

# Zurich Personal Protection

## Key features



# Helping you decide

This important document gives you a summary of the Zurich Personal Protection policy.

For more details on how this policy works, please see the Zurich Personal Protection terms and conditions.

We'll also provide you with a personal illustration which will show details of the cover you choose.

The Financial Conduct Authority is a financial services regulator.

It requires us, Zurich Assurance Ltd, to give you this important information to help you to decide whether our Zurich Personal Protection policy is right for you.

You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

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## Large print, audio and Braille.

Please let us know if you would like a copy of this in large print, braille, audiotape or CD.

If you are a textphone user, we can answer any questions you have through a Typetalk Operator. Call us on 18001 01793 514514. Or, if you'd prefer, we can introduce your adviser to a sign language interpreter.

# About the Zurich Personal Protection policy

The Zurich Personal Protection policy can offer life cover, critical illness cover or both. Your financial adviser will help you decide if a policy is right for you and let you know how to apply.

## Its aims

### What the policy is designed to do

The policy will provide you with one or both of the following:

Life cover that pays the sum assured if, during the policy's term:

- you die; or
- you are diagnosed with a terminal illness.

Critical illness cover that pays the sum assured if, during the policy's term:

- you are diagnosed with a critical illness.

You can make a range of changes to your policy so that it remains suitable for your needs. Please see page 15 for more details.

## Your commitment

### What we ask you to do

You need to:

- Make sure your premiums are paid on time over the policy's term.
- Answer all the questions on your application fully, honestly, and accurately, to the best of your knowledge. Please don't assume we'll contact your doctor for any medical information.
- Tell us about any changes to the information on your application that happen before your policy starts. Please see 'When will the policy not pay out?' on page 6.
- Review your cover regularly, to make sure it continues to be right for your needs. In particular you should consider whether:
  - the level of cover, term, and any additional benefits added are right for your needs
  - you should add or remove children's benefit from your policy
  - the interest rate chosen remains appropriate to pay off your mortgage or loan if you've selected decreasing cover.
- Allow us to access your medical records up to six months after your policy has started.

## Risk factors

### What you need to be aware of

- If you don't tell us about something that's incorrect on your application, or something that has changed before your policy starts, we may cancel your policy, its terms may be changed or a claim may be rejected or not fully paid.
- We will not pay a claim in the circumstances described in 'When will the policy not pay out?' on page 6.
- If you stop paying for your policy, your cover will end and we won't refund any premiums you've already paid.
- If you choose decreasing cover, the percentage by which your cover will reduce may be different from the percentage decrease in your outstanding mortgage or loan, so there's a chance that the amount we would pay on a claim may be more or less than the amount you owe.
- If you choose critical illness cover only, the policy will not pay out if you die, or are diagnosed with a critical illness and don't survive for 10 days.
- If you select a joint life second event policy, the policy will not pay out if only one person has died or been diagnosed with a terminal illness.
- The policy has no cash-in value.
- If you don't give us your consent to access your medical records, your application will end.

# Questions and answers

## About the policy

### Who can the policy cover?

The policy can cover one person or two people jointly. If the policy covers two people, you can choose whether the policy's sum assured is paid out (either as a lump sum or as monthly Family Income cover amounts) after either:

- the first person suffers a critical illness, terminal illness, or dies (depending on the cover you have). We call this joint life first event; or
- both people die, or are diagnosed with a terminal illness. We call this joint life second event.

You must be a UK resident and registered with a UK doctor when this policy starts – for joint policies, this applies to both people.

The minimum and maximum ages for cover are shown in the table on page 11.

### How long can the policy last?

You can choose how long you want the policy to last for, subject to our minimum and maximum terms as shown in the table on page 11. Your policy will run from the start date to the end of the term unless we pay out the sum assured before the end of the term or the policy is cancelled.

For more details on the free cover we offer, please see the 'Mortgage protection free cover terms and conditions' and the 'Underwriting free cover terms and conditions' available on our website.

### When will I be covered?

Your cover will begin on the start date you agree with us.

If we are not able to make an immediate decision on your application, we may be able to offer you free cover whilst we are assessing your application.

