

# SERIOUS ILLNESS ALL WRAPPED UP

with the strongest protection  
plan in ireland



We have made improvements to our Serious Illness contract to ensure that Zurich remains the strongest protection plan in Ireland.

## New Partial Payments

- Aortic Aneurysm - with endovascular repair
- Early Stage Thyroid Cancer - of specified advancement

## New Child Specific Serious Illnesses **FIRST IN IRELAND**

We have enhanced our Parental Respite Cover benefit, adding a number of child-specific serious illnesses to help parents with important financial breathing space.

- Cystic Fibrosis
- Spina Bifida
- Cerebral Palsy

## New Booster Serious Illness Benefit **FIRST IN IRELAND**

We will make an additional payment to customers if diagnosed with certain, specific, life-changing Serious Illnesses, of 200% of their Sum Assured (subject to a maximum additional payment of €50k).

- For under 45's, if diagnosed with Alzheimer's disease, Dementia, Motor Neurone Disease, Parkinson's Plus Syndromes.
- Or for Blindness, Coma, Loss of hands/feet, Loss of independent existence, Loss of speech, Paralysis of any limb, Third degree burns, Traumatic head injury.

## The 'Big Three' - Cancer, Heart Attack & Stroke account for approximately 86% of claims paid.\*

| Specified Illnesses<br>(as at August 2019)       | Company & Name of Plan                       |                                       |                                      |                                       |  |
|--|--|---------------------------------------|--------------------------------------|---------------------------------------|--|
|  | Zurich Life<br>Guaranteed Term<br>Protection | Aviva<br>Flexible Protection<br>Cover | Irish Life<br>Term Life<br>Insurance | New Ireland<br>Term<br>Assurance Plan | Royal London<br>Term Assurance with<br>Serious Illness Cover |
| <b>Cancer</b><br>Excluding Less Advanced Cases   | ✓  | ✓                                     | ✓                                    | ✓                                     | ✓  |
| <b>Heart Attack</b><br>With Clinical Proof       | ✓  | ✓<br>of specified severity            | ✓                                    | ✓                                     | ✓  |
| <b>Stroke</b><br>Resulting in Specified Symptoms | ✓  | ✓<br>with permanent symptoms          | ✓                                    | ✓<br>with permanent symptoms          | ✓  |

Source: Zurich Life, August 2019.

## The next 8 serious illnesses together account for approximately 10% of claims paid.\*

| Specified Illnesses<br>(as at August 2019)  | Company & Name of Plan                       |   |   |   |  |
|---|--|---|---|---|--|
|   | Zurich Life<br>Guaranteed Term<br>Protection | Aviva<br>Flexible Protection<br>Cover         | Irish Life<br>Term Life<br>Insurance          | New Ireland<br>Term<br>Assurance Plan         | Royal London<br>Term Assurance with<br>Serious Illness Cover |
| <b>Angioplasty for<br/>Coronary Artery Disease</b>                                    | ✓<br>(50% to max. €100,000)                  | ✓<br>(Partial Payment 50% to max.<br>€20,000) | ✓<br>(Partial Payment 70% to max.<br>€40,000) | ✓<br>(Partial Payment 75% to max.<br>€50,000) | ✓<br>(Partial Payment 50% to max.<br>€50,000)                |
| <b>Bacterial Meningitis</b><br>Resulting in Permanent Symptoms                        | ✓  | ✓   | ✓   | ✓   | ✓  |
| <b>Benign Brain Tumour</b><br>Resulting in Permanent Symptoms                         | ✓  | ✓   | ✓   | ✓   | ✓  |
| <b>Cardiomyopathy</b><br>Permanent and of Specified Severity                          | ✓  | ✓   | ✓   | ✓   | ✓  |
| <b>Coronary Artery<br/>Bypass Graft</b>   | ✓  | ✓   | ✓   | ✓   | ✓  |
| <b>Heart Valve<br/>Replacement or Repair</b><br>With Surgery to Divide the Breastbone | ✓  | ✓   | ✓   | ✓   | ✓  |
| <b>Multiple Sclerosis</b>   | ✓  | ✓<br>but continuous period of<br>6 months     | ✓<br>with past or present<br>symptoms         | ✓   | ✓<br>but continuous period of<br>3 months                    |
| <b>Parkinson's Disease</b><br>Resulting in Permanent Symptoms                         | ✓  | ✓   | ✓   | ✓   | ✓  |

### 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.

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 2018.

