

Financial peace of mind when you need it most

Critical illness claims



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No one likes to consider the possibility of being diagnosed with a critical illness. You may think it will never happen, and quite possibly it never will. But you can never be sure. Unfortunately a critical illness can strike anyone at any time in their life. The tables below show claims we've paid to customers who have been diagnosed with critical illnesses covered by our plans.

Examples of claims paid in 2010 – male

Age	Occupation	Reason for claim	Claim	Time plan held before claim
40	Office Manager	Heart Attack	£200,000	9 years
44	Surgeon	Cancer	£50,000	6 months
64	Grocer	Coronary Artery Bypass	£44,122	12 years
37	IT Consultant	Multiple Sclerosis	£144,282	5 years
32	Retail Manager	Stroke	£50,000	3 years
50	TV Engineer	Terminal Illness	£69,429	1 year

Examples of claims paid in 2010 – female

Age	Occupation	Reason for claim	Claim	Time plan held before claim
54	Accounts Supervisor	Breast Cancer	£60,000	3 years
53	Nurse	Heart Attack	£65,000	2 years
29	Primary School Teacher	Cervical Cancer	£87,500	9 months
47	Clerk	Multiple Sclerosis	£46,171	16 years
41	Admin Manager	Benign Brain Tumour	£143,000	4 years
61	Accounts Manager	Terminal Illness	£142,058	8 years

Why it pays to choose Zurich

We have over 250,000 people in the UK who trust Zurich to help take care of their financial needs if they were diagnosed with a critical illness covered by one of our plans.

We take an open and honest approach when dealing with critical illness claims paying valid claims as quickly and efficiently as possible. If we don't believe your claim is valid, we'll let you know why.

Taking out critical illness cover with Zurich, helps give you valuable financial peace of mind, when you might need it most.

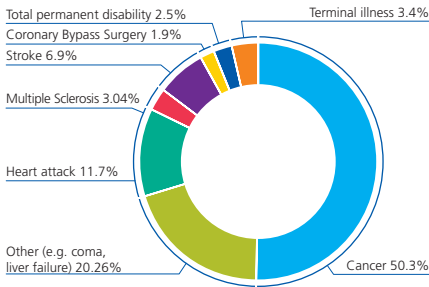
A closer look

The reasons for claims in the charts below are only a guide as there are some conditions that our plans exclude. For example, they do not cover less advanced cases of cancer, strokes that do not result in permanent symptoms or heart attacks below a certain severity.

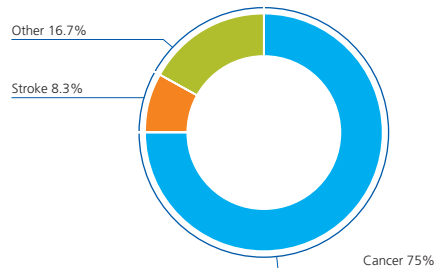
You can find full details of what the plans cover in either our booklet called 'Your guide to your cover' or in the Terms and Conditions. These will automatically be sent with your plan documents and are also available on request.

During 2010, the reasons for claims were:

Claims paid in 2010 – male and female



Claims paid in 2010 – children



Claims we paid in 2010

- Total payments: **£60.3m**
- Total number of claims paid: **787**
- Largest claim: **£750,000**

Claims we couldn't pay in 2010

In 2010, we were unable to pay 75 critical illness claims that were made because:

- 4 claims were declined because the customer didn't tell us about important medical or health information when they took out the plan
- 71 claims were declined because the condition being claimed for didn't meet the definition within the plan

Overall, we were able to pay 91.2% of all claims made in 2010.

Why we need all of the facts

It is very important to us that we are able to pay valid customer claims promptly at a time when you might need it most. In order for us to be able to do this we need you to fully and truthfully give us all the information we ask for when you apply for your plan. Failing to disclose all requested information could mean you and your family could be disappointed should you claim and receive a less than full payout or none at all. Speaking to your financial adviser can help to ensure that we have all the relevant information we need.

What you need to do next

If you suffer a critical illness, worrying about money might be the last thing on your mind. With Zurich's critical illness protection, you can relax knowing that you've taken steps to help secure your family's financial future. Zurich's critical illness cover can help provide you with financial protection for a range of critical conditions.

For more information about Zurich's critical illness protection plans, and to discuss your own personal critical illness protection needs, please speak to your financial adviser.

Zurich Assurance Ltd.
Registered in England and Wales under company
number 02456671. Registered Office: UK Life Centre,
Station Road, Swindon SN1 1EL.
Telephone: 01793 514514.

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