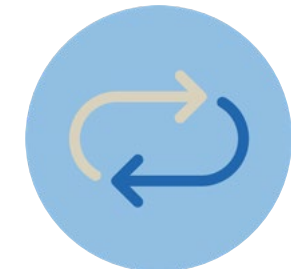
We'll start paying your premiums after you've been off work for six months, and we won't stop until you're well enough to go back to work, or your waiver of premium cover ends.



## Total permanent disability

Critical illness covers you if you're diagnosed with one of a specified set of conditions. But it's possible another illness or injury could leave you unable to do your current job, or perform certain work tasks, ever again.

If you add total permanent disability benefit to your policy, and you're below the age of 71 when you meet our claim criteria, we'll pay you your cover amount even if that illness or injury wasn't on the list of conditions your policy covers.



## Renewal option

If you choose to add a renewal option, it means that when your policy ends, you'll be able to extend your current policy on the same terms.

Your premium will probably increase because you'll be older, but you won't have to answer any questions about your health. You could keep using your renewal option to cover you up to your 75th birthday.

(Only available on Level and Increasing Cover policies. Not available with Family Income Cover)

# Change when your life changes

You can make changes to your cover at any time to make sure it's giving you what you need – and that you're not paying for anything which is not relevant to you.

Whether you have a new budget, protection needs or your circumstances have changed, we can amend your cover to make sure it reflects what you want.

Once your policy has started, you can make the following changes:

- Increase or reduce the amount of cover.
- Increase or reduce the term of your policy.
- Add or remove any of the Children's Cover options from your policy or change the cover amount for Children's Cover.
- Remove the Critical Illness Enhanced Plus option from your policy. This will change to Critical Illness Enhanced.
- Remove the Critical Illness Enhanced option from your policy. This will change to Critical Illness.
- Remove any of the following additional benefits from your policy (Renewal Option, Total Permanent Disability, Waiver of Premium or Multi-Fracture Cover).
- Remove Increasing Cover from your policy. This will change to Level Cover.
- Ask us to review your premium if you have given up smoking.

Depending on the change you ask for, we may need to ask you about your health and personal circumstances to see if we're able to make the change. Any changes you make are likely to change your premiums.

In addition to the above changes you can make, your policy may also include the following benefits:



### Milestone benefit

You can increase the amount of cover on your policy within 90 days of a significant life event. For example, when you move house, get married or have a child, you won't need to tell us about any changes in your health or personal circumstances.

You'll need to be 54 years or younger when you make this change, except for increases in inheritance tax liability, where you'll need to be 69 years or younger.

The most you can increase your cover by will be the lower of your original cover amount or £200,000.

If you've selected Family Income Cover, the most you can increase your monthly cover amount by is your original monthly cover amount, or £200,000 divided by the number of months left on the term of your policy, whichever is lower.



### Separation benefit

If you have a joint life policy and you separate, divorce, or have your civil partnership dissolved, you may have the option to cancel this policy and start individual policies for one or both of you, without giving us any more details about your health or personal circumstances.

# 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



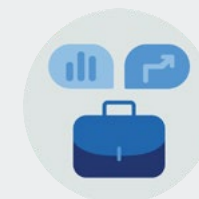
### Big life events

- 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 critical illness policy 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 want to find out how you are. 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.



You won't have to fill out any claims forms or go through any lengthy review processes. In some cases, you'll need to have a medical appointment - but again, we'll look to make this as easy as possible.



# Why choose Zurich?

We offer cover that ...



## Suits your life now

No two people are the same, so their cover shouldn't have to be the same. You can choose the level of cover that suits you. Then you can add extra features that fit with your life.

## Changes when your life changes

Life doesn't stand still, so when something major happens - like you get married, buy a house or start a family - you can change your cover without having to answer questions about your health. And when things change again - like you start a new job or your children leave home - you can change your cover then too.

## Supports you and your family through life's ups and downs

Our relationship with you doesn't begin and end with a medical crisis or a claim. You have access to Zurich Support Services, an independent team of counsellors, advisers and legal experts. They're a phone call away whenever you - or member of your family - needs them. You can talk to them about anything, from daily worries to major life events.

## We look for reasons to say yes

If you have complex health issues and ask us for cover, we won't automatically say no. We'll look for ways we can cover you. And if what we offer doesn't suit your budget, we'll try to suggest an alternative.



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