If you're buying a property, we may be able to offer you free cover for the period between the date you exchange contracts (missives in Scotland) and the date you complete the contract to buy the property.

### How much does the policy pay out?

You decide how much cover you need when you buy a policy. The level of cover we agree with you will be shown on your 'Confirmation of terms'.

The policy has no cash-in value.

### How much does the policy cost?

How much the policy costs depends on:

- your personal circumstances – for example, your age, health, occupation, whether you smoke, or how long it is since you stopped smoking
- the amount and type of cover, and any optional benefits you choose
- how long you want the cover to last.

Your 'Confirmation of terms' will tell you how much the policy will cost.

### How can I pay?

We'll collect your premiums by direct debit. You can choose to pay monthly or annually, unless your policy runs to a specific birthday, in which case you will need to pay monthly.

## Can my premiums change in the future?

Your premiums are guaranteed – this means they will stay the same during the term of the policy unless you:

- choose increasing cover
- change your cover.

Your premiums may also change if we receive additional information regarding your application details and your terms are changed because of this. Please see the 'Your commitment' section of the terms and conditions.

You can find the policy definitions in the Zurich Personal Protection terms and conditions.

## What if I stop paying?

If you stop paying your premiums, your cover and policy will end. You won't get back any of the premiums you've already paid.

## When will the policy not pay out?

Your claim may be rejected or may not be fully paid, or the policy may be cancelled or its terms may be changed if:

- you don't answer the questions we ask fully, honestly, and accurately, to the best of your knowledge when you apply for your policy or when you make a claim
- you don't tell us if you think anything you've told us is wrong, or if anything changes between you agreeing to take out the policy and the policy start date
- you haven't paid all the premiums that were due
- you commit suicide or die as a result of a self-inflicted injury within 12 months of the start date or the date you increase your cover
- the illness suffered is not covered by your policy, or does not meet the policy definition exactly
- when claiming for children's benefit, the child had the medical condition or was experiencing symptoms before the benefit started
- you have critical illness cover only and you die, or meet one of the critical illness definitions and don't survive for 10 days
- you have selected a joint life second event policy and only one person has died or been diagnosed with a terminal illness.

The Zurich Personal Protection terms and conditions include full details of all the situations when we will not pay out. If we apply any additional specific exclusions, we will show them on your 'Confirmation of terms'.



# Choosing your cover

## Which cover is right for me?

You can choose to apply for life cover, critical illness cover or both. You can only choose between these options before the policy starts – you can't change it later. If you choose both, you'll have the same amount of life cover and critical illness. If you need different amounts of cover, we'll need to provide you with two separate policies.



### Life cover

Life cover pays the sum assured if you die during the policy's term or if you're diagnosed with a terminal illness. You can choose to apply for cover for yourself or for two people jointly. You must choose who will be covered before the policy starts – you can't change it afterwards. If the policy covers two people, you can choose whether the sum assured is paid out as a lump sum after either one, or both people die, or are diagnosed with a terminal illness. A terminal illness is an illness that satisfies both of the following:

- the illness either has no known cure or has progressed to the point where it cannot be cured; and
- in the opinion of the attending consultant, the illness is expected to lead to death within 12 months.

After we've paid the sum assured the policy will end.



### Critical illness cover

Critical illness pays out a lump sum if you are diagnosed with a critical illness during the term of the policy.

After we've paid a lump sum the policy will end. The full list of critical illnesses we cover is in the 'What conditions does critical illness benefit cover?' section on page 12.

Critical illness cover is not available if you've selected a joint life second event policy.

## Does the level of cover on my policy stay the same?

At the start of your policy you choose whether you want level cover, decreasing cover, increasing cover, Family Income cover, or increasing Family Income cover. You can only choose these options before your policy starts – you can't change them later. You can check your level of cover at any time on the customer portal.



### Level cover

If you choose level cover the sum assured and premiums will stay the same throughout the term of your policy unless you change your cover. In the event of a successful claim, we will pay the sum assured as a lump sum.



