



Critical Illness Protection
Critical illness guide
UAE, Bahrain and Qatar

Critical Illness Protection

Critical Illness guide

Important

This guide is for Critical Illness Protection policies in the UAE, Bahrain and Qatar. The contents of this guide and the explanations are for guidance only and do not affect the Critical Illness Protection policy terms and conditions.

Cancer Cover / Comprehensive Critical Illness benefit

Cancer Cover and Comprehensive Critical Illness benefit pay a lump sum if the life insured is diagnosed with one of the defined illnesses or disabilities covered by the Critical Illness Protection policy.

The conditions covered are defined in the policy terms and conditions.

Claim waiting periods

Qualifying period

Critical Illness benefit and Cancer Cover are subject to an initial qualifying period of 90 days from the start of the policy, or from the start of any increase in cover, or from the start of any reinstatement of the policy, although premiums for Critical Illness and Cancer Cover benefits are payable from when the policy starts. This means that any claims arising within the qualifying period will not be paid.

Survival period

Critical Illness benefit and Cancer Cover are also subject to a survival period of 30 days, which is the period of time the life insured must survive following the diagnosis of a covered condition for a benefit to be payable, as specified in the policy terms and conditions.

Terms and conditions

Always refer to the Critical Illness Protection policy terms and conditions for full details on claims eligibility and applicable exclusions.

Full list of cancer and critical illnesses covered

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Critical Illness Protection

Key definitions

The definitions in the left column match those found in your Critical Illness Protection policy terms and conditions. To help you better understand the medical terms, we've included a 'plain English' explanation in the right column.

These explanations are for guidance only. In the event of a claim, the Critical Illness Protection policy terms and conditions will apply.

Cancer Cover

Policy terms and conditions definition	Plain English definition
<p>'Cancer' means any of the following:</p> <p>1. Benign brain tumour – resulting in permanent symptoms</p> <p>A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms.</p> <p>The requirement for permanent neurological deficit with persisting clinical symptoms will be waived if the benign brain tumour is surgically removed.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • Tumours in the pituitary gland; • Angiomas. 	<p>A benign tumour is a non-cancerous abnormal growth of tissue.</p> <p>A cyst is a tumour-like sphere filled with fluid – much like a balloon filled with water. A cyst contains blood, tissue, or tumour cells.</p> <p>A benign tumour or cyst in the brain, although not cancerous, is very serious because the growth may be pressing on brain tissue and other structures inside the skull. Such growths may be potentially life-threatening and may need removing by surgery.</p> <p>Benign pituitary gland tumours and angiomas (non-cancerous skin growths made up of small blood vessels) are not covered.</p>

Policy terms and conditions definition	Plain English definition
<p>2. Cancer – excluding less advanced cases</p> <p>Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.</p> <p>The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).</p> <p>For the above definition, the following are not covered:</p> <p>All cancers which are histologically classified as any of the following:</p> <ul style="list-style-type: none"> - pre-malignant; - non-invasive; - cancer in situ; - having either borderline malignancy; or - having low malignancy potential. <ul style="list-style-type: none"> • All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least clinical TNM classification T2bN0M0. • Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A. • Any skin cancer (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin). • All papillary thyroid tumours unless having progressed to at least tumour size T2 or histologically classified as having caused invasion in the lymph nodes or spread to distant organs. 	<p>Cancer is the general term used to refer to all types of ‘malignant tumours’.</p> <p>An invasive malignant tumour is made up of cancerous cells which invade surrounding tissues and then may spread through the bloodstream or lymphatic system to form more growths in other parts of the body.</p> <p>The term ‘malignant tumour’ also includes leukaemia (a cancer of white blood cells), sarcoma (a cancer that develops in the bone and tissues that support and connect the body, such as muscle, nerves, tendons, cartilage, the lining of joints, blood vessels, and the fatty and fibrous tissues) and lymphoma (a cancer of the lymphatic system, a vital part of the body’s immune system).</p> <p>Pre-malignant tumours, non-invasive tumours, cancers in situ, tumours with borderline malignancy, and tumours with low malignant potential are not covered (other than ductal carcinoma in situ).</p> <p>Such tumours are generally in a very early stage and have not shown signs of invasion in their native tissue or spread to surrounding tissues. These tumours are usually readily treatable and are not life-threatening.</p> <p>All forms of skin cancer are excluded apart from malignant melanoma that has been confirmed as invasive (i.e. it has grown beyond the epidermis, the outer layer of skin). Invasive malignant melanoma is a serious form of cancer but other skin cancers are usually easily treated, unlikely to spread and not life-threatening.</p> <p>Papillary thyroid tumours are not covered unless the tumour has grown to at least size T2 (more than 2cm) or has spread to nearby lymph nodes or to other parts of the body.</p>

