

## Adults with or without children

You have taken a long and varied pathway to get where you are, but you have finally reached that point in your life where you are confident about who you are and what you want. Whether it's the satisfaction of a successful career or the joy of parenthood, you have much to be proud of.



### The risks you face

- Your income is precious because it supports your current lifestyle and your future plans.
- And what if something more serious happened to you? eg. if you were to die?
- You've got a lot at stake and you've come too far to not protect it.

### The right insurance plan could make the difference

- ✓ Life cover
- ✓ Life cover (monthly income)
- ✓ Serious illness cover
- ✓ Cancer cover

The right insurance cover will help ensure that you, your partner, or your family cope with the financial burdens caused by a serious illness or death of a loved one.



Type of cover	It pays a:	What it does for you
<b>Life Cover</b>	Cash lump sum to your beneficiaries*	It can help financially protect your beneficiaries in the event of your death. It provides money to help pay off any of your debts and financial support for those left behind.
<b>Life Cover (Monthly Income)</b>	Regular monthly income to your beneficiaries such as your family*	It can help financially protect your beneficiaries in the event of your death. It provides a regular income (to replace your lost salary) to help protect the lifestyle of those left behind.
<b>Serious Illness Cover</b>	Cash lump sum to you if you are diagnosed with a specified serious illness**	It can help you to cover the unforeseen costs of dealing with a serious illness such as loss of income, increased medical bills, day to day expenses or repayment of debts.
<b>Cancer Cover</b>	Cash lump sum to you if you are diagnosed with cancer of specified severity*	It can help you to cover the unforeseen costs of dealing with cancer such as loss of income, increased medical bills, day to day expenses or repayment of debts.

**Important Note - Please read**

\* Cover is subject to terms and 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 more information, speak to a Financial Broker or Advisor today!**