### Decreasing cover

Decreasing cover is designed to reduce in line with the outstanding amount on a repayment mortgage or loan of the same interest rate. Your cover will reduce, taking account of a fixed interest rate you choose between 2% and 18% per year. Your cover will decrease each month and will reduce to zero by the end of the term. The cover will be paid as a lump sum.

Decreasing cover is not available if you've selected a joint life second event policy.



### Increasing cover

You can choose for your cover to increase each year by 3%, 5%, or in line with the Retail Prices Index. If your cover increases, your premiums will also go up every year by 1.5% for each 1% increase in cover so that we can provide you with this extra cover. The cover will be paid as a lump sum. For more details on increasing your cover, please see section 5 'How much will you be covered for' in the Zurich Personal Protection terms and conditions.



### Family Income cover

Family Income cover is designed to pay a monthly cover amount until the end of the term of the policy after a claim is made. The premiums will stay the same throughout the term of your policy unless you change your cover.

Family Income cover is not available if you've selected a joint life second event policy.



### Increasing Family Income cover

You can choose for your Family Income cover to increase each year by 3%, 5%, or in line with the Retail Prices Index. If your cover increases, your premiums will also go up every year by 1.5% for each 1% increase in cover so that we can provide you with this extra cover. The monthly cover amount will increase during the claim period as well.

## What additional benefits can I include?

You can choose to include a number of additional benefits on your policy at extra cost. The additional benefits which are available depend on whether you have chosen life cover, critical illness cover or both.

### Additional benefits which you can add to your policy at extra cost

	Available on life cover	Available on critical illness
Critical Illness Select	–	✓
Children's benefit	–	✓
Total permanent disability	–	✓
Waiver of premium	✓	✓
Multi-fracture cover	✓	✓
Renewal option	✓ *	✓ *
Conversion option	✓ *	–

\*not available if decreasing cover or Family Income cover is chosen or if you have selected a joint life second event policy.

You can't include both renewal option and conversion option on the same policy.

## Additional benefits



### Critical Illness Select

If you choose to add Critical Illness Select, we will add cover for a number of further critical illnesses on top of the standard critical illness cover.

In addition, for certain life-changing critical illnesses, if you're diagnosed before you're 50 we'll pay an additional amount known as "benefit uplift". This additional amount will be:

- equal to the lower of £100,000 or the lump sum, on top of the lump sum that we'll pay out if you've selected decreasing, increasing or level cover, or
- equal to the lower of £100,000 divided by the number of remaining months left on the term of your policy or the sum assured, on top of the sum assured that we'll pay out if you've selected Family Income cover or increasing Family Income cover.

See the 'What extra cover does Critical Illness Select offer?' section on page 13 for the list of further conditions and benefit uplift conditions covered.

We'll also pay a sum of £5,000 if you're diagnosed with one of the specified complications of pregnancy we cover.





### Children's benefit

If you choose to add children's benefit, we'll cover your children until their 22nd birthday. This cover will pay the lower of £25,000 or 50% of the lump sum. If you've selected Family Income cover, we'll pay the benefit as a lump sum. This will be the lower of £25,000 or 50% of the sum assured multiplied by the remaining months left on the policy. This benefit will be paid if your child is diagnosed with a critical illness during the term of the policy.

If you make a claim under children's benefit your policy will continue, with no change to the sum assured. We'll only pay one critical illness payment for each child you have.

If your child dies we will pay £5,000. This cover will begin from when your child is 30 days old.

#### What conditions are covered by children's benefit?

We'll cover your children for the same conditions we cover for critical illness. Please see 'What conditions does critical illness benefit cover?' on page 12.

#### Enhanced children's benefit

If you've added Critical Illness Select to your policy and you choose to add children's benefit you'll receive our enhanced children's benefit. With this, in addition to the conditions covered by children's benefit, your child will be covered for further conditions. These are added to your policy with Critical Illness Select (see 'What extra cover does Critical Illness Select offer?' on page 12), plus a range of extra conditions specific to children. Please see the section 'What extra conditions does enhanced children's benefit offer?' on page 14 for details of the extra conditions covered.

If you have enhanced children's benefit, we will also include a benefit uplift. This will double the amount we pay if your child is diagnosed with 'cancer – excluding less advanced cases', or if they are diagnosed with a critical illness condition for which there is no treatment available in the UK, but an effective treatment is available overseas.