Policy terms and conditions definition	Plain English definition
<p>3. Ductal Carcinoma in Situ ('DCIS') of the Breast – with specific treatment (Partial Payment)</p> <p>We will pay the lower of 12.5% of the Cancer Cover Sum Assured shown in the Policy Schedule (or any subsequent endorsement), or USD 20,000 (or currency equivalent determined by us), if the Life Insured is diagnosed with a DCIS of the breast, which is histologically confirmed, and as a result requires total mastectomy, segmentectomy or lumpectomy. The need for the procedure must be confirmed by an oncologist or a breast surgeon.</p> <p>This Benefit is only payable once by the Policy and after payment, the Sum Assured in respect of Cancer Cover will be reduced by the amount of the payment for the relevant Life Insured or all lives insured in case of joint life first claim.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> • DCIS of the breast treated by other methods. • lobular carcinoma in situ of the breast. 	<p>Ductal carcinoma in situ (also known as intraductal carcinoma) is the most common type of non-invasive breast cancer or pre-cancer in women. It can also be described as a very early form and most treatable diagnosis of breast cancer.</p> <p>Ductal carcinoma refers to the development of cancer cells within the milk ducts of the breast. In situ means 'in place' and refers to the fact that the cancer has not moved out of the duct where it originally developed and spread into the fatty breast tissue or to any other part of the body (such as the lymph nodes).</p> <p>Under this policy, a partial payment is only made if the diagnosis is confirmed by histology and, as a result of the DCIS, the life insured requires a total mastectomy, segmentectomy or lumpectomy. The need for the procedure must be confirmed by an oncologist or a breast surgeon. The amount we pay is the lower of 12.5% of the Cancer Cover Sum Assured shown in the Policy Schedule (or any later endorsement), or USD 20,000 (or the currency equivalent determined by us). This benefit is payable only once per policy and, after payment, the Cancer Cover Sum Assured will be reduced by the amount paid for the relevant life insured (or for all lives insured in the case of a joint life first claim). DCIS of the breast treated by other methods is not covered, and lobular carcinoma in situ of the breast is not covered.</p> <p>DCIS of the breast is not covered under this policy if it is treated without surgery.</p> <p>Lobular carcinoma in situ of the breast (LCIS, a non-cancerous condition where the abnormal cells grow within the milk-producing glands, the lobules) is also not covered under this policy.</p>

Policy terms and conditions definition	Plain English definition
<p>4. Child's Cancer Cover</p> <p>Your Policy with Cancer Cover will also include Child's Cancer Cover at no extra cost.</p> <p>Child's Cancer Cover starts from the Child's 1st birthday and ends on the day before their 19th birthday, as long as the Policy is in force.</p> <p>We will only pay one claim per Child and limit to a maximum of three claims in total under this condition. At the time of a claim, we will take account of all your policies held with us, that offer this Benefit and will only pay one claim amount per Child.</p> <p>The conditions covered under Child's Cancer Cover are as follows and share the same definition as Cancer Cover:</p> <ul style="list-style-type: none"> • Benign brain tumour – resulting in permanent symptoms; • Cancer – excluding less advanced cases; 	<p>Child's Cancer Cover is automatically included in your policy with Cancer Cover at no extra cost. It covers your child from their 1st birthday until the day before their 19th birthday, as long as the policy remains in force.</p> <p>We will only pay one claim per child, and we will pay no more than three claims in total under this benefit. If you make a claim, we will also take into account any other policies you hold with us that include this benefit, and we will only pay one claim amount per child across all such policies.</p> <p>Child's Cancer Cover applies to the following conditions, which use the same definitions as under your Cancer Cover: benign brain tumour resulting in permanent symptoms, and cancer excluding less advanced cases.</p>

Comprehensive Critical Illness benefit

Policy terms and conditions definition	Plain English definition
<p>1. Aorta graft surgery – for disease and trauma</p> <p>The undergoing of surgery for disease or following traumatic injury to the aorta with excision and surgical replacement of a portion of the diseased aorta with a graft.</p> <p>The term aorta includes the thoracic and abdominal aorta but not its branches.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> • Any other surgical procedure, for example the insertion of stents or endovascular repair. 	<p>The aorta is the main artery of the body, and it supplies oxygenated blood to all parts of the body through smaller arteries. The aorta may be narrowed, typically because of fatty deposits that build up on its walls.</p> <p>The aorta may also be swollen, due to a weakness in its wall at that location which increases the risk of rupture.</p> <p>The aorta may also be damaged by physical injury (trauma).</p> <p>A graft may be needed to replace the part of the aorta that has narrowed, weakened or been damaged by physical injury. Surgical repair other than grafting of the aorta is excluded.</p>
<p>2. Aplastic anaemia – resulting in permanent symptoms</p> <p>Bone marrow failure that results in permanent anaemia, neutropenia and thrombocytopenia requiring as a minimum one of the following treatments:</p> <ul style="list-style-type: none"> • marrow stimulating agents, • bone marrow transplant, • blood transfusion, • immunosuppressive agents. <p>The diagnosis must be confirmed by a haematologist.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • Other forms of anaemia. 	<p>Aplastic anaemia is a serious and rare type of anaemia and is the permanent failure of the bone marrow to make new blood cells.</p> <p>This leads to anaemia, an increase in infections that the body cannot fight, and haemorrhaging (bleeding).</p> <p>Treatment is usually by repeated blood transfusions or a bone marrow transplant.</p>

