

# STILL THE STRONGEST PROTECTION PLAN IN IRELAND.



## **Strongest Cancer definition –**

Cancer in situ definition means that we cover all sites that are treated by surgery.



**Serious Illness Guaranteed Insurability Option** allows best-in-market flexibility.

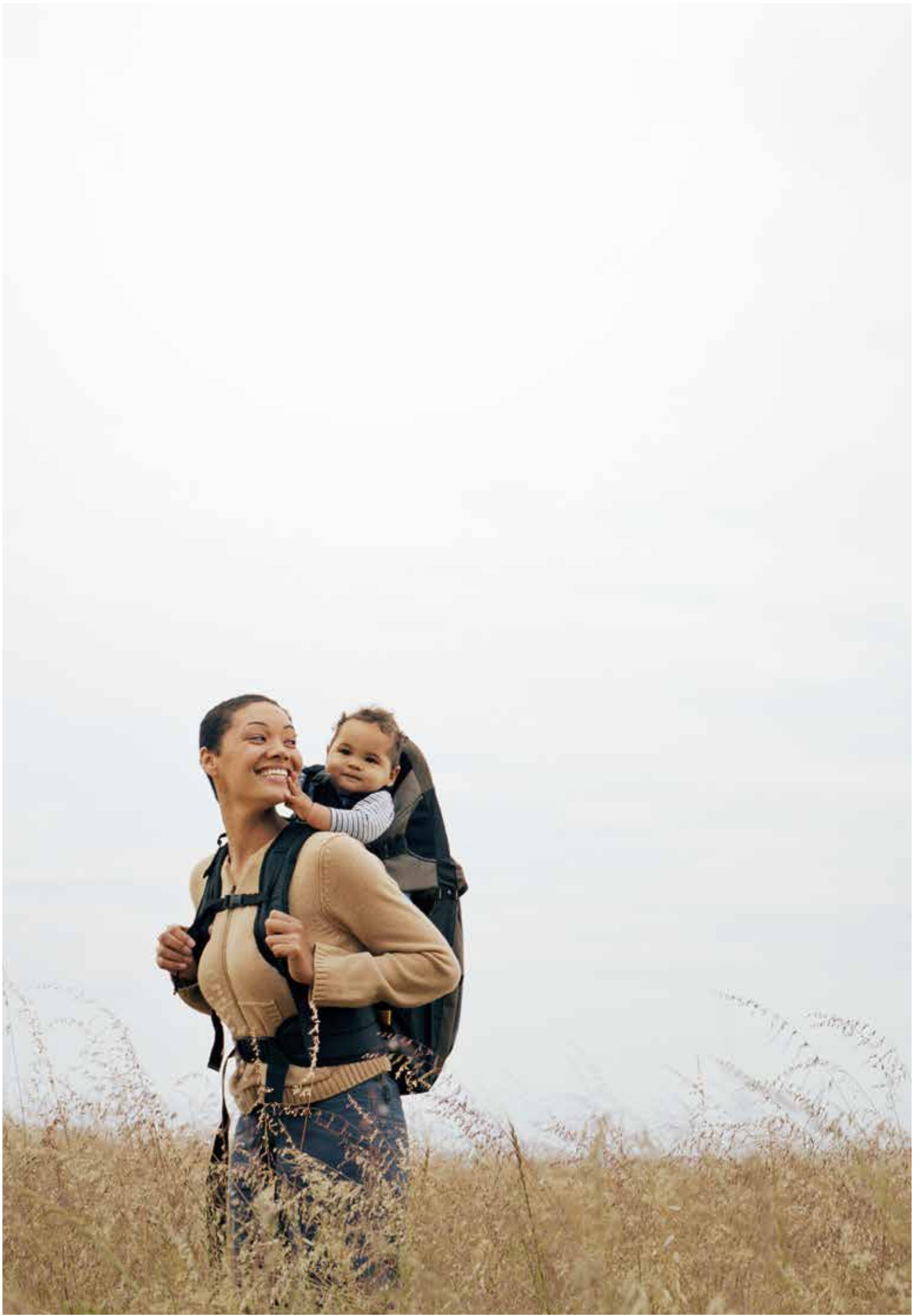
## **Illnesses & Partial Payments**

**2 New** Full Illnesses

**2 Improved** Full Illnesses

**6 New and Improved** Partial Payments

**All Definitions in line with ABI (Association of British Insurers)**



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

Specified Illnesses (as at 15 August 2016)	Company & Name of Plan					
	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Royal London Term Assurance with Serious Illness Cover	Friends First Term Assurance	Irish Life Term Life Insurance	New Ireland Term Assurance Plan
<b>Cancer</b> Excluding Less Advanced Cases	✓	✓	✓	✓	✓	✓
<b>Heart Attack</b> With Clinical Proof	✓	✓ of specified severity	✓	✓ of specified severity	✓ of specified severity	✓ of specified severity
<b>Stroke</b> Resulting in Specified Symptoms	✓	✓ with permanent symptoms	✓	✓ with permanent symptoms	✓ with permanent symptoms	✓ with permanent symptoms

Source: Zurich Life, August 2016.

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

Specified Illnesses (as at 15 August 2016)	Company & Name of Plan					
	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Royal London Term Assurance with Serious Illness Cover	Friends First Term Assurance	Irish Life Term Life Insurance	New Ireland Term Assurance Plan
<b>Benign Brain Tumour</b> Resulting in Permanent Symptoms	✓	✓	✓	✓	✓	✓
<b>Coronary Artery Bypass Graft</b>	✓	✓	✓	✓	✓	✓
<b>Heart Structural Repair</b> With Thoracotomy	✓	✓	✓	✓	✓	✓
<b>Heart Valve Replacement or Repair</b> With Surgery to Divide the Breastbone	✓	✓	✓	✓	✓	✓
<b>Kidney Failure</b> Requiring Permanent Dialysis	✓	✓	✓	✓	✓	✓
<b>Multiple Sclerosis</b> With Persisting Symptoms	✓	✓ but continuous period of 6 months	✓	✓ but continuous period of 6 months	✓	✓ but continuous period of 6 months
<b>Parkinson's Disease</b> Resulting in Permanent Symptoms	✓	✓	✓	✓	✓	✓

Source: Zurich Life, August 2016.

### 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.

\* Source: Zurich Life claims experience for 2015.