The remaining serious illnesses that we cover only account for approximately **4%** of claims paid.\*

| Specified Illnesses<br>(as at August 2019)   | Company & Name of Plan                           |  |  |                                       |  |
|--|--|--|--|---------------------------------------|--|
|  | Zurich Life<br>Guaranteed Term<br>Protection     | Aviva<br>Flexible Protection<br>Cover              | Irish Life<br>Term Life<br>Insurance             | New Ireland<br>Term<br>Assurance Plan | Royal London<br>Term Assurance with<br>Serious Illness Cover |
| Aorta Graft Surgery  | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Aplastic Anaemia<br>Of Specified Severity  | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Balloon Valvuloplasty  | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Benign Spinal Cord Tumour<br>Resulting in Permanent Symptoms or<br>Requiring Surgery   | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Blindness<br>Permanent and Irreversible  | ✓<br>6/60 on<br>Snellen Chart                    | ✓<br>3/60 on<br>Snellen Chart                      | ✓<br>3/60 on<br>Snellen Chart                    | ✓<br>3/60 on<br>Snellen Chart         | ✓<br>3/60 on<br>Snellen Chart                                |
| Brain Injury due to<br>Anoxia / Hypoxia<br>Resulting in Permanent Symptoms   | ✓  | X  | ✓  | ✓                                     | ✓  |
| Cardiac Arrest<br>With Insertion of Defibrillator  | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Chronic Pancreatitis   | X  | X  | ✓  | ✓                                     | ✓  |
| Chronic Rheumatoid Arthritis<br>Of Specified Severity  | X  | X  | X  | X                                     | ✓  |
| Coma<br>With Associated Permanent Symptoms   | ✓  | ✓<br>but required continuous period<br>of 96 hours | ✓  | ✓                                     | ✓  |
| Creutzfeldt-Jakob Disease (CJD)<br>Resulting in Permanent Symptoms   | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Deafness<br>Permanent and Irreversible   | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Dementia<br>(Including Alzheimer's Disease)<br>Resulting in Permanent Symptoms   | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Encephalitis<br>Resulting in Permanent Symptoms  | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Heart Structural Repair<br>With Thoracotomy  | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| HIV Infection<br>Caught in the EU, North America, Australia<br>or New Zealand from a Blood Transfusion, a<br>Physical Assault or at Work | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Intensive Care<br>Requiring Mechanical Ventilation for 10<br>Consecutive Days  | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Kidney Failure<br>Requiring Permanent Dialysis   | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Liver Failure<br>End Stage   | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Loss of Independent Existence<br>(*covered under PTD)  | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Loss of One Limb<br>Permanent Physical Severence   | ✓  | ✓<br>but two limbs                                 | ✓  | ✓                                     | ✓  |
| Loss of Speech<br>Permanent and Irreversible   | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Major Organ Transplant<br>From Another Donor   | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Motor Neurone Disease and<br>Specified Diseases of the Motor<br>Neurones<br>Resulting in Permanent Symptoms                              | ✓  | ✓<br>but only Motor Neurone Disease                | ✓  | ✓<br>but only Motor Neurone Disease   | ✓  |
| Muscular Dystrophy   | ✓<br>covered in Loss of Independent<br>Existence | ✓<br>covered in Loss of Independent<br>Existence   | ✓<br>covered in Loss of Independent<br>Existence | ✓                                     | ✓  |
| Necrotising Fasciitis  | ✓  | X  | X  | ✓                                     | ✓  |
| Neuromyelitis optica<br>(Devic's disease)  | ✓<br>covered in Multiple Sclerosis               | ✓<br>but continuous period of<br>6 months          | ✓<br>with past or present symptoms               | ✓                                     | ✓<br>but continuous period of<br>6 months                    |
| Paralysis  | ✓  | ✓<br>but two limbs                                 | ✓  | ✓                                     | ✓  |
| Parkinson Plus Syndromes<br>Resulting in Permanent Symptoms  | ✓  | X  | ✓  | ✓                                     | ✓  |
| Peripheral Vascular Disease<br>With Bypass Surgery   | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Permanent Total Disablement<br>to age 65<br>Based on Activities of Daily Work  | ✓  | ✓  | X  | Optional                              | ✓  |
| Pneumonectomy<br>Removal of a Complete Lung  | ✓  | ✓  | ✓  | ✓                                     | ✓  |
| Primary Pulmonary Hypertension<br>Of Specified Severity  | ✓  | ✓  | ✓  | ✓                                     | ✓  |

