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Title – Zurich’s children’s cover

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Link to be included – https://www.zurichintermediary.co.uk/childrens-critical-illness-cover?WT.mc_id=email_stratpartner_newsbulletin_therightmortgage&utm_source=stratpartner&utm_medium=email&utm_campaign=newsbulletin

Wording –

We’ve built our children’s cover options to provide you and your customers with the flexibility that allows their policy to continue to meet the ever-changing needs of their family.

Flexible options

All of our children’s cover options can be added to either Life Cover or Critical Illness policies. Outside of providing the obvious wider access to children’s cover, this brings huge benefits to advisers who create menu plans with separate Life Cover and Critical Illness policies.

By attaching children’s cover to the Life Cover only policy, this means in the event of the Critical Illness policy paying out in full and ending, the children’s cover will continue and still protect this important need.

Choice of cover amount

Customers can select any amount of cover between £10,000 - £100,000 and this amount will remain level for the duration of the policy, no matter the structure chosen for the adult cover.

They can also increase or decrease the amount of cover for their children during the policy term, meaning you can better help meet your customer's needs.

Only pay for the cover needed

As well as the choice of either Children’s Cover or Children’s Enhanced Cover, we also offer Pregnancy and Early Childhood Cover to help boost the cover of customers that are thinking of starting or expanding their family.

To help make sure your customers are only paying for the cover they need, all of our children’s cover options can be added or removed at any time, allowing you to meet your consumer duty requirements more easily.

Specific conditions

Pregnancy and Early Childhood Cover can be added to either our Children’s Cover or Children’s Enhanced Cover and is designed to provide financial protection against conditions specifically associated with pregnancy and conditions typically diagnosed in children under the age of 7.

Find out more here.