



Z Protect

Because your greatest treasures deserve the most protection





A simple plan tailored to meet your changing protection needs

As you progress in life, many things change - your income level, spending priorities, and even the number of people that depends on you. Safeguard your future with Z Protect - a simple and flexible life insurance policy designed with your changing needs in mind.

Safeguard your plans for your loved ones

Your loved ones count on you to protect and provide for them.

Z Protect helps safeguard your plans for your loved ones when you are no longer there for them. The plan provides financial protection against death, total & permanent disability¹ or terminal illness.

Enjoy a high level of affordable protection

Financial security and peace of mind need not come at a huge cost. Z Protect is designed to give you flexible coverage with affordable premium payments to match your budget.

Tailor your plan to your needs

Z Protect lets you tailor your coverage according to your protection needs and time-frame, giving you the ease of selecting the sum assured that suits you best.

With Z Protect, you can choose a non-renewable coverage term of up to 100 age next birthday. Alternatively, optional **Guaranteed Renewability**² feature allows you to renew your plan every 5 years or 10 years for the same benefit term and sum assured. Zurich guarantees to renew the plan regardless of your health.

Upgrade your coverage at key lifestages

Marriage and parenthood are key lifestages that bring more joy but also increase your responsibilities. Z Protect's **Guaranteed Insurability**³ optional feature makes it effortless for you to enhance your coverage to help meet the needs of your growing family. No medical evaluations are required.



Pay only for the protection you need, when you need it

Z Protect comes with a comprehensive selection of optional supplementary benefits which you can add on to your policy to enhance your protection.

Critical Illness Benefit

Secure your family's financial future in the event of a critical illness.

We offer you a choice of two benefits – accelerated or additional payout upon diagnosis of the critical illness.

Accelerated Critical Illness Benefit advances a proportion of the sum assured whereas **Additional Critical Illness Benefit** pays an additional amount that does not affect the sum assured.

Accident Benefit

Enhance your coverage at affordable premiums.

This benefit lightens the financial burden on your family should you be involved in an accident. Be covered for accidental death and disablements, Accidental Daily Intensive Care Unit Benefit, Parental Hospital Stay Benefit⁴ and Double Indemnity.

Waiver of Premium Benefits

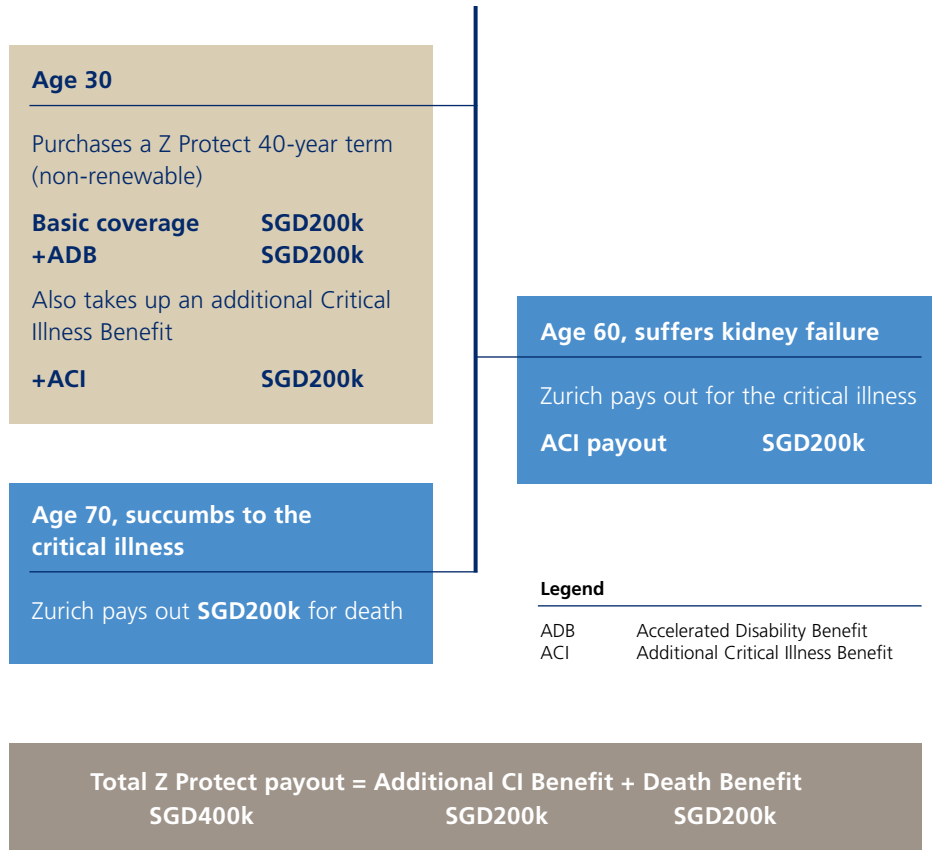
Supplement the basic plan with an optional benefit for continued, premium-free protection⁵ should you be diagnosed with a critical illness or become disabled.

The **Waiver of Premium Benefit**[^] waives all future premiums in the event of a critical illness or total & permanent disability, and the **CI Waiver of Premium Benefit** will waive your policy's future premiums should critical illness strike.

[^] This benefit is made available only where the policy owner and life assured are different persons.

How Z Protect Works

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



Protect your family through your most progressive years. Find out more about Z Protect today.
 6534 8988 | answers@zurich.com
 zurich.com.sg

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 total & permanent disability supplementary benefit cover is only up to 70 age next birthday.
2. The Guaranteed Renewability feature is only applicable for renewable benefit term 5 years or 10 years. This does not apply if you have made a claim during the term. Upon renewal, the premium may increase and the maximum term cannot exceed the policy anniversary when the life assured is 75 age next birthday.
3. The optional Guaranteed Insurability feature applies to policies that are issued on standard terms only. The increase in sum assured is subject to increased premiums. Other terms and conditions apply, please refer to the policy contract for more information.
4. Parental Hospital Stay Benefit is applicable only when the life assured is below 19, age next birthday.
5. The premiums are waived until the end of the policy term or policy anniversary, whichever is earlier, when the life assured or policy owner (as applicable) is 70 age next birthday.

Zurich Life Singapore is a business name of Zurich Life Insurance (Singapore) Pte. Ltd.

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 for certain supplementary benefits are non-guaranteed. We reserve the right to review these 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 consult 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 9 February 2015 and may be subject to change.

Zurich Life Insurance (Singapore) Pte. Ltd.
Registered Office: Singapore Land Tower #29-05,
50 Raffles Place, Singapore 048623
Registered in Singapore: No. 201027348R
Tel: +65 6240 6088 Fax: +65 6534 4594 www.zurich.com.sg

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