| Specified Illnesses<br>(as at August 2019)  | Company & Name of Plan                       |                                       |                                      |                                       |  |
|---|--|---------------------------------------|--------------------------------------|---------------------------------------|--|
|   | Zurich Life<br>Guaranteed Term<br>Protection | Aviva<br>Flexible Protection<br>Cover | Irish Life<br>Term Life<br>Insurance | New Ireland<br>Term<br>Assurance Plan | Royal London<br>Term Assurance with<br>Serious Illness Cover |
| Primary Sclerosing Cholangitis  | X  | ✓                                     | X                                    | ✓                                     | ✓  |
| Pulmonary Artery Surgery<br>With Surgery to Divide the Breastbone   | ✓  | ✓                                     | ✓                                    | ✓                                     | ✓  |
| Severe Crohn's Disease<br>With Persistent Symptoms that has not<br>Responded to Surgical Intestinal Resection | ✓  | ✓                                     | ✓                                    | ✓                                     | ✓  |
| Severe Lung Disease<br>Of Specified Severity  | ✓  | ✓                                     | ✓                                    | ✓                                     | ✓  |
| Short Bowel Syndrome  | X  | ✓                                     | X                                    | ✓                                     | ✓  |
| Spinal Stroke<br>Resulting in Permanent Symptoms  | ✓  | X                                     | ✓                                    | ✓                                     | ✓  |
| Systematic Lupus Erythematosus<br>(SLE)<br>Of Specified Severity  | ✓  | ✓                                     | ✓                                    | ✓                                     | ✓  |
| Terminal Illness  | ✓  | ✓                                     | ✓                                    | ✓                                     | ✓  |
| Third Degree Burns<br>Of Specified Severity   | ✓  | ✓                                     | ✓                                    | ✓                                     | ✓<br>or 50% of face  |
| Traumatic Brain Injury<br>Resulting in Permanent Symptoms   | ✓  | ✓                                     | ✓                                    | ✓                                     | ✓  |

**Important note**

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 2019.

\* Source: Zurich Life claims experience for 2018.

