



ZURICH®

Financial protection
your clients can rely on



Additional Payment conditions

Our critical illness plan includes 32 additional payments conditions. While these conditions may not be as severe as some of the main ones covered by a critical illness plan, they are still traumatic and can have a financial impact. So if your client suffers from one of the following conditions, we will pay out £15,000 or 20% of their total benefit, whichever is lower. This benefit is on top of their main plan benefit, which will remain unchanged. There is no limit to the number of times clients can claim for different additional conditions e.g Bladder removal and breast cancer in situ.

Additional payments

Bladder removal.

Brain abscess drained via craniotomy.

Cerebral or spinal aneurysm
– with surgery or radiotherapy.

Cerebral or spinal arteriovenous malformation – with surgery or radiotherapy.

Anus – Cancer in-situ of the anus.

Bile Ducts – Cancer in-situ of the extra-hepatic bile ducts.

Breast – Cancer in-situ of the breast.

Cervix – Cancer in-situ of the cervix uteri.

Colon and Rectum – Cancer in-situ of the colon or rectum.

Gallbladder – Cancer in-situ of the gallbladder.

Larynx – Cancer in-situ of the larynx.

Lung and Bronchus – Cancer in-situ of the lung or bronchus.

Oesophagus – Cancer in-situ of the oesophagus.

Oral cavity or Oropharynx – Cancer in-situ of the oral cavity or oropharynx.

Ovary – Ovarian tumour of borderline malignancy/low malignant potential.

Pancreas – Cancer in-situ of the pancreas.

Prostate Cancer of the prostate.

Renal Pelvis (of the kidney) or Ureter.

Stomach Cancer in-situ of the stomach.

Testicle Benign testicular tumour.

Urinary Bladder Cancer in-situ of the Urinary bladder.

Uterus Cancer in-situ of the lining of the uterus (endothelium).

Vagina Cancer in-situ of the vagina.

Vulva Cancer in-situ of the vulva.

Other cancer in situ.

Liver resection.

Non malignant pituitary adenoma
– with specified treatment.

Significant visual loss – permanent and irreversible.

Single lobectomy – the removal of a complete lobe of a lung.

Syringomelia or syringobulbia
– treated by surgery.

Skin Cancer (not including melanoma)
– advanced stage as specified.

Third degree burns – less extensive
– covering 5% of the body's surface area or 19% of the face's surface area.



Our critical illness definitions go beyond the industry standards in many areas, meaning our plans could pay out in situations where others don't.”



Children's cover

Our critical illness plan also covers your clients' children. If a child suffers any of the 85 conditions covered under the plan, we will pay either 50% of the sum assured or £25,000, whichever is the lower; or for the definitions under the additional payments conditions we will pay either 20% of the sum assured or £15,000, whichever is the lower, providing financial support to you clients at a difficult time.

The benefit will apply from the age of three months to 18 years. We'll only pay one claim for each child but there is no limit to the number of children covered.

In 2015 we paid 23 children's cover claims, with the average payout of £18,332.

Protection your clients can rely on

When buying a critical illness plan, your clients want to be confident that their plan will pay out when they need it. Our critical illness definitions go beyond the industry standards in many areas, meaning our plans could pay out in situations where others don't. We pride ourselves on looking for reasons to pay claims rather than reasons not to, and our objective is to make sure all valid claims are paid as quickly and efficiently as possible.

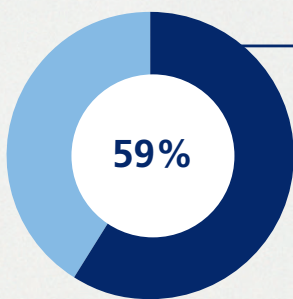
- We paid out 92% of our critical illness claims in 2015, making total payments of £65.4 million to 788 customers.
- We settled 177 claims within 21 days, with the fastest taking just one day to process.
- Our average payout for a critical illness claim in 2015 was £82,988.
- We paid 23 claims for critical illnesses affecting children in 2015, with an average payout of £18,332.

Zurich Support Service

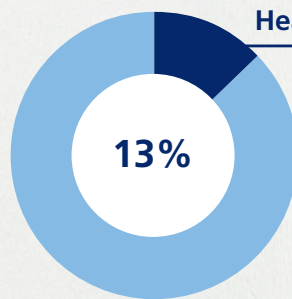
Your clients will have access to Zurich Support Service, which can help them to find their way through life's difficulties. This is a **free, professional and confidential counselling support service** that your clients and their immediate family can use as many times as they need. It is provided to your clients by an independent support services company working closely with Zurich.

The service is available **24 hours a day, 7 days a week, 365 days a year** through a freephone helpline. It provides support and assistance for any work, personal or family-related matter. This can include professional consultation, short-term counselling, information, resources and referrals to further services in the client's local area (for example, childcare providers).

