



Z Care

Sow the seeds of a resilient future





Secure your best chances of recovery

Despite an increasing trend in the number of people diagnosed with critical illness today, more are surviving it. Studies have linked early diagnosis and treatment to increased chances of full recovery. However, the recovery period can be long and the most effective treatments can be very costly.

Z Care eases the financial burden on you and your family from diagnosis of critical illness through to rehabilitation and recovery. The plan pays out a lump sum in the event of a covered critical illness¹, which helps you seek the treatment you want, so you can focus on getting well.

Accelerate your claim upon early stage critical illness diagnosis

It is proven that when you are diagnosed with a critical illness, the earlier you can seek treatment for it, the better your chances of recovery. Our **Early Stage Critical Illness Benefit** which you can add to your policy, advances up to 50% of sum assured capped at SGD500,000² upon diagnosis of any one of 29 critical illnesses at the early stage of the illness. In addition, this optional benefit also includes a premium waiver feature.

Receive an upfront payout at diagnosis

En route to your critical illness diagnosis, you will have incurred substantial medical costs as a result of numerous tests, as well as doctor and specialist fees. Z Care provides an upfront **Diagnosis Benefit** in the form of a SGD5,000 payout upon diagnosis, giving you some financial relief during this unsettling time.

Ease your mind as you focus on recovery

Full recovery takes time. You will likely be unable to get back to work immediately after treatment, but you will still have bills to pay. If you receive surgery or treatment, Z Care's **Rehabilitation Benefit**³ tides you over with SGD1,000 per month for 6 months, which you can also use to offset post-treatment expenses.

Be assured of ongoing protection

With the renewable option over a choice of term options between 5 to 25 years, you have the assurance that your critical illness protection stays firmly in place. The **Guaranteed Renewability** feature ensures that your policy will be renewed automatically when its term expires, for the same term and sum assured without the hassle of medical evaluations⁴.

Alternatively, you can consider the term to age option that provides you coverage up to the policy anniversary when the life assured is 85, age next birthday. Either option that you choose, you have our assurance that your critical illness protection stays firmly in place.

Count on coverage all the way

Although Z Care is a critical illness plan, it provides a **Death Benefit**⁵ of SGD20,000 or 10% of sum assured, whichever is lower. The sum could be used to offset any final expenses you may have. This benefit applies only in the case of death without the occurrence of critical illness.

Strengthen your coverage as it suits your needs

Consider adding the following thoughtful supplementary benefits to your Z Care plan for extra peace of mind.

Payer Benefit

Ensure your loved ones enjoy continuity of coverage if you are diagnosed with a critical illness, become disabled or pass on in life.

We will waive the premiums⁶ to help reduce the financial burden on your loved ones. This benefit is available where you have purchased the policy insuring your loved ones.

Spouse Benefit

Continue the protection for your children in the event of a critical illness, disability or death of your spouse.

We will waive the premiums⁶ of your policy insuring your children, to help ensure that they are financially protected. This option is available where you have purchased a policy insuring your children and have also added the Payer Benefit option.

How Z Care works

Kenny, 30-year-old, non-smoker.

Age 30

Purchases a Z Care term to 85, age next birthday

Z Care SA **SGD200k**
Annual premium SGD1,727

Also takes up an optional early stage critical illness benefit

+ ESCI SA **SGD100k**
Annual premium SGD556

Age 60, Suffers a stroke

Zurich pays out the early stage critical illness benefit and upfront diagnosis benefit

ESCI payout **SGD100k**
Diagnosis Benefit **SGD5,000**

Age 61-85

Premium waiver included with the early stage critical illness benefit covers Kenny's future premiums until age 85

Total premiums to be waived
(25 x SGD1,727) **SGD43,165**

Age 85, Diagnosed with lung cancer

Zurich pays out the critical illness benefit and rehabilitation benefit

Balance from
Z Care SA **SGD100k**
Rehabilitation Benefit **SGD6,000**

Legend

ESCI Early Stage Critical Illness Benefit
SA Sum Assured

Total Z Care payout = SGD254,165

ESCI Benefit	SGD100k
Diagnosis Benefit	SGD5,000
Total premiums to be waived	SGD43,165
Balance from Z Care SA	SGD100k
Rehabilitation Benefit	SGD6,000

Total **SGD254,165**

Total premiums paid [30 x (SGD1,727 + SGD556)]	SGD68,481
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The premium figures above have been rounded off to the nearest dollar. For exact figures, please refer to the Benefit Illustrations.