# Comparison of Illnesses covered under Partial Payment Benefit

| Specified Illnesses<br>(as at August 2019)   | Company & Name of Plan                       |  |                                      |                                       |  |
|--|--|--|--------------------------------------|---------------------------------------|--|
|  | Zurich Life<br>Guaranteed Term<br>Protection | Aviva<br>Flexible Protection<br>Cover                  | Irish Life<br>Term Life<br>Insurance | New Ireland<br>Term<br>Assurance Plan | Royal London<br>Term Assurance with<br>Serious Illness Cover |
| Angioplasty (single vessel)  | ✓  | ✓  | ✓                                    | ✓                                     | ✓  |
| Aortic Aneurysm<br>With endovascular repair <span style="background-color: #0070C0; color: white; padding: 2px;">New</span>            | ✓  | X  | X                                    | ✓                                     | X  |
| Brain Abscess<br>Drained via Craniotomy  | ✓  | ✓  | ✓                                    | full payment                          | ✓  |
| Cancer in situ<br>With Surgery   | ✓  | limited  | limited                              | ✓                                     | ✓  |
| Carotid Artery Stenosis<br>Treated By Endarterectomy or Angioplasty  | ✓  | X  | ✓                                    | ✓                                     | ✓  |
| Central Retinal Artery Occlusion<br>or Central Retinal Vein Occlusion<br>resulting in Permanentvisual Impairment                       | ✓  | X  | ✓                                    | ✓                                     | ✓  |
| Cerebral Aneurysm<br>with Surgery or Radiotherapy  | ✓  | ✓  | ✓                                    | ✓                                     | ✓  |
| Cerebral Arteriovenous<br>Malformation<br>treated by Craniotomy or Endovascular<br>Repair  | ✓  | ✓  | ✓                                    | ✓                                     | ✓  |
| Crohn's Disease<br>treated with Surgical Intestinal Resection  | ✓  | ✓  | ✓                                    | ✓                                     | ✓  |
| Cystectomy<br>Complete Removal of the Urinary Bladder  | ✓  | X  | X                                    | ✓                                     | ✓  |
| Diabetes Mellitus Type 1   | ✓  | X  | X                                    | ✓                                     | X  |
| Early Stage Bladder Cancer<br>Of Specified Advancement   | ✓  | ✓  | ✓                                    | ✓                                     | ✓<br>but required surgical removal<br>of bladder             |
| Early Stage Thyroid Cancer<br>Of Specified Advancement <span style="background-color: #0070C0; color: white; padding: 2px;">New</span> | ✓  | X  | X                                    | ✓                                     | X  |
| Gastrointestinal Stromal Tumour<br>(GIST) of Low Malignant Potential<br>with Surgery   | ✓  | X  | X                                    | ✓                                     | ✓  |
| Implantable Cardioverter<br>Defibrillator  | ✓  | X  | ✓                                    | ✓                                     | ✓  |
| Liver Resection  | ✓  | X  | ✓                                    | ✓                                     | ✓  |
| Low-level Prostate Cancer<br>With Gleason Score between 2 and 6 and<br>with Specific Treatment   | ✓  | ✓  | ✓                                    | ✓                                     | ✓  |
| Neuroendocrine Tumour of Low<br>Malignant Potential<br>With Surgery  | ✓  | X  | X                                    | ✓                                     | ✓  |
| Ovarian Tumour of Borderline<br>Malignancy / Low Malignant<br>Potential<br>With Surgical Removal of an Ovary                           | ✓  | X  | X                                    | ✓                                     | ✓  |
| Peripheral Vascular Disease<br>Treated by Angioplasty  | ✓  | X  | ✓                                    | ✓                                     | ✓  |
| Permanent Pacemaker Insertion  | ✓  | X  | X                                    | ✓                                     | ✓  |
| Pituitary Tumour<br>Resulting in Permanent Symptoms or<br>Surgery  | ✓  | X  | ✓                                    | ✓                                     | ✓  |
| Serious Accident Cover<br>At Least 28 Consecutive Days in Hospital   | ✓  | ✓  | ✓                                    | ✓                                     | ✓  |
| Severe Burns or Third Degree<br>Burns<br>Covering At Least 10% of the Body's Surface   | ✓  | 5% of the body's surface and<br>extends to 25% of face | 5% of the body's surface             | ✓                                     | ✓<br>and extends to 25% of face                              |
| Significant Visual Impairment<br>Permanent and Irreversible  | ✓  | ✓  | ✓                                    | ✓                                     | ✓  |
| Single Lobectomy   | ✓  | ✓  | ✓                                    | ✓                                     | ✓  |
| Surgical Removal of One Eye  | ✓  | ✓  | ✓                                    | ✓                                     | ✓  |
| Syringomyelia or Syringobulbia<br>Of Specified Severity  | ✓  | ✓  | ✓                                    | full payment                          | ✓  |
| Ulcerative Colitis<br>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 2019.