If you have enhanced children's benefit we'll also include cover if your child dies from the 24th week of pregnancy.

#### Children's conversion benefit

If you've chosen children's benefit or enhanced children's benefit, each of your children will also have the option to start a new life and critical illness policy for themselves. They won't need to tell us about their personal circumstances, as long as they haven't already claimed under this policy. They can do this between their 16th and 22nd birthday using our children's conversion benefit. The maximum amount of cover they can take out under this benefit is the lower of £25,000 or 50% of the lump sum on this policy. If you've selected Family Income cover, the maximum amount of cover they can take out is the lower of £25,000 or 50% of the sum assured multiplied by the remaining months left on this policy.



### Total permanent disability

If you choose to add total permanent disability, we will confirm one of the below definitions on your 'Confirmation of terms' based on your circumstances at the time you apply.

#### Own Occupation – Unable before age 71 to do your own occupation ever again

If you have total permanent disability own occupation we will pay the sum assured if, before you're 71 years old, you become unable to perform your own occupation ever again, because of illness or injury. To claim under this benefit you must be totally and permanently disabled as defined in the Zurich Personal Protection terms and conditions.

#### Work Tasks – Unable before age 71 to do at least three of the six work tasks ever again

If you have total permanent disability work tasks we will pay the sum assured if, before you're 71 years old, you become unable to do at least three of six work tasks ever again, because of illness or injury. The work tasks are defined in the Zurich Personal Protection terms and conditions.



### Waiver of premium

If the policy is a joint policy, this option can be taken for either or both people.

If you choose to add waiver of premium, we will pay your premiums for you on this policy if you become incapacitated for more than six months as a result of illness or injury and can't perform your own occupation. We'll pay your premiums until you are able to go back to work, die, or the cover ends.

Waiver of premium benefit can start any time from the age of 16 until the day before your 55th birthday. This benefit will automatically end the day before your 70th birthday, when your premiums will be reduced accordingly. If it's a joint policy, this benefit will end for each person when they reach the maximum age.



### Multi-fracture cover

If the policy is a joint policy, this option can be taken for either or both people. You can only add this benefit if you don't already have it on any other policy with Zurich.

If you choose to add multi-fracture cover, we'll pay a lump sum of £2,000, £4,000 or £6,000 if you suffer one of the fractures, dislocations, tendon ruptures or ligament tears that we cover. The amount we'll pay will depend on the location of the injury.

We won't pay if the injury occurs while taking part in BMX biking, boxing, Gaelic football, horse riding, hurling, martial arts or cage fighting, motor car or motor cycle sport, mountain biking, rugby or shinty.

You can claim multiple times for this benefit but the maximum amount we will pay out in any policy year is £6,000.

The full list of what we cover and how much we will pay is included in the Zurich Personal Protection terms and conditions.

If you make a claim under this benefit it will not affect the other cover under your policy.



### Conversion option

If you choose to add conversion option it allows you to choose to convert all or part of your policy to a whole of life policy at any point before the end of the policy term.

If you have a joint life first event policy not in trust, you can choose to have whole of life cover on one or both lives assured, and whether the policy pays out when the first or last person dies. If you have a joint life first event policy in trust, you can only choose to have whole of life cover on both lives assured to pay out when the first person dies.

A whole of life policy provides cover for the rest of your life and will pay out the sum assured when either one or both lives assured die depending on the cover selected.

We won't ask you about changes to your personal circumstances when you convert. Your premiums will increase to pay for this new cover.



### Renewal option

If you choose to add renewal option it allows you to renew your policy at the end of the term for up to the same term as your original policy. The renewal will create a new policy, and any additional benefits included on your policy will continue, unless you've reached the age when these benefits stop and subject to the special conditions as defined in the Zurich Personal Protection terms and conditions.

You can renew your policy as many times as you like at any time before any life assured reaches age 70 as long as the policy will end before that life assured reaches 75 (if critical illness is included) or 90 (for life cover only).

We won't ask you about changes to your personal circumstances when you renew. Your premiums will usually increase to pay for this new cover.

