



The

STRONGEST

SERIOUS ILLNESS

PLAN

IN

IRELAND

NEW simplified definitions will result in us paying out up to **19% more Heart Attack** and **17% more Stroke claims.**

Source: Reinsurer Research, June 2014

NEW Simplified Heart Attack definition

We expect to pay up to 19% more heart attack claims.†

NEW Simplified Stroke definition

We expect to pay up to 17% more stroke claims.†

NEW Illnesses & partial payments

4 New
Full Illnesses

7 New
Partial Payments

14 Improved
Full Illnesses

5 Improved
Partial Payments

The **'Big Three' - Cancer, Heart Attack & Stroke** account for approximately **82%** of all claims paid.*

Specified Illnesses (as at 15 July 2014)	Company & Name of Plan					
	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Caledonian Term Assurance with Serious Illness Cover	Friends First Term Assurance	Irish Life Term Life Insurance	New Ireland Term Assurance Plan
Cancer	✓	✓	✓	✓	✓	✓
Heart Attack	✓ Best in Ireland	✓ of specified severity	✓ of specified severity	✓ of specified severity	✓ of specified severity	✓ of specified severity
Stroke	✓ Best in Ireland	✓ with permanent symptoms	✓ with permanent symptoms	✓ with permanent symptoms	✓ with permanent symptoms	✓ with permanent symptoms

Source: Zurich Life, July 2014

The **next 7** serious illnesses together account for approximately **12% - 14%** of claims paid.*

Specified Illnesses (as at 15 July 2014)	Company & Name of Plan					
	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Caledonian Term Assurance with Serious Illness Cover	Friends First Term Assurance	Irish Life Term Life Insurance	New Ireland Term Assurance Plan
Multiple Sclerosis (includes Devic's Disease)	e ✓	✓	✓	✓	✓	✓
Benign Brain Tumour	e ✓	✓	✓	✓	✓	✓
Heart Valve Replacement or Repair	✓	✓	✓	✓	✓	✓
Heart Structural Surgery	e ✓	✓	✓	✓	✓	✓
Parkinson's Disease	e ✓	✓	✓	✓	✓	✓
Kidney Failure	e ✓	✓	✓	✓	✓	✓
Coronary Artery Bypass Graft	e ✓	✓	✓	✓	✓	✓

Source: Zurich Life, July 2014

Important notes - please read

Zurich's Serious Illness Cover is subject to terms & conditions which are contained in the policy document. It is important to note that not all serious illnesses are covered under this policy. In order to make a valid claim policy specific conditions must be met and certain exclusions apply. You should refer to the policy document which is available on request from Zurich.

All details shown are for accelerated serious illness. For detailed illness definitions and the circumstances when a claim will be payable, please consult the policy document for each company.

e = enhanced

†Source: Reinsurer Research, June 2014

*Source: Zurich Life claims experience for 2013.

The remaining serious illnesses that we cover only account for approximately **0.5% - 2%** of claims paid.*