Policy terms and conditions definition	Plain English definition
<p>3. Bacterial meningitis – resulting in permanent symptoms</p> <p>The unequivocal diagnosis of bacterial meningitis resulting in permanent neurological deficit with persisting clinical symptoms or physical deficit.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • Other forms of meningitis, including viral meningitis. 	<p>Bacterial meningitis is an infection of the meninges, the protective membrane covering the brain and spinal cord, caused by bacterial infection.</p> <p>The feverish illness can be life-threatening because of the inflammation’s proximity to the brain and spinal cord.</p> <p>It may cause permanent damage to the nervous system that, in turn, may lead to permanent physical disability (e.g. loss of hearing, intellectual impairment, or seizures).</p>
<p>4. Benign brain tumour – resulting in permanent symptoms</p> <p>A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms.</p> <p>The requirement for permanent neurological deficit with persisting clinical symptoms will be waived if the benign brain tumour is surgically removed.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • Tumours in the pituitary gland; • Angiomas. 	<p>A benign tumour is a non-cancerous abnormal growth of tissue. A cyst is a tumour-like sphere filled with fluid – much like a balloon filled with water. A cyst contains blood, tissue, or tumour cells. A benign tumour or cyst in the brain, although not cancerous, is very serious because the growth may be pressing on brain tissue and other structures inside the skull. Such growths may be potentially life-threatening and may need removing by surgery.</p>
<p>5. Blindness – permanent and irreversible</p> <p>Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • Deliberate injury to the Life Insured by a Policy Owner. • Intentional self-inflicted injury. 	<p>Blindness is the permanent and irreversible loss of the ability to interpret the surrounding environment in both eyes due to physiological, or neurological factors, to the extent that the person can only see an object up to three feet away that a person with perfect eyesight could see if it were sixty feet away.</p>

Policy terms and conditions definition	Plain English definition
<p>6. Cancer – excluding less advanced cases</p> <p>Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.</p> <p>The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).</p> <p>For the above definition, the following are not covered:</p> <p>All cancers which are histologically classified as any of the following:</p> <ul style="list-style-type: none"> - pre-malignant; - non-invasive; - cancer in situ; - having either borderline malignancy; or - having low malignant potential. <ul style="list-style-type: none"> • All tumours of the prostate unless histologically classified as having a Gleason score greater than 7 or above or having progressed to at least clinical TNM classification T2bN0M0. • Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A. • Any skin cancer (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin). • All papillary thyroid tumours unless having progressed to at least tumour size T2 or histologically classified as having caused invasion in the lymph nodes or spread to distant organs. 	<p>Cancer is the general term used to refer to all types of 'malignant tumours'. An invasive malignant tumour is made up of cancerous cells which invade surrounding tissues and then may spread through the bloodstream or lymphatic system to form more growths in other parts of the body.</p> <p>The term 'malignant tumour' also includes leukaemia (a cancer of white blood cells), sarcoma (a cancer that develops in the bone and tissues that support and connect the body, such as muscle, nerves, tendons, cartilage, the lining of joints, blood vessels, and the fatty and fibrous tissues) and lymphoma (a cancer of the lymphatic system, a vital part of the body's immune system).</p> <p>Pre-malignant tumours, non-invasive tumours and cancers in situ are not covered (other than ductal carcinoma in situ). Such tumours are generally in a very early stage and have not shown signs of invasion in their native tissue or spread to surrounding tissues. These tumours are usually readily treatable and are not life-threatening.</p> <p>All forms of skin cancer are excluded apart from invasive malignant melanoma. Invasive malignant melanoma is a serious form of cancer but other skin cancers are usually easily treated, unlikely to spread and not life-threatening.</p> <p>Papillary thyroid tumours are not covered unless the tumour has grown to at least size T2 (more than 2cm) or has spread to nearby lymph nodes or to other parts of the body.</p>