## Minimum and maximum ages and terms

This table shows the minimum and maximum age you can be to start a policy, and the maximum age you can be when the policy ends. For example if the age is shown as 83, it means before your 84th birthday.

Type of cover	Minimum age at start date	Maximum age at start date	Maximum age at end of term	Minimum term	Maximum term
Life cover	16	83	89	1 year	50 years
– with renewal option		68	69		
– with conversion option		82	83		
Critical illness cover	16	69	74	5 years	40 years
– with renewal option		64	69		
Additional benefits which can end before the main cover					
Waiver of premium	16	54	69	1 year	As main cover
Total permanent disability	16	65	70	5 years	40 years
Multi-fracture cover	16	64	69	5 years	As main cover

If you have one of the additional benefits detailed in this table on your policy, when you reach the maximum age for that benefit we'll remove it and stop charging you for it. For total permanent disability, if your policy covers two people, this change will take place when the oldest one of you reaches their 71st birthday.

# What conditions does critical illness benefit cover?

If critical illness is included on your policy, we'll pay the sum assured if you are diagnosed with one of the conditions listed below. If you have chosen to add children's benefit and your child is diagnosed with a critical illness during the term of the policy we will pay the lower of £25,000 or 50% of the lump sum. If you've selected Family Income cover, we'll pay the benefit as a lump sum. This will be the lower of £25,000 or 50% of the sum assured multiplied by the remaining months left on the policy.

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

**Aplastic anaemia** – with permanent bone marrow failure

**Bacterial meningitis** – resulting in permanent symptoms

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

**Blindness** – permanent and irreversible

**Cancer** – excluding less advanced cases

**Cardiac arrest** – with insertion of a defibrillator

**Cardiomyopathy** – of specified severity

**Coma** – with associated permanent symptoms

**Coronary artery bypass graft**

**Creutzfeldt-Jakob disease**

**Deafness** – permanent and irreversible

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

**Encephalitis** – resulting in permanent symptoms

**Heart attack** – of specified severity

**Heart surgery** – with thoracotomy

**Heart-valve replacement or repair**

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

**Interstitial lung disease**

**Kidney failure** – requiring permanent dialysis

**Liver failure** – end stage

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

**Loss of speech** – total permanent and irreversible

**Major organ transplant** – from another donor

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

**Multiple sclerosis**

**Paralysis of limb** – total and irreversible

**Parkinson plus syndromes** – resulting in permanent symptoms

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

**Pneumonectomy** – for disease or 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

**Respiratory failure** – of specified severity

**Spinal stroke**

**Stroke** – resulting in specified symptoms

**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 20% of the face's surface area

**Traumatic brain injury** – resulting in permanent symptoms

## Critical illness additional payment conditions

We'll also cover you for some additional payment conditions, listed below. We'll pay out the lower of £25,000 or 25% of the lump sum. If you've selected Family Income cover, we'll pay the benefit as a lump sum. This will be the lower of £25,000 or 25% of the sum assured multiplied by the remaining months left on the policy. This benefit will be paid if you are diagnosed with one of these conditions.

If you have chosen to add children's benefit and your child is diagnosed with one of the additional payment conditions, we'll pay the lower of £25,000 or 25% of the lump sum. If you've selected Family Income cover, we'll pay the benefit as a lump sum. This will be the lower of £25,000 or 25% of the sum assured multiplied by the remaining months left on the policy.

We'll pay a maximum of one claim for each additional payment condition for each person covered. If an additional payment condition claim is paid, this will not reduce the amount of cover provided by the policy.

**Less advanced cancer of the breast** – with surgical removal

**Less advanced cancer of the prostate** – of specified severity and treatment

Full definitions of the illnesses and the circumstances in which you can claim are detailed in the Zurich Personal Protection terms and conditions.

## What extra cover does Critical Illness Select offer?

If you include Critical Illness Select on your policy, in addition to the cover provided under critical illness, we'll pay the sum assured if you are diagnosed with one of the conditions listed below. If you've chosen to add children's benefit and your child is diagnosed with a critical illness during the term of the policy we'll pay the lower of £25,000 or 50% of the lump sum. If you've selected Family Income cover, we'll pay the benefit as a lump sum. This will be the lower of £25,000 or 50% of the sum assured multiplied by the remaining months left on the policy.

