

What happens when you make a **multi-fracture cover** claim?

Breaking a bone, dislocating a joint or rupturing a tendon can be distressing, so making a claim with Zurich is designed to be as pain-free as possible.

This quick guide explains how to make a multi-fracture cover claim.

1

Tell us about your claim

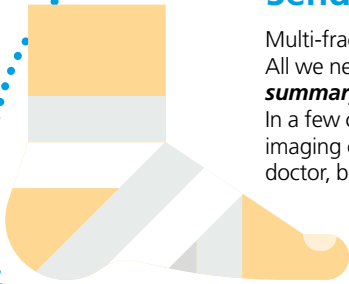
At this point, you'll only need to provide basic information – **your name, policy details and the nature of your injury**. We will take your details and ask you to send us evidence.



2

Send in evidence

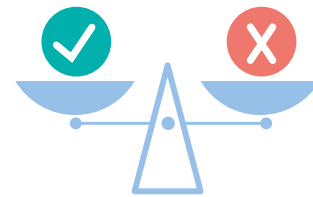
Multi-fracture claims are often straightforward. All we need is a **copy of a medical discharge summary**, confirming full details of the injury. In a few cases, we may also need radiological imaging or other objective evidence from your doctor, but this is rare.



3

Your claim's decision

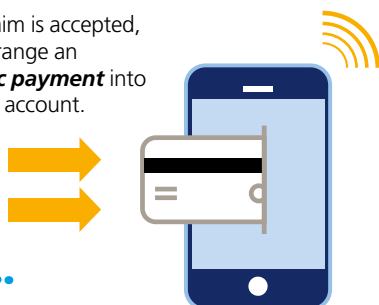
Once we have all the information we need, we'll make a decision on your claim and let you know **within five working days**. We always try to pay claims as quickly and efficiently as possible and we will let you know if there is any delay.



4

Claim payment

Once a claim is accepted, we will arrange an **electronic payment** into your bank account.



How to claim

To make a claim, call our UK-based claims team on **0370 243 0827**. Our claims specialists are available Monday to Friday, between 9am and 5pm. You can also email us at multiclaims@uk.zurich.com or find our details on our website (<https://www.zurich.co.uk/life-insurance/manage-my-life-insurance/make-a-life-insurance-claim>).