Policy terms and conditions definition	Plain English definition
<p>7. Coma – with permanent symptoms</p> <p>A state of unconsciousness with no reaction to external stimuli or internal needs which:</p> <ul style="list-style-type: none"> • requires the use of life support systems for a continuous period of at least 96 hours; and • results in permanent neurological deficit with persisting clinical symptoms; and • is not an artificial (medically induced) coma for therapeutic reasons. <p>For the above definition the following is not covered:</p> <ul style="list-style-type: none"> • Coma secondary to alcohol, drug or chemical abuse. 	<p>A coma is a prolonged state of unconsciousness.</p> <p>People in a coma are unresponsive to their environment and unlikely to have any control of their bodily functions.</p> <p>A coma may be due to head trauma or disturbances in the brain’s circulatory system that might lead to damage of areas of the brain, which control and maintain conscious activity.</p> <p>A coma may, for example, occur because of a head injury, an abnormal growth like a brain tumour, or an abscess or ruptured blood vessel that bleeds into the brain.</p>
<p>8. Coronary artery bypass grafts – with surgery to divide the breastbone</p> <p>The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with bypass grafts.</p> <p>If the Life Insured is on an official waiting list in a Specified Country, solely for coronary artery bypass surgery, up to 20% of the Comprehensive Critical Illness Sum Assured can be advanced to enable the surgery to be performed. The remaining 80% would be payable after the surgery has been completed.</p> <p>If the Life Insured is included on an official waiting list in India solely for coronary artery bypass surgery, the lower of 20% of the Comprehensive Critical Illness Sum Assured or USD 15,000 (or currency equivalent determined by us) can be advanced to enable the surgery to be performed. The remaining Comprehensive Critical Illness Sum Assured would be payable after the surgery has been completed.</p> <p>If the Life Insured is included on a waiting list in any other country, other than those in the Specified Country list or India, the full Comprehensive Critical Illness Sum Assured will be payable only after the surgery has been completed.</p>	<p>Coronary artery bypass grafting is a type of surgery that improves blood flow to the heart and is used to treat people with coronary heart disease, a disease in which one or more coronary arteries, which supply blood to the heart, are narrowed or blocked.</p> <p>During coronary artery bypass surgery, a healthy vein or artery from another part of the body is connected, or grafted, to the blocked coronary artery thus bypassing the diseased or blocked portion of the coronary artery and creating a new path for oxygen rich blood to flow to the heart muscles.</p> <p>Other types of surgery to correct blocked arteries, such as angioplasty, are not covered.</p>

Policy terms and conditions definition	Plain English definition
<p>9. Creutzfeldt-Jakob disease – requiring continuous assistance</p> <p>The unequivocal diagnosis of Creutzfeldt-Jakob disease, made by a consultant neurologist, evidenced by a significant reduction in mental and social functioning such that continuous supervision or assistance by a third party is required.</p>	<p>Creutzfeldt-Jakob disease is a degenerative brain disorder, with no known cure, that leads to dementia and, ultimately, death. From the onset of the first symptoms, intellectual ability deteriorates rapidly, leading to neurological problems that would necessitate constant care and nursing within six to eighteen months of diagnosis.</p>
<p>10. Deafness – permanent and irreversible</p> <p>Permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • Deliberate injury to the Life Insured by a Policy Owner. • Intentional self-inflicted injury. 	<p>Deafness is the permanent and irreversible impairment of hearing to a degree such that a person is unable to understand speech even in the presence of amplification.</p> <p>Deafness in adults can be caused by several diseases or injuries.</p>
<p>11. Dementia (including Alzheimer’s disease) before age 65 – resulting in permanent symptoms</p> <p>A definite diagnosis before age 65 of Dementia or Alzheimer’s disease by a consultant neurologist.</p> <p>The diagnosis must confirm permanent irreversible failure of brain function resulting in significant cognitive impairment for which no other recognisable cause has been identified. Significant cognitive impairment means a deterioration or loss of intellectual capacity including the ability to:</p> <ul style="list-style-type: none"> • remember; • reason; and • perceive, understand, express and give effect to ideas, that results in a requirement for continual supervision to protect the Life Insured or others. <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> • Dementia relating to alcohol, drug abuse or AIDS. 	<p>Dementia is not a single disease; it is the name for a group of symptoms caused by progressive diseases that affect the brain (including Alzheimer’s disease).</p> <p>There are various ways in which dementia can affect a person, such as severe loss of memory, inattentiveness, loss of language and problem-solving skills.</p> <p>Often a person suffering from dementia cannot reason through simple matters or make competent decisions.</p> <p>Medical advice must indicate that the condition, once diagnosed, cannot be reversed, and that constant care is required.</p>

Policy terms and conditions definition	Plain English definition
<p>12. Ductal Carcinoma in Situ of the Breast – with specific treatment (Partial Payment)</p> <p>The Company will pay the lower of 12.5% of the Comprehensive Critical Illness Sum Assured shown in the Policy Schedule (or any subsequent endorsement), or USD 20,000 (or currency equivalent determined by us), if the Life Insured is diagnosed with a Ductal Carcinoma in Situ (DCIS) of the breast, which is histologically confirmed, and as a result requires total mastectomy, segmentectomy or lumpectomy. The need for the procedure must be confirmed by an oncologist or a breast surgeon.</p> <p>This Benefit is only payable once by the Policy and after payment, the Comprehensive Critical Illness Sum Assured will be reduced by the amount of the payment for the relevant Life Insured or all lives insured in case of joint life first claim.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> • DCIS of the breast treated by other methods; • lobular carcinoma in situ of the breast. 	<p>Ductal carcinoma in situ (also known as intraductal carcinoma) is the most common type of non-invasive breast cancer or pre-cancer in women. It can also be described as a very early form and most treatable diagnosis of breast cancer. Ductal carcinoma refers to the development of cancer cells within the milk ducts of the breast. In situ means 'in place' and refers to the fact that the cancer has not moved out of the duct where it originally developed and spread into the fatty breast tissue or to any other part of the body (such as the lymph nodes).</p>
<p>13. Encephalitis</p> <p>A definite diagnosis of encephalitis by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> • Chronic fatigue syndrome and myalgic encephalomyelitis. 	<p>Encephalitis is the inflammation of the brain. Encephalitis is different from meningitis (defined earlier), however in some people both diseases coexist and lead to more complex symptoms.</p> <p>Symptoms might include severe headaches, nausea, vomiting, convulsions, personality changes, problems with speech and/or hearing, confusion or disorientation.</p> <p>It's usually caused by an infection and can range in severity from relatively mild to life-threatening. To claim there must be permanent neurological damage that results in ongoing symptoms.</p>

