

# Not all death cover is the same

What sets Zurich apart?



## Zurich offers a unique built-in Accidental injury benefit at no extra cost

#### Accidental injury benefit features

- · Built-in at no extra cost
- Up to \$2,000,000 benefit
- · Award winning cover

Sometimes in life, unexpected events occur that could result in unexpected injuries. That's why we offer that little bit extra with our Accidental injury benefit so you are covered when you need it most.

# What is the Accidental injury benefit?

An advance payment of part of or all of the Death benefit if you suffer a specified accidental injury eg. loss of use of hand or foot or loss of sight.

## When is the benefit payable?

When you are covered for a death benefit and suffer an accidental injury:

- · while this benefit and policy is in force and
- · before termination of the Death benefit

### How much is payable?

25% of the Death benefit or \$500,000 is payable in the event of:\*

- · loss of use of one hand
- · loss of use of one foot or
- loss of sight of one eye

100% of the Death benefit or \$2,000,000 is payable in the event of:\*

- loss of the use of both hands
- · loss of the use of both feet or
- loss of the sight of both eyes

or any combination of two of the following:

- · loss of the use of one hand
- loss of the use of one foot
- · loss of the sight of one eye

#### **Exclusions**

- a benefit is paid for the same injury under the TPD benefit, the TPD advancement benefit, Partial impairment benefit or Trauma cover
- the injury is the result of war (whether declared or not) or
- the injury is a result of intentional self-inflicted injuries or attempted suicide.

# Contact your Zurich BDM on 1800 252 650 adviser.service@zurich.com.au

Zurich Australia Limited ABN 92 000 010 195, AFSLN 232510 118 Mount St, North Sydney NSW 2060 www.zurich.com.au

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<sup>\*</sup> the lesser amount will be payable

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