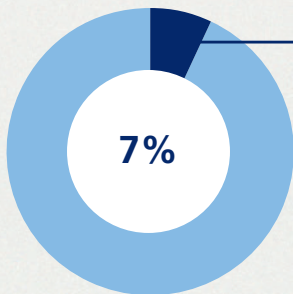
Our most common reasons for claims in 2015



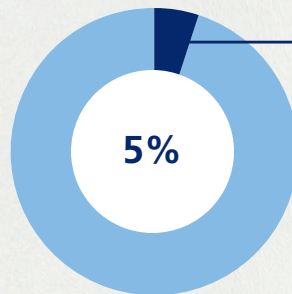
Cancer



Heart attack



Stroke



Multiple sclerosis



Financial Adviser service awards –

Winner for four stars for service 2012-2015

FT Adviser online service – Winner of five stars 2012 & 2014, four stars 2013 & 2015

Gold Standard – Winner for protection 2012-2015

Moneyfacts – Best protection service 2012, 2013 & 2015, highly commended in 2014

Moneyfacts – Best business protection provider 2012 & 2013, highly commended 2014 & 2015



Giving your clients extra peace of mind

Our critical illness contract now offers one of the most comprehensive plans in the market covering 85 conditions (including 32 additional payment conditions).

It has been designed to provide your clients with cover they can rely on; covering the conditions that affect most people, a range of additional payment conditions for less severe conditions and access to our support services offering help and comfort at a time they really need it.

The list below shows all the full conditions covered by our critical illness plans. We've highlighted those where the definitions exceed the industry standard (ABI+) these include the most frequently claimed conditions – Cancer, heart attack, multiple sclerosis and stroke.

Aorta graft surgery – for disease and trauma **ABI+**

Aplastic anaemia – of specified severity

Bacterial meningitis – resulting in permanent symptoms

Benign brain tumour – resulting in permanent symptoms or specified treatment **ABI+**

Benign spinal cord tumour – resulting in permanent symptoms or specified treatment

Blindness – Permanent and irreversible **ABI+**

Cancer – excluding less advanced cases **ABI+**

Cardiac arrest – with insertion of a defibrillator

Cardiomyopathy – of specified severity

Coma – with associated permanent symptoms **ABI+**

Coronary artery by-pass grafts **ABI+**

Creutzfeldt-Jakob disease – requiring continuous assistance

Deafness – permanent and irreversible **ABI+**

Dementia including Alzheimer's disease – resulting in permanent symptoms **ABI+**

Encephalitis

Heart attack – of specified severity **ABI+**

Heart surgery – with thoracotomy

Heart valve replacement or repair **ABI+**

HIV caught from a blood transfusion, a physical assault or at work **ABI+**

Kidney failure – requiring permanent dialysis

Liver failure – end stage

Loss of hand or foot – permanent physical severance **ABI+**

Loss of independence – of specified severity

Loss of speech – Total permanent and irreversible

Major organ transplant – from another donor **ABI+**

Motor neurone disease and specified diseases of the motor neurones – resulting in permanent symptoms **ABI+**

- Amyotrophic lateral sclerosis (ALS)
- Primary lateral sclerosis (PLS)
- Progressive bulbar palsy (PBP)
- Progressive muscular atrophy (PMA).
- Kennedy's disease, also known as spinal and bulbar muscular atrophy (SBMA)
- Spinal muscular atrophy(SMA)

Multiple sclerosis – of specified severity **ABI+**

Neuromyelitis optica (Devic's disease) – with persisting clinical symptoms

Paralysis of limb – total and irreversible **ABI+**

Parkinson's disease – resulting in permanent symptoms **ABI+**

Parkinson's plus syndromes – resulting in permanent symptoms including:

- Corticobasal ganglionic degeneration
- Diffuse Lewy body disease
- Multiple system atrophy
- Parkinsonism-dementia-amyotrophic lateral sclerosis complex
- Progressive supranuclear palsy

Pneumonectomy – for disease and trauma

Primary pulmonary arterial hypertension – resulting in permanent symptoms

Pulmonary artery replacement – with surgery

Removal of an eyeball as a result of injury or disease – permanent physical severance

Severe lung disease/respiratory failure – of specified severity

Spinal stroke – resulting in permanent symptoms

Stroke – resulting in specified symptoms **ABI+**

Systemic lupus erythematosus – of specified severity

Terminal Illness – where death is expected within 12 months

Third-degree burns – covering 20% of the body's surface area or 50% of the face's surface area **ABI+**

Total permanent disability – unable before age 65 to look after yourself ever again.

Traumatic brain injury – resulting in permanent symptoms

ABI+ – These definitions go above and beyond the ABI's standard definitions.

For use by professional financial advisers only. No other person should rely on, or act on any information in this guide when making an investment decision. This guide has not been approved for use with clients.

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