Specified Illnesses (as at 15 July 2014)	Company & Name of Plan					
	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Caledonian Term Assurance with Serious Illness Cover	Friends First Term Assurance	Irish Life Term Life Insurance	New Ireland Term Assurance Plan
Angioplasty for Coronary Artery Disease (Two vessels)	✓ (50% to max. €100,000)	✓ (Partial Payment 50% to max. €20,000)	✓ (Partial Payment 50% to max. €15,000)	✓ (Partial Payment 50% to max. €20,000)	✓ (Partial Payment 75% to max. €40,000)	✓ (Partial Payment 75% to max. €40,000)
Aorta Graft Surgery	✓	✓	✓	✓	✓	✓
Aplastic Anaemia	✓	✓	✓	✓	✓	✓
Bacterial Meningitis	✓	✓	✓	✓	✓	✓
Balloon Valvuloplasty	✓	✓	✓	✓	X	✓
Benign Spinal Cord Tumour	✓	✓	✓	✓	✓	✓
Blindness	✓	✓	✓	✓	✓	✓
Brain Injury - due to anoxia or hypoxia	n ✓	X	✓	✓	✓	X
Cardiac Arrest (with insertion of defibrillator)	✓	✓	✓	✓	✓	✓
Cardiomyopathy	✓	✓	✓	✓	✓	✓
Chronic Pancreatitis	X	X	✓	✓	✓	X
Chronic Rheumatoid Arthritis	✓	X	✓	✓	X	✓
Coma	e ✓	✓	✓	✓	✓	✓
Creutzfeldt-Jakob Disease (CJD)	✓	✓	✓	✓	✓	✓
Deafness	✓	✓	✓	✓	✓	✓
Encephalitis	✓	✓	✓	✓	✓	✓
HIV Infection	✓	✓	✓	✓	✓	✓
Intensive Care (requiring mechanical ventilation for 10 consecutive days)	✓	✓	✓	✓	✓	✓
Liver Failure	✓	✓	✓	✓	✓	✓
Loss of Hands or Feet	✓	✓	✓	✓	✓	✓
Loss of Independent Existence (based on "Activities of Daily Living")	✓	✓ From age 65	✓	✓	✓	✓
Loss of Speech	✓	✓	✓	✓	✓	✓
Major Organ Transplant	e ✓	✓	✓	✓	✓	✓
Motor Neuron Disease	✓	✓	✓	✓	✓	✓
Paralysis (one limb)	n ✓	✓ (Two limbs)	✓	✓	✓	✓
Parkinson Plus Syndromes (Incl Multiple System Atrophy (MSA) & Progressive Supra-nuclear Palsy (PSP))	e ✓	X (MSA and PSP covered)	X (MSA and PSP covered)	✓	✓	X (MSA and PSP covered)
Peripheral Vascular Disease	n ✓	✓	✓	✓	✓	✓
Permanent Total Disablement - to age 65 (based on 'Activities of Daily Work')	✓	✓	✓	✓	X	Optional
Pneumonectomy	e ✓	✓	✓	✓	✓	✓
Pre-senile Dementia (including Alzheimer's Disease)	✓	✓	✓	✓	✓	✓
Primary Pulmonary Hypertension	✓	✓	✓	✓	✓	✓
Primary Sclerosing Cholangitis	X	✓	✓	X	X	X
Pulmonary Artery Surgery	e ✓	✓	✓	✓	✓	✓
Severe Crohn's Disease	n ✓	✓	✓	✓	✓	✓
Severe Lung Disease	✓	✓	✓	✓	✓	✓
Short Bowel Syndrome	X	✓	✓	X	X	X
Systemic Lupus Erythematosus (SLE)	✓	✓	✓	✓	✓	✓
Terminal Illness	✓	✓	✓	✓	✓	✓
Third Degree Burns	e ✓	✓	✓	✓	✓	✓
Traumatic Head Injury	✓	✓	✓	✓	✓	✓

Source: Zurich Life, July 2014

Important Note

All details shown are for accelerated serious illness. For detailed illness definitions and the circumstances when a claim will be payable, please consult the policy document for each company.

e = enhanced

n = new

*Source: Zurich Life claims experience for 2013.

Comparison of Illnesses covered under Partial Payment Benefit

Specified Illnesses (as at 15 July 2014)	Company & Name of Plan					
	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Caledonian Term Assurance with Serious Illness Cover	Friends First Term Assurance	Irish Life Term Life Insurance	New Ireland Term Assurance Plan
Angioplasty (single vessel)	✓ 50% to max €5,000 e	✓ 50% to max €5,000	✗	✓ 50% to max €7,500	✓ 50% to max €10,000	✓ 50% to max €10,000
Brain Abscess – drained via craniotomy	✓	✓	✓	✓	✓	✓
Carcinoma in situ – Breast (treated by specific surgery)	✓ e	✓	✓	✓	✓	✓
Carcinoma in situ – Oesophagus (treated by specific surgery)	✓	✓	✓ (Ductal only)	✓ (Ductal only)	✓	✓
Carcinoma in situ – Testicular (requiring surgical removal of one or both testicles)	✓ n	✗	✗	✗	✗	✗
Carotid Artery Stenosis (treated by Endarterectomy or Angioplasty)	✓ e	✗	✓	✓	✓	✓
Cerebral Aneurysm	✓ n	✓	✓	✓	✓	✓
Cerebral Arteriovenous Malformation (treated by Endovascular repair)	✓ e	✓	✓	✓	✓	✓
Crohn's Disease treated with surgical intestinal resection	✓	✓	✓	✓	✓	✓
Early Stage Bladder Cancer (of specified advancement)	✓ n	✓	✓	✗	✓	✓
Implantable Cardioverter Defibrillator	✓ n	✗	✓	✓	✓	✓
Liver Resection	✓ e	✗	✓	✓	✓	✗
Loss of One Limb	✓ n	✓	✓	Full Payment	Full Payment	Full Payment
Low Level Prostate Cancer (with specific treatment)	✓	✓	✓	✓	✓	✓
Peripheral Vascular Disease (treated by Angioplasty)	✓ n	✗	✓	✓	✓	✓
Pituitary Tumour	✓ n	✗	✓	✓	✓	✓
Serious Accident Cover (28 consecutive days in hospital)	✓	✓	✓	✓	✓	✓
Severe Burns or 3rd Degree Burns (covering at least 10% of the body's surface)	✓	✓	✓	✓	✓	✓
Significant Visual Impairment (Permanent and Irreversible)	✓	✓	✓	✓	✓	✓
Single Lobectomy	✓	✓	✓	✓	✓	✓
Surgical Removal of One Eye	✓	✓	✓	✓	✓	✓
Syringomyelia or Syringobulbia	✓	✓	✓	✓	✓	✓
Ulcerative Colitis (treated by total colectomy)	✓	✓	✓	✓	✓	✓

