

## Family with children

Life has never been so full of joy but full of responsibility.

You probably have a mortgage on a family sized home. You have a growing family to feed, dress and send to school. You may have a second car (essential for those weekends where your kids play sport at opposite ends of the earth), and a big electricity bill.



### The risks you face

- It goes without saying that your income is vital, and if something goes wrong you don't have a lot of wriggle room.
- Imagine for a minute that you were seriously injured or suddenly fell ill. You may not have a savings pool to call on - that's all gone towards your house - and your sick pay from work might not be as generous as you'd hoped.
- You can be faced with an extended period out of the workforce as well as significant out of pocket medical expenses.
- And should the unthinkable happen and you were no longer there to provide for your family, how would they cope? Would they need to sell the house, move and change schools?

### The right insurance plan could make the difference

- ✓ Life cover (monthly income)
- ✓ Life cover
- ✓ 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 (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 help protect the lifestyle of those left behind.
<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>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!**