Policy terms and conditions definition	Plain English definition
<p>14. Heart attack – of specified severity</p> <p>Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:</p> <ul style="list-style-type: none"> • the characteristic rise of cardiac enzymes or Troponins; • new characteristic changes on resting electrocardiogram or other positive findings on diagnostic imaging tests. The evidence must show a definite acute myocardial infarction. <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • Other acute coronary syndromes; • Angina without myocardial infarction; • Angioplasty procedure. 	<p>A heart attack (often called a ‘myocardial infarction’) happens when an area of heart muscle dies because it is deprived of oxygenated blood, usually because of a blocked artery (coronary occlusion) or a blood clot (coronary thrombosis).</p> <p>Heart attacks most often occur because of coronary heart disease.</p> <p>When someone has a heart attack part of the heart muscle is damaged. This damage can be detected on an ECG machine, which measures the electrical activity of the heart.</p> <p>During a heart attack and for several days following, various chemicals (cardiac enzymes) are released into the blood stream. These are detectable by a blood test and help in the diagnosis.</p>
<p>15. Heart valve replacement or repair – with surgery to divide the breastbone</p> <p>The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to replace or repair one or more heart valves.</p>	<p>Heart valve replacement or repair is an open-heart surgery, where a surgeon opens the chest (by cutting the breastbone) to replace or repair the damaged valve.</p> <p>This is a treatment option for valvular heart disease, when heart valves become damaged and dysfunctional.</p> <p>Conditions which may cause heart valve dysfunction are valvular stenosis (narrowing) and valvular insufficiency (leakage).</p>

Policy terms and conditions definition	Plain English definition
<p>16. HIV infection – caught in a Specified Country from a blood transfusion, a physical assault or work in an eligible occupation</p> <p>Infection by Human Immunodeficiency Virus resulting from:</p> <ul style="list-style-type: none"> • a blood transfusion given as part of medical treatment; • a physical assault; or • an incident occurring during the course of performing normal duties of employment from the eligible occupations listed below after the On Risk Date of the Policy and satisfying all of the following: <ol style="list-style-type: none"> 1. the incident must have been reported to appropriate State and professional authorities and have been investigated in accordance with the established procedures. 2. where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 10 days of the incident. 3. there must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. 4. the incident causing infection must have occurred in a Specified Country. <p>The eligible occupations are:</p> <ul style="list-style-type: none"> • a member of the medical or dental professions; • a police, prison or fire officer; • a pharmacist, laboratory assistant or an employee in a medical facility. <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> • HIV infection resulting from any other means, including sexual activity or drug abuse. 	<p>HIV infection is only covered if it was contracted in a Specified Country through either:</p> <ul style="list-style-type: none"> • blood transfusion, • physical assault, or • while working in an eligible occupation. <p>Human Immunodeficiency Virus (HIV) is a virus that infects cells of the immune system, destroying or impairing their function.</p> <p>As the infection progresses, the body's defence system becomes weaker, and the person becomes more susceptible to infections and cancers that eventually prove fatal.</p> <p>HIV is spread person to person through the exchange of bodily fluids such as blood, semen, breast milk, and vaginal secretions.</p> <p>The most advanced stage of HIV infection is acquired immune deficiency syndrome (AIDS).</p> <p>Having a negative test within ten days after the incident will show that a person was not infected previously as it can take up to three months for the virus levels to become detectable after infection. Having a positive test within four months of the incident will show the virus occurred because of the incident.</p>

Policy terms and conditions definition	Plain English definition
<p>17. Kidney failure – requiring dialysis</p> <p>End stage kidney disease presenting as chronic irreversible failure of both kidneys to function. This must be evidenced by the undergoing of regular renal dialysis or undergoing a renal transplantation.</p>	<p>Kidney failure is a medical condition in which the kidneys fail to adequately filter the waste products from the blood, thus leading to a build-up of waste products in the body that can lead to life-threatening problems.</p> <p>Kidney failure could be due to acute kidney injury or a complication of a chronic kidney disease.</p> <p>Although the body can function with one kidney, if both kidneys fail completely, renal dialysis (kidney machine treatment) or a kidney transplant operation will be needed.</p>
<p>18. Liver failure – end stage</p> <p>End stage liver failure due to cirrhosis and resulting in all of the following:</p> <ul style="list-style-type: none"> • Permanent jaundice. • Ascites. • Encephalopathy. <p>For the above definition the following is not covered:</p> <ul style="list-style-type: none"> • Liver disease secondary to alcohol, drug or chemical abuse. 	<p>Liver failure is the inability of the liver to perform its functions as part of normal human physiology. This occurs when large parts of the liver tissue are damaged beyond repair and replaced with scar tissue (cirrhosis).</p> <p>Most common causes of cirrhosis are Hepatitis C, Hepatitis B and fatty liver, but anything that damages the liver tissue can cause cirrhosis.</p>
<p>19. Loss of hands or feet – permanent physical severance</p> <p>Permanent physical severance of any combination of two or more hands or feet at or above the wrist or ankle joints.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • Deliberate injury to the Life Insured by a Policy Owner. • Intentional self-inflicted injury. 	<p>Loss of hands and feet is the loss of any combinations of two or more limbs whether by physical injury or because of medical necessity to remove them surgically.</p>