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

**Brain injury due to anoxia or hypoxia** – resulting in permanent symptoms

**Crohn's disease** – treated with two intestinal resections or total colectomy

**Heart failure** – of specified severity

**Intensive care** – 10 days continuous duration

**Mental health condition** – of specified severity

**Necrotising fasciitis**

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

**Peripheral vascular disease** – with bypass surgery

**Primary sclerosing cholangitis** – of specified severity

**Syringomelia or syringobulbia** – requiring surgery

## Critical Illness Select additional payment conditions

In addition to the additional payment conditions provided under critical illness, we'll pay out the lower of £25,000 or 25% of the lump sum. If you've selected Family Income cover, we'll pay the benefit as a lump sum. This will be the lower of £25,000 or 25% of the sum assured multiplied by the remaining months left on the policy. This benefit will be paid if you (or your child, if you have chosen to add children's benefit) are diagnosed with one of the conditions listed below.

**Aortic aneurysm** – with endovascular repair

**Aplastic anaemia** – of specified severity

**Bladder removal**

**Bowel disease** – with specified surgery

**Brain abscess drained via craniotomy**

**Carotid artery stenosis** – with surgical repair

**Cauda equina syndrome** – with permanent symptoms

**Central retinal artery occlusion or central retinal vein occlusion (eye stroke)** – resulting in permanent visual loss

**Cerebral or spinal aneurysm** – with specified surgery

**Cerebral or spinal arteriovenous malformation** – with specified surgery

**Coronary angioplasty**

**Diabetes Mellitus Type 1**

**Drug resistant epilepsy** – with specified surgery

**Facial reconstruction surgery**

**Guillain-Barré syndrome** – with persisting clinical symptoms

**Infective bacterial endocarditis**

**Less advanced cancer of the anus** – with surgical removal

**Less advanced cancer of the appendix, colon and rectum** – with specified surgery

**Less advanced cancer of the bile ducts** – with surgical removal

**Less advanced cancer of the cervix** – with specified surgery

**Less advanced cancer of the ovary** – with surgical removal

**Less advanced cancer of the pancreas** – with surgical removal

**Less advanced cancer of the renal pelvis (of the kidney) or ureter** – of specified severity

**Less advanced cancer of the small intestine** – with specified surgery

**Less advanced cancer of the stomach** – with surgical removal

**Less advanced cancer of the testicle** – with specified surgery

**Less advanced cancer of the thymus** – with surgical removal

**Less advanced cancer of the thyroid** – with surgical removal

**Less advanced cancer of the urinary bladder** – of specified severity

**Less advanced cancer of the uterus** – with specified surgery

**Less advanced cancer of the vagina** – with surgical removal

**Less advanced cancer of the vulva** – with surgical removal

**Less advanced cancer of other sites** – with surgical removal

**Liver resection**

**Non-malignant pituitary adenoma** – with specified treatment

**Pericarditis** – chronic constrictive pericarditis or requiring surgery

**Less advanced cancer of the gallbladder** – with surgical removal

**Less advanced cancer of the larynx** – with specified treatment

**Less advanced cancer of the lung and bronchus** – with specified surgery

**Less advanced cancer of the oesophagus** – with surgical removal

**Less advanced cancer of the oral cavity or oropharynx** – with surgical removal

**Removal of one or more lobe(s) of the lung**

**Significant hearing loss** – permanent and irreversible

**Significant visual loss** – permanent and irreversible

**Skin cancer** – 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

## Benefit uplift

If you're diagnosed before you're 50 with one of the following life-changing critical illnesses, we'll pay an additional amount. This additional amount will be:

- equal to the lower of £100,000 or the lump sum, on top of the lump sum that we'll pay out if you've selected decreasing, increasing or level cover, or
- equal to the lower of £100,000 divided by the number of remaining months left on the term of your policy or the sum assured, on top of the sum assured that we'll pay out if you've selected Family Income cover.