Appendix

List of 38 Critical Illnesses

1. Major Cancers
2. Heart Attack of Specified Severity
3. Stroke
4. Primary Pulmonary Hypertension
5. End Stage Liver Failure
6. End Stage Lung Disease
7. Blindness (Loss of Sight)
8. Deafness (Loss of Hearing)
9. Coma
10. Coronary Artery By-pass Surgery
11. Heart Valve Surgery
12. Surgery to Aorta
13. Kidney Failure
14. Major Organ / Bone Marrow Transplantation
15. Benign Brain Tumour
16. Muscular Dystrophy
17. Parkinson's Disease
18. Major Head Trauma
19. Major Burns
20. Fulminant Hepatitis
21. Multiple Sclerosis
22. HIV Due to Blood Transfusion and Occupationally Acquired HIV
23. Alzheimer's Disease / Severe Dementia
24. Loss of Speech
25. Viral Encephalitis
26. Motor Neurone Disease
27. Aplastic Anaemia
28. Bacterial Meningitis
29. Progressive Scleroderma
30. Angioplasty & Other Invasive Treatment for Coronary Artery⁷
31. Paralysis (Loss of Use of Limbs)
32. Apallic Syndrome
33. Systemic Lupus Erythematosus with Lupus Nephritis
34. Other Serious Coronary Artery Disease
35. Poliomyelitis
36. Chronic Adrenal Insufficiency (Addison's Disease)
37. Chronic Relapsing Pancreatitis
38. Myasthenia Gravis

Please refer to the product summary for the definition of each critical illness.

**Strengthen your defence against illnesses.
Find out more about Z Care today.**

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Zurich Insurance. For those who truly love.

From a new born child to a new car, from peace of mind to the prospect of a long and happy retirement – when you truly love something – or someone – you want to protect it in the best possible way, with the protection that only Zurich can provide.

Zurich's heritage has been about helping customers understand and protect themselves from risk and since 1872, we have been applying our expertise and experience so that you can have the very best protection for the things you value. This is our mission and the timeless idea behind our brand and it is also the authentic truth that has been and always will be at the heart of the Zurich brand.

Zurich in Singapore

Being part of Zurich Insurance Group, Zurich in Singapore offers a wide range of insurance offerings ranging from flexible general insurance products tailored for the needs of commercial and corporate clients, to a comprehensive suite of life insurance, investment, savings and protection solutions for individual and corporate consumers. Our presence in Singapore dates back to 2006.

About Zurich Insurance Group

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With more than 55,000 employees, it provides a wide range of general insurance and life insurance products and services. Zurich's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations, in more than 170 countries. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872.

Important information

1. The Critical Illness Benefit payout for a child below 1 year old is 20% of the sum assured.
2. The advance of up to 50% sum assured is capped at SGD500,000 per life assured, across all policies and supplementary benefits issued by Zurich Life Singapore.
3. The Rehabilitation Benefit is payable as long as the life assured is alive and the treatment received is not that of Angioplasty & Other Invasive Treatment for Coronary Artery. This benefit is payable once per life assured.
4. The premium may increase upon policy renewal and the maximum term cannot exceed the policy anniversary when the life assured is 85, age next birthday. No medical underwriting is required if there is no claim in the past.
5. The Death Benefit payout for a child below 1 year old is 2% of the sum assured or SGD20,000, whichever is lower.
6. The premiums are waived until the end of the policy term or policy anniversary, whichever is earlier, when the life assured, spouse or policy owner (as applicable) is 70, age next birthday.
7. This claim is subject to partial payment, that is 10% of the sum assured, capped at SGD25,000. This claim is also not payable under the Early Stage Critical Illness Supplementary Benefit.

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The above is not a contract of insurance. The precise terms and conditions of the plan are specified in the policy contract.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

A product summary is available and may be obtained from Zurich Life Insurance (Singapore) Pte. Ltd. and the participating distributors' offices. You should read the product summary before deciding whether to purchase the policy.

Premium rates are non-guaranteed. We reserve the right to review our rates at any time. A 30 days notice will be given to the Policyholder for any change.

Life insurance protection is subject to underwriting assessment and Zurich Life Singapore's acceptance.

The above is for your information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from an adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from an adviser, you should consider whether the product in question is suitable for you.

Zurich Life Insurance (Singapore) Pte. Ltd is licensed by Monetary Authority of Singapore to conduct life insurance business in Singapore, is a Member of the Life Insurance Association of Singapore, and a Member of the Singapore Financial Dispute Resolution Scheme.

The information is correct as of 19 January 2015 and may be subject to change.

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