Policy terms and conditions definition	Plain English definition
<p>20. Loss of independent existence – resulting in permanent symptoms</p> <p>A condition which means that the Life Insured is, as a result of a disease, illness or accident, permanently, totally and irreversibly unable to perform the activities in four of the six following categories, without the assistance of someone else:</p> <ul style="list-style-type: none"> • Personal hygiene – washing or bathing to the extent needed to maintain personal cleanliness. • Dressing – putting on and taking off all necessary clothes. • Mobility – moving from one room to another or getting in and out of a bed or chair. • Eating and drinking – eating and drinking once food and drink has been prepared and made available. • Using the lavatory – getting on and off the lavatory and maintaining personal hygiene. • Continence – controlling bowel and bladder functions. 	<p>Loss of independence is a condition where people need daily help with their personal care, including the ability to perform the activities of daily living (ADL).</p>
<p>21. Loss of speech – total, permanent and irreversible</p> <p>Total, permanent and irreversible loss of the ability to speak as a result of physical injury or disease.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> • loss of speech arising from a psychiatric or psychological disorder. 	<p>Loss of speech is the complete loss of the ability to communicate through speech because of physical injury or disease where the condition cannot be cured and is expected to be permanent.</p>
<p>22. Lung disease – end stage/respiratory failure – of specified severity</p> <p>Confirmation by a consultant physician of severe lung disease which is evidenced by all of the following:</p> <ul style="list-style-type: none"> • the need for continuous daily oxygen therapy on a permanent basis; • evidence that oxygen therapy has been required for a minimum period of six months; • FEV1 being less than 40% of normal; • vital capacity less than 50% of normal; and • dyspnea at rest. 	<p>The function of the lungs allows the exchange of oxygen and carbon dioxide. If lung disease progresses to a severe level the body is unable to absorb sufficient oxygen through normal breathing. This lack of oxygen can severely restrict a person's ability to carry out even the easiest physical activities. In end stage lung disease, the lungs' capacity to absorb oxygen decreases enough to become life-threatening.</p> <p>To make a claim the lung disease must have progressed to a serious specified level where continuous oxygen therapy has been required for at least six months and lung function tests demonstrate the severity.</p>

Policy terms and conditions definition	Plain English definition
<p>23. Major organ transplant</p> <p>The undergoing as a recipient of a transplant, to replace a diseased or damaged organ, of bone marrow including human bone marrow using haematopoietic stem cells preceded by total bone marrow ablation or of one of the following complete human organs: heart, kidney, liver, lung or pancreas or inclusion on an official waiting list in a Specified Country, solely for such a procedure.</p> <p>If the Life Insured is included on an official waiting list in a Specified Country, the full Comprehensive Critical Illness Sum Assured can be advanced to enable the transplant to be performed.</p> <p>If the Life Insured is included on a waiting list in any other country, other than those in the Specified Country list, the Comprehensive Critical Illness Sum Assured will only be payable after the transplant has been completed.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • Other than the above stem cell transplants are excluded. • Transplant of parts of organs, tissues or cells or any other organs. 	<p>A major organ transplant is a lifesaving surgical procedure that replaces a failing, diseased, or injured organ with a healthy one.</p> <p>The benefit covers receiving a transplant to replace any of the following damaged or diseased organs:</p> <ul style="list-style-type: none"> • Bone marrow, using stem cells after the existing bone marrow is destroyed, • Heart, • Kidney, • Liver, • Lung, • Pancreas. <p>Transplant of part of an organ is not covered.</p> <p>Only stem cell replacement as defined above is covered.</p>
<p>24. Motor neurone disease – resulting in permanent symptoms</p> <p>A definite diagnosis of motor neurone disease by a consultant neurologist. There must be permanent clinical impairment of motor function and definitive evidence of appropriate and relevant clinical examination findings (e.g. Electromyography, Electroneurography, Nerve Conduction Velocity).</p>	<p>Motor neurone disease is a progressive degenerative neurological disorder which affects the central nervous system that controls voluntary muscular activity including walking, speaking, breathing, swallowing and general movement.</p> <p>As the nerves degenerate the muscles weaken causing increasingly debilitating disability and eventually death.</p> <p>There must be clear evidence of an impairment of motor function and clinical findings.</p>