**Blindness** – permanent and irreversible

**Deafness** – permanent and irreversible

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

**Loss of speech** – total permanent and irreversible

**Loss of two hands or feet** – permanent physical severance

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

**Paralysis of two limbs** – total and irreversible

**Parkinson plus syndrome** – resulting in permanent symptoms

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

**Traumatic brain injury** – resulting in permanent symptoms

This benefit uplift does not apply to children's benefit.

Full definitions of the illnesses and the circumstances in which you can claim are detailed in the Zurich Personal Protection terms and conditions.

## What extra conditions does enhanced children's benefit offer?

If you've added enhanced children's benefit to your policy, we'll pay the lower of £25,000 or 50% of the lump sum. If you've selected Family Income cover, we'll pay the benefit as a lump sum. This will be the lower of £25,000 or 50% of the sum assured multiplied by the remaining months left on the policy. This benefit will be paid if your child is diagnosed with one of the following conditions:

**Cerebral palsy**

**Cystic fibrosis**

**Down's syndrome**

**Hydrocephalus** – treated with the insertion of a shunt

**Muscular dystrophy**

**Spina bifida**

Full definitions of the illnesses and the circumstances in which you can claim are detailed in the Zurich Personal Protection terms and conditions.



# After your policy starts

## Can I change my policy after it starts?

When you apply, you'll choose either life cover, critical illness cover or both. You can't change this later on.

You can make a range of changes to the additional benefits and cover on your policy after it starts, so that it can remain suitable for you if your circumstances change.

The following changes are available:

- Adding or removing any of the additional benefits available on the policy (except for renewal option or conversion option – you can't add these options once the policy has started).
- Increasing or reducing the amount of cover you have (if you have both life cover and critical illness, they must have the same amount of cover).
- Increasing or reducing the term of your policy.
- Changing the rate your policy increases or decreases if you have chosen increasing cover or decreasing cover.
- Removing the increasing cover option.
- Reviewing your premium if you've previously smoked and you have now given up smoking.

Details of minimum and maximum ages and terms are shown in the table on page 11.

Depending on the change, we may need to ask you about your personal circumstances to see if we are able to make the change.

Your premiums are likely to change if you make a change to your policy.

## Milestone benefit

Your policy may also include milestone benefit, which allows you to increase the amount of cover on your policy within 90 days of a significant life event (such as moving house, getting married or having a child). You won't have to tell us about any changes in your personal circumstances at the time.

The most you can increase your cover by with this benefit will usually be the lower of your original lump sum or £200,000. If you've selected Family Income cover, the most you can increase your monthly cover amount by with this benefit is the lower of your original monthly cover amount or £200,000 divided by the number of remaining months left on the term of your policy. 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).

Milestone benefit will be included on your policy unless we specifically exclude it on your 'Confirmation of terms'.

## Separation benefit

If you have a joint 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 personal circumstances.

## Gift inter vivos benefit

If you have a joint life second event policy, you may have the option to use part of your sum assured to create new single life policies. This will help cover the potential inheritance tax liability due if the life assured dies within 7 years of making a gift. You won't have to give us any more details about your personal circumstances.

# Cancelling your policy or making a claim

## Can I change my mind and cancel?

Yes you can. When you first take out your policy, we'll send details of how to cancel your policy if you've changed your mind. If you do cancel within the first 30 days, we'll refund any premiums you've paid.

You can cancel your policy at any time by contacting us to let us know, but if this is after the first 30 days we won't refund any premiums you've already paid towards your policy.

For more details, please see section 11 – Making a claim in the Zurich Personal Protection terms and conditions.

## How can I make a claim?

To make a claim, you, or the person dealing with your affairs, should contact us using the details below. We'll confirm what information we need in order to process the claim as quickly as possible.



### Call us on

0370 240 0073  
(opening hours: 9am to 5pm,  
Monday to Friday)



### Visit us online

Go to the **customer portal** at  
**[www.zurich.co.uk/customer-portal](http://www.zurich.co.uk/customer-portal)**  
or the Zurich website at  
**[www.zurich.co.uk/life-insurance/claim](http://www.zurich.co.uk/life-insurance/claim)**

## What about tax?

You won't have to pay income tax or capital gains tax on any benefits the policy pays out.