Source: Zurich Life, July 2014

Important Note

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e = enhanced

n = new

NEW simplified Heart Attack definition

Until now, in order to qualify for a claim under the market standard "Heart Attack - Of Specified Severity" definition there was a severity hurdle related to the presence of troponins in the bloodstream. While evidence of raised troponins is still required, the severity hurdle has been removed. Based on research from our reinsurers, it is expected that this change will lead to an additional 19% of Heart Attack claims being payable compared to the previous definition.*

NEW simplified Stroke definition

When someone suffers a Stroke, they exhibit symptoms for a period of time. In most cases these symptoms are permanent but this is not always the case. With our new simplified "Stroke - Resulting in Specified Symptoms" definition the requirement for 'permanence' has been removed and replaced with '24 hours', making our definition significantly more generous than the market standard "Stroke - Resulting in Permanent Symptoms" definition. Based on research from our reinsurers, it is expected that this change will lead to an additional 17% of Stroke claims being payable compared to the previous definition.*

Comparison of Additional Benefits

Specified Illnesses (as at 15 July 2014)	Company & Name of Plan					
	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Caledonian Term Assurance with Serious Illness Cover	Friends First Term Assurance	Irish Life Term Life Insurance	New Ireland Term Assurance Plan
3 month reinstatement clause (allowing valid claims)	✓ Unique	X	X	X	X	X
The policyholder, his/her legal representatives or the assignee of the policy have the right to pay the unpaid premiums due on the policy within three months of the date on which the first unpaid premium was due and have the policy reinstated. The policy can be reinstated even if a claim has arisen, in which case, valid claims may be paid. The policy cannot be reinstated if we receive a written request from the policyholder to cancel the policy.						
Broken Bones Payment	X	X	X	X	X	Optional
Children's Benefit Life/Serious Illness	✓ to age 18 21 if in FTE*	✓ to age 21	✓ to age 18 21 if in FTE*	✓ to age 21	✓ to age 21	✓ to age 18 21 if in FTE*
Guaranteed Insurability	✓	X	✓	✓	✓	✓
Hospital Cash	Optional Max. €300 per day	X	X	Optional Max. €120 per day	Optional Max. €260 per day	Optional Max. €300 per day
Inflation Protection Option	Optional Sum Insured 3% Premium 4.5% e	Optional Sum Insured 3% Premium 4%	Optional Sum Insured 3% Premium 4%	Optional Sum Insured 5% Premium 8%	Optional Sum Insured 3% Premium 5%	Optional Sum Insured 3% Premium 3%
Long-term Care Conversion	✓	X	X	X	X	X
Overseas Surgery Benefit	✓ €12,500	X	X	✓ €7,000	X	X
Personal Accident Cover	Optional Max. €400 per week	X	X	X	Optional Max. €400 per week	Optional Max. €300 per week
Protection Continuation Option	e Optional	Optional	Optional (Life Cover only)	Optional	Optional	Optional
PTD 'Own' Occupation	Optional to age 65	X	X	Optional to age 60	X	Optional
Surgical Cash	Optional to age 65	X	X	X	X	Optional
Waiver of Premium	Optional to age 60	X	X	Optional to age 60	X	X

* FTE = Full Time Education

Source: Zurich Life, July 2014.

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e = enhanced

*Source: Reinsurer Research, June 2014.

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