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

Specified Illnesses (as at 15 August 2016)	Company & Name of Plan					
	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Royal London 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	✓ (50% to max. €100,000)	✓ (Partial Payment 50% to max. €20,000)	✓ (Partial Payment 50% to max. €50,000)	✓ (Partial Payment 50% to max. €15,000)	✓ (Partial Payment 70% to max. €40,000)	✓ (Partial Payment 75% to max. €40,000)
Aorta Graft Surgery	✓	✓	✓	✓	✓	✓
Aplastic Anaemia Of Specified Severity	✓	✓	✓	✓	✓	✓
Bacterial Meningitis Resulting in Permanent Symptoms	✓	✓	✓	✓	✓	✓
Balloon Valvuloplasty	✓	✓	✓	✓	✓	✓
Benign Spinal Cord Tumour Resulting in Permanent Symptoms or Requiring Surgery	✓	✓	✓	✓	✓	✓
Blindness Permanent and Irreversible	✓	✓	✓	✓	✓	✓
Brain Injury due to Anoxia / Hypoxia Resulting in Permanent Symptoms	✓	X	✓	✓	✓	X
Cardiac Arrest With Insertion of Defibrillator	✓	✓	✓	✓	✓	✓
Cardiomyopathy Permanent and of Specified Severity	✓	✓	✓	✓	✓	✓
Chronic Pancreatitis	X	X	✓	✓	✓	X
Chronic Rheumatoid Arthritis Of Specified Severity	Updated X	X	✓	✓	X	✓
Coma With Associated Permanent Symptoms	✓	✓ but required continuous period of 96 hours	✓	✓	✓	✓
Coronary Artery Bypass Graft	✓	✓	✓	✓	✓	✓
Creutzfeldt-Jakob Disease (CJD) Resulting in Permanent Symptoms	✓	✓	✓	✓	✓	✓
Deafness Permanent and Irreversible	✓	✓	✓	✓	✓	✓
Encephalitis Resulting in Permanent Symptoms	✓	✓	✓	✓	✓	✓
HIV Infection Caught in the EU, North America, Australia or New Zealand from a Blood Transfusion, a Physical Assault or at Work	✓	✓	✓	✓	✓	✓
Intensive Care Requiring mechanical ventilation for 10 consecutive days	✓	✓	✓	✓	✓	✓
Kidney Failure Requiring Permanent Dialysis	✓	✓	✓	✓	✓	✓
Liver Failure End Stage	✓	✓	✓	✓	✓	✓
Loss of One Limb Permanent Physical Severance	Improved ✓	✓ but two limbs	✓	✓ but two limbs	✓	✓
Loss of Independent Existence (*covered under PTD)	✓	✓*	✓	✓	✓	✓
Loss of Speech Permanent and Irreversible	✓	✓	✓	✓	✓	✓
Major Organ Transplant From Another Donor	✓	✓	✓	✓	✓	✓
Motor Neurone Disease and Specified Diseases of the Motor Neurones Resulting in Permanent Symptoms	Improved ✓	✓ but only Motor Neurone Disease	✓ but only Motor Neurone Disease	✓ but only Motor Neurone Disease	✓ but only Motor Neurone Disease	✓ but only Motor Neurone Disease
Muscular Dystrophy	✓ covered in Loss of Independent Existence	✓ covered in Loss of Independent Existence	✓	✓ covered in Loss of Independent Existence	✓ covered in Loss of Independent Existence	✓
Neuromyelitis optica (Devic's disease)	✓ covered in Multiple Sclerosis	✓ but continuous period of 6 months	✓ but continuous period of 6 months	✓	✓	✓
Necrotising Fasciitis	New ✓	X	X	X	X	X
Paralysis	✓	✓ but two limbs	✓	✓	✓	✓
Parkinson's Disease Resulting in Permanent Symptoms	✓	✓	✓	✓	✓	✓
Parkinson Plus Syndromes Resulting in Permanent Symptoms	✓	X	✓	✓	✓	X
Peripheral Vascular Disease With Bypass Surgery	✓	✓	✓	✓	✓	✓

	Company & Name of Plan					
Specified Illnesses (as at 15 August 2016)	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Royal London Term Assurance with Serious Illness Cover	Friends First Term Assurance	Irish Life Term Life Insurance	New Ireland Term Assurance Plan
Permanent Total Disablement to age 65 Based on Activities of Daily Work	✓	✓	✓	✓	X	Optional
Pneumectomy Removal of a Complete Lung	✓	✓	✓	✓	✓	✓
Pre-senile Dementia (Including Alzheimer's Disease) Resulting in Permanent Symptoms	✓	✓ and not pre-senile	✓ and not pre-senile	✓	✓ and not pre-senile	✓
Primary Pulmonary Hypertension Of Specified Severity	✓	✓	✓	✓	✓	✓
Primary Sclerosing Cholangitis	X	✓	✓	X	X	X
Progressive Supra-nuclear Palsy Of Specified Severity	✓ covered in Parkinson Plus Syndromes	✓	✓ covered in Parkinson Plus Syndromes	✓ covered in Parkinson Plus Syndromes	✓ covered in Parkinson Plus Syndromes	✓
Pulmonary Artery Surgery With Surgery to Divide the Breastbone	✓	✓	✓	✓	✓	✓
Severe Crohn's Disease With Persistent Symptoms that has not Responded to Surgical Intestinal Resection	✓	✓	✓	✓	✓	✓
Severe Lung Disease Of Specified Severity	✓	✓	✓	✓	✓	✓
Short Bowel Syndrome	X	✓	✓	X	X	X
Spinal Stroke Resulting in Permanent Symptoms	New ✓	X	✓	X	X	X
Systematic Lupus Erythematosus (SLE) Of Specified Severity	✓	✓	✓	✓	✓	✓
Terminal Illness	✓	✓	✓	50% to max. €15,000	✓	✓
Third Degree Burns Of Specified Severity	✓	✓	✓ but 50% of face	✓ but 50% of face	✓	✓
Traumatic Brain Injury Resulting in Permanent Symptoms	✓	✓	✓	✓	✓	✓

#### 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.

Source: Zurich Life, August 2016.

\* Source: Zurich Life claims experience for 2015.