Policy terms and conditions definition	Plain English definition
<p>25. Multiple sclerosis – with persisting symptoms</p> <p>A definite diagnosis of multiple sclerosis by a consultant neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least six months.</p>	<p>Multiple sclerosis (MS) is an inflammatory disease which progressively injures the nerves of the brain or spinal cord. Nerve fibres in the brain and spinal cord are surrounded by a protective sheath of myelin. These myelin sheaths are needed to allow the signals to transfer correctly.</p> <p>In MS damage to the myelin sheaths is reflected by alterations of virtually any sensory or motor function in the body.</p> <p>For a claim to be considered there must be clear evidence that the disease has affected the senses or movement and a definite diagnosis from a consultant neurologist.</p>
<p>26. Open heart surgery – with surgery to divide the breastbone</p> <p>The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist, to correct a structural abnormality of the heart.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> • Congenital structural heart defects. 	<p>Open heart surgery is any surgery where the chest is opened, and surgery is done on the heart muscle, valves, arteries, or other parts of the heart. The term ‘open’ means that the chest is ‘cut’ open.</p>
<p>27. Paralysis of limbs – total, permanent and irreversible</p> <p>Total, permanent and irreversible loss of muscle function to the whole of any two limbs as a result of physical injury or disease.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> • loss of function arising from a psychiatric or psychological disorder. 	<p>Paralysis is the loss of muscle function for one or more muscles. The brain controls the muscle movement in the body and any disruption of communication of nerve impulses anywhere along the pathway from the brain to the muscles can cause muscle weakness and loss of coordination. Paralysis is commonly caused by an injury or trauma to the spinal cord.</p> <p>Other major causes are stroke, poliomyelitis, cerebral palsy, peripheral neuropathy, amyotrophic lateral sclerosis (Lou Gehrig’s disease) and Guillain-Barre syndrome.</p> <p>For a claim to be considered there must be permanent paralysis of two or more limbs.</p>

Policy terms and conditions definition	Plain English definition
<p>28. Parkinson’s disease before age 65 – resulting in permanent symptoms</p> <p>A definite diagnosis of Parkinson’s disease before age 65 by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor, and muscle rigidity.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • Parkinson’s disease secondary to drug, alcohol or chemical abuse. • Other Parkinsonian syndromes. 	<p>Parkinson’s disease is a progressive, degenerative disorder of the central nervous system.</p> <p>Early in the course of the disease, the most obvious symptoms are movement related. These include involuntary trembling, stiffness, slowness of movement and poor balance. Later, cognitive and behavioural problems may arise, including depression and dementia. The symptoms may occur alone or in combination.</p> <p>To date, there is no cure for Parkinson’s disease. The diagnosis must be made by a consultant neurologist for a claim to be considered.</p>
<p>29. Primary pulmonary arterial hypertension – resulting in permanent symptoms</p> <p>Primary pulmonary arterial hypertension with substantial right ventricular enlargement established by investigations including cardiac catheterisation, resulting in permanent irreversible physical impairment to the degree of at least Class III of the New York Heart Association Classification of cardiac impairment.</p> <p>For the purposes of this condition, NYHA Class III classification of functional capacity means:</p> <p>‘a marked limitation of physical activity of the person covered due to symptoms of less than ordinary activity causing fatigue, palpitations, dyspnoea or anginal pain. The person covered is only comfortable at rest.’</p>	<p>Pulmonary hypertension is a lung disorder characterised by increased pressure in the pulmonary artery (the pulmonary artery is the large vessel that carries blood from the right side of the heart into the lungs so it can pick up oxygen).</p> <p>The disorder results in thickening of the pulmonary arteries and narrowing of these blood vessels which eventually leads to the enlargement of the right side of the heart causing heart failure.</p> <p>Pulmonary arterial hypertension is known as primary (or idiopathic) where there is no known cause for the condition. Secondary pulmonary hypertension, where the cause is known, is not covered.</p>

Policy terms and conditions definition	Plain English definition
<p>30. Stroke – with permanent symptoms</p> <p>Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms. The diagnosis has to be confirmed by a consultant neurologist with the evidence of new changes on a CT or MRI scan or other reliable imaging techniques.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • traumatic injury to brain tissue or blood vessels. • cerebral symptoms due to transient ischaemic attacks, reversible neurological deficit, migraine, cerebral injury resulting from trauma or hypoxia, disturbances of vision or balance due to disease of the eye, nerve or vestibular apparatus of the ear. 	<p>Stroke is a condition in which the brain cells suddenly die due to lack of oxygen. This can be due to lack of blood flow (ischemic stroke) caused by blockage or haemorrhage (haemorrhagic stroke) caused by the rupture of an artery that feeds the brain.</p> <p>The brain controls all the functions of the body. Because of a stroke, the affected areas of the brain cannot function, which would result in an inability to move limbs on one side of the body, inability to understand or an inability to see.</p>