If you've taken out the policy for yourself, or the policy covers two people jointly where the life cover is paid after both of you have died, the sum assured payable on death should not form part of your estate for inheritance tax purposes, provided that the policy is written under a suitable trust. If the policy is not written in trust, the sum assured payable on death may be liable to inheritance tax. Please talk to your adviser about how this affects you and what arrangements you could make.

We've based this information on our understanding of current UK law and HM Revenue & Customs practice. Future changes in law and tax practice or individual circumstances could affect taxation.

# Other information

## How to complain

If you need to complain, please see the 'How to contact us' section on page 19. You can ask us for details of our complaints handling process.

If you're not satisfied with our response to your complaint, you can complain to:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This service is free to you and you can find out more by contacting the Financial Ombudsman Service. You do not have to accept a decision by the Financial Ombudsman Service and you are free to go to court instead if you wish.

## Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations, you may be entitled to compensation under the scheme.

Any compensation you receive under the scheme will be based on the FSCS's rules. For this type of policy, the scheme covers 100% of the claim. Please note that for life assurance products the FSCS's first responsibility is to ensure the cover continues rather than pay compensation.

If you need more information, you can contact the FSCS at:

Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU

Telephone: 0800 678 1100 or 020 7741 4100  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Financial strength

If you'd like to know more about our financial strength, including our Solvency and Financial Condition Report (SFCR) when available, please visit our website at [www.zurich.co.uk/SFCR](http://www.zurich.co.uk/SFCR)

## Terms and conditions

This key features document gives a summary of the Zurich Personal Protection policy. It doesn't include all the definitions, exclusions or terms and conditions.

We'll provide you with a copy of the full terms and conditions when your policy starts. If you would like a copy before then, please contact us direct.

We'll let you know if there are any changes to the terms and conditions. For details of changes we can make, see the 'Changes we can make to the terms and conditions' section of the Zurich Personal Protection terms and conditions.

If you'd like more information about critical illness cover the Association of British Insurers (ABI) has produced a Guide to Critical Illness. This is available on their website at [www.abi.org.uk](http://www.abi.org.uk) or you can contact us for a copy.

## Moving abroad

If you move abroad you need to tell us. This may result in you having tax obligations in that country. Please refer to the 'Moving abroad' section of the Zurich Personal Protection terms and conditions.

## Conflicts of interest

We make every effort to identify conflicts of interest. A conflict of interest is where the interests of our business conflict with those of a customer, or if there is a conflict between customers of the business. Once identified, we aim to either prevent the conflict or put steps in place to manage it so that it is no longer potentially detrimental to our customers.

We have processes in place to ensure we conduct our business lawfully, with integrity, and in line with current legislation. We operate in line with our conflicts of interest policy, available on request or on our website, which details the types of conflicts of interest that affect our business and how we aim to prevent or manage these. Where we cannot prevent or manage a conflict which may be detrimental to you, we will fully disclose it to you in line with our policy.

## Law

The policy is governed by the law of England.

## Our regulator

Zurich Assurance Ltd is an insurance company. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. We are entered on the Financial Services register under number 147672. This is on the website [www.fca.org.uk](http://www.fca.org.uk). You can phone the FCA free from a landline on 0800 111 6768.

## Communicating with you

Our policy documents and terms and conditions are in English and all communications with you will be in English.

# How to contact us

If you want to contact us before you buy this policy you can phone or write:



## Call us on

0370 850 5682  
Monday to Friday 8.30am to 5.30pm  
(excluding bank holidays). We may  
record or monitor calls to improve our  
service.

An answerphone is in operation  
outside office hours.



## Write to us at

Zurich Assurance Ltd  
Unity Place  
1 Carfax Close  
Swindon  
SN1 1AP

## Keep in touch

It's important that we keep in touch so, if you change your address or any of your contact details, please let us know. We'd like everyone to find it easy to deal with us. Please let us know if you need information about our policies and services in a different format.

**This key features document follows the Association of British Insurers  
Statement of Best Practice for Critical Illness Cover, May 2018.**

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