# Comparison of Additional Benefits

| Specified Illnesses<br>(as at August 2019)                           | Company & Name of Plan  |  |   |  |  |
|--|---|--|---|--|--|
|  | Zurich Life<br>Guaranteed Term<br>Protection                  | Aviva<br>Flexible Protection<br>Cover                      | Irish Life<br>Term Life<br>Insurance                          | New Ireland<br>Term<br>Assurance Plan                    | Royal London<br>Term Assurance with<br>Serious Illness Cover |
| Booster Payments <sup>1</sup><br>for certain Serious Illnesses       | Unique ✓  | X  | X   | X  | X  |
| 3 month reinstatement clause <sup>2</sup><br>(Allowing Valid Claims) | Unique ✓  | X  | X   | X  | X  |
| Broken Bones Payment   | X   | X  | X   | Optional   | X  |
| Parental Respite Cover<br>- Death of a Child                         | Updated<br>€7,000<br>Aged from birth<br>to 25yrs if in FTE*   | €5000<br>Aged 30 days to 21yrs<br>if in FTE*               | €7000<br>Aged from birth<br>to 25yrs if in FTE*               | €4000<br>Aged 6 months to 21yrs if in FTE*               | €5000<br>Aged 3 months to 21yrs                              |
| Parental Respite Cover<br>- Serious Illness of a Child               | 50% to max. €25,000<br>Aged from<br>birth to 25yrs if in FTE* | 50% to max. €25,000<br>Aged 30 days<br>to 21yrs if in FTE* | 50% to max. €25,000<br>Aged from birth<br>to 25yrs if in FTE* | 50% to max. €25,000 Aged 6<br>months to 21yrs if in FTE* | 50% to max. €25,000 Aged from<br>birth to 21yrs              |
| Parental Respite Cover - Children<br>Overseas Surgery Benefit        | €25,000<br>from birth to 25 yrs<br>if in FTE*                 | X  | X   | X  | X  |
| Guaranteed Insurability  | ✓   | X  | ✓   | ✓  | ✓  |
| Hospital Cash  | Optional<br>Max. €300 per day                                 | X  | Optional<br>Max. €260 per day                                 | Optional<br>Max. €300 per day                            | X  |
| Inflation Protection Option  | Optional<br>Sum Insured 3%<br>Premium 4.5%                    | Optional<br>Sum Insured 3%<br>Premium 4%                   | Optional<br>Sum Insured 3%<br>Premium 4.5%                    | Optional<br>Sum Insured 3%<br>Premium 3%                 | Optional<br>Sum Insured 3%<br>Premium 4%                     |
| Long-term Care Conversion  | Unique ✓  | X  | X   | X  | X  |
| Overseas Surgery Benefit   | ✓<br>€12,500  | X<br>Optional  | X   | X  | X  |
| Personal Accident Cover  | Optional<br>Max. €400 per week                                | X  | Optional<br>Max. €400 per week                                | Optional<br>Max. €300 per week                           | X  |
| Protection Continuation Option                                       | Optional  | Optional   | Optional  | Optional   | Optional   |
| PTD 'Own' Occupation   | Optional<br>to age 65   | X  | X   | Optional   | X  |
| Serious Illness to Life Guaranteed<br>Insurability                   | Unique ✓  | X  | X   | X  | X  |
| Surgical Cash  | Optional<br>to age 65   | X  | X   | Optional   | X  |
| Waiver of Premium  | Optional<br>to age 60   | X  | X   | 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 2019.  
\*FTE = Full Time Education.

- 1 We will make an additional payment to customers if diagnosed with certain, specific, life-changing Serious Illnesses, of 200% of their Sum Assured (subject to a maximum additional payment of €50k).
- For under 45's, if diagnosed with Alzheimer's disease, Dementia, Motor Neurone Disease, Parkinson's Plus Syndromes.
  - Or for Blindness, Coma, Loss of hands/feet, Loss of independent existence, Loss of speech, Paralysis of any limb, Third degree burns, Traumatic head injury.

- 2 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.

**Zurich Life Assurance plc**

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

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