

## Pregnancy and early childhood cover



Certain medical conditions are child specific, often diagnosed in pregnancy, at birth or during early childhood.

Typically, the protection needs of those expecting a baby or raising a young family are different to those with older children. As part of Zurich's new critical illness proposition, it has introduced an element of optional children's cover that specifically addresses this need in the market.

Pregnancy and Early Childhood Cover provides a valuable financial safety net for young families. Covering a range of congenital and early childhood conditions, it is likely to be of interest to those planning to start or expand their family.

Suffering from complications of pregnancy, including a still birth, or having a baby who is diagnosed with a condition at birth or during early childhood can take a huge emotional and financial toll on a family. Putting in place financial protection against such unforeseen circumstances gives these clients the peace of mind that they can take some time out and be there for their child whatever that may entail.

Because the cover is an optional add-on, it means that families who don't plan to have any more children in the future, need not pay for cover that they can never realistically claim on.

Whether the cover is suitable for a client will depend on personal circumstances, protection goals and budget. Let's take a look at some of the key questions and answers surrounding the cover and how advisers can tailor the best solution for their clients.

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