# Comparison of Illnesses covered under Partial Payment Benefit

	Company & Name of Plan					
Specified Illnesses (as at 15 August 2016)	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Royal London 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	50% to max. €5,000	50% to max. €5,000	50% to max. €7,500	75% to max. €7,500	50% to max. €5,000
Brain Abscess drained via craniotomy	✓	✓	✓	✓	✓	✓
Cancer in situ with surgery	✓ Best in Ireland	✓ limited	✓ limited	✓ limited	✓ limited	✓ limited
Carotid Artery Stenosis treated by endarterectomy or angioplasty	✓	X	✓	✓	✓	✓
Central Retinal Artery Occlusion or Central Retinal Vein Occlusion resulting in permanent visual impairment	✓ New	X	X	X	X	X
Cerebral Aneurysm with surgery or radiotherapy	✓	✓	✓	✓	✓	✓
Cerebral Arteriovenous Malformation treated by craniotomy or endovascular repair	✓	✓	✓	✓	✓	✓
Crohn's Disease treated with surgical intestinal resection	✓	✓	✓	✓	✓	✓
Cystectomy complete removal of the urinary bladder	✓ New	X	X	X	X	X
Early Stage Bladder Cancer of specified advancement	✓	✓	✓ but required surgical removal of bladder	X	✓	✓
Implantable Cardioverter Defibrillator	✓	X	✓	✓	✓	✓
Liver Resection	✓	X	✓	✓	✓	X
Low-level Prostate Cancer with Gleason score between 2 and 6 and with specific treatment	✓	✓	✓	✓	✓	✓
Neuroendocrine Tumour of Low Malignant Potential with surgery	✓ New	X	X	X	X	X
Ovarian Tumour of Borderline Malignancy / Low Malignant Potential with surgical removal of an ovary	✓ New	X	X	X	X	X
Peripheral Vascular Disease treated by angioplasty	✓	X	✓	✓	✓	✓
Permanent Pacemaker Insertion	✓ New	X	X	X	X	X
Pituitary Tumour resulting in permanent symptoms or surgery	✓	X	✓	✓	✓	✓
Serious Accident Cover at least 28 consecutive days in hospital	✓	✓	✓	✓	✓	✓
Severe Burns or Third- Degree Burns covering at least 10% of the body's surface	✓	✓ 5% of the body's surface and extends to 25% of face	✓ and extends to 25% of face	✓ 5% of the body's surface and extends to 25% of face	✓ 5% of the body's surface	✓
Significant Visual Impairment permanent and irreversible	✓	✓	✓	✓	✓	✓
Single Lobectomy	✓	✓	✓	✓	✓	✓
Surgical Removal of One Eye	✓	✓	✓	✓	✓	✓

	Company & Name of Plan					
Specified Illnesses (as at 15 August 2016)	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Royal London Term Assurance with Serious Illness Cover	Friends First Term Assurance	Irish Life Term Life Insurance	New Ireland Term Assurance Plan
Syringomyelia or Syringobulbia of specified severity	✓	✓	✓	✓	✓	✓
Ulcerative Colitis treated with total colectomy	✓	✓	✓	✓	✓	✓

#### 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.

Source: Zurich Life, August 2016.

## Comparison of Additional Benefits

	Company & Name of Plan					
Specified Illnesses (as at 15 August 2016)	Zurich Life Guaranteed Term Protection	Aviva Flexible Protection Cover	Royal London 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%	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	✓ Unique	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	Optional	Optional	Optionalw	Optional	Optional	Optional
PTD 'Own' Occupation	Optional Max. €400 per week	X	X	Optional to age 60	X	Optional
Serious Illness to Life Guaranteed Insurability	✓ Unique	X	X	X	X	X
Surgical Cash	Optional Max. €400 per week	X	X	X	X	Optional
Waiver of Premium	Optional Max. €400 per week	X	X	Optional to age 60	X	X

#### 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.

Source: Zurich Life, August 2016.

\*FTE = Full Time Education.

**Zurich Life Assurance plc**

Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578 Website: [www.zurichlife.ie](http://www.zurichlife.ie)

Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

---

Intended for distribution within the Republic of Ireland.

Print Ref: ZURL LSA 327 0916