Policy terms and conditions definition	Plain English definition
<p>31. Systemic lupus erythematosus – of specified severity</p> <p>A definite diagnosis of systemic lupus erythematosus (SLE) by a consultant rheumatologist where either of the following are also present:</p> <p>Severe kidney involvement with SLE as evidenced by:</p> <ul style="list-style-type: none"> • permanent impaired renal function with a glomerular filtration rate (GFR) below 30 ml/min/1.73m² and abnormal urinalysis showing proteinuria or haematuria, <p>or</p> <ul style="list-style-type: none"> • Severe Central Nervous System (CNS) involvement with SLE as evidenced by: – Permanent deficit of the neurological system as evidenced by at least any one of the following symptoms, which must be present on clinical examination and expected to last for the remainder of the claimant’s life: <ol style="list-style-type: none"> 1. paralysis 2. localised weakness 3. dysarthria (difficulty with speech) 4. aphasia (inability to speak) 5. dysphagia (difficulty in swallowing) 6. difficulty in walking, lack of coordination 7. severe dementia where the insured needs constant supervision 8. permanent coma. <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • seizures, headaches, fatigue, lethargy or any symptoms of psychological or psychiatric origin will not be accepted as evidence of permanent deficit of the neurological system. • all other forms of SLE. 	<p>Systemic lupus erythematosus (SLE) is an incurable autoimmune disease that is characterised by acute and chronic inflammation of various parts of the body. As occurs in other autoimmune diseases, the body’s tissues are attacked by its own immune system resulting in inflammation and tissue damage.</p> <p>SLE can involve the heart, joints, skin, lungs, blood vessels, liver, kidneys and nervous system.</p> <p>There is no cure for SLE, and severity of the disease may vary from person to person and in some cases it can be fatal. The cause of lupus is not clearly known.</p>

Policy terms and conditions definition	Plain English definition
<p>32. Terminal illness</p> <p>A definite diagnosis by an appropriate attending consultant of an illness that satisfies both of the following:</p> <ul style="list-style-type: none"> • The illness either has no known cure or has progressed to the point where it cannot be cured; and • In the opinion of the attending consultant, the illness is expected to lead to death within 12 months. <p>The attending consultant must not be the Life Insured or a close relative of either the Life Insured or their spouse or, the Policy Owner or their spouse.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> • The Life Insured being diagnosed with a Terminal illness within the last 18 months of the Policy Term. 	<p>Terminal illness is a medical term used to describe any disease or illness that cannot be cured and where it is expected to result in the death of the patient within a short period of time.</p>
<p>33. Third-degree burns – covering 20% of the body’s surface area or 50% of the face’s surface area</p> <p>Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body’s surface area or covering 50% of the face’s surface area.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • Deliberate injury to the Life Insured by a Policy Owner. • intentional self-inflicted injury. 	<p>A third-degree burn, also called full thickness burn, is a burn that destroys both layers of the skin (epidermis and dermis) and causes damage to the tissue underneath.</p>
<p>34. Traumatic head injury – with permanent symptoms</p> <p>Death of brain tissue due to traumatic injury caused by external means and confirmed by new changes on a CT or MRI scan, resulting in permanent neurological deficit with persisting clinical symptoms assessed and confirmed by a Consultant Neurologist no later than 6 weeks from the traumatic injury.</p>	<p>Traumatic head injury is when an external sudden trauma damages the brain causing permanent impairment of cognitive, physical, and psychological functions, with an associated diminished or altered state of consciousness.</p> <p>Traumatic head injury can result when the head suddenly and violently hits an object, or when an object pierces the skull and enters brain tissue.</p>

Policy terms and conditions definition	Plain English definition
<p>35. Child's Cancer Cover</p> <p>Your Policy with Cancer Cover will also include Child's Cancer Cover at no extra cost.</p> <p>Child's Cancer Cover starts from the Child's 1st birthday and ends on the day before their 19th birthday, as long as the Policy is in force.</p> <p>We will only pay one claim per Child and limit to a maximum of three claims in total under this condition. At the time of a claim, we will take account of all your policies held with us, that offer this Benefit and will only pay one claim amount per Child.</p> <p>The conditions covered under Child's Cancer Cover are as follows and share the same definition as Cancer Cover:</p> <ul style="list-style-type: none"> • Benign brain tumour – resulting in permanent symptoms; • Cancer – excluding less advanced cases; 	<p>Child's Cancer Cover is automatically included in your Policy with Cancer Cover at no extra cost. It covers your child from their 1st birthday until the day before their 19th birthday, as long as the Policy remains in force.</p> <p>We will only pay one claim per child, and we will pay no more than three claims in total under this benefit. If you make a claim, we will also take into account any other policies you hold with us that include this benefit, and we will only pay one claim amount per child across all such policies.</p> <p>Child's Cancer Cover applies to the following conditions, which use the same definitions as under your Cancer Cover: benign brain tumour resulting in permanent symptoms, and cancer excluding less advanced cases.</p>
<p>36. Child's Critical Illness Cover</p> <p>Your Policy with Comprehensive Critical Illness will also include Child's Critical Illness at no extra cost.</p> <p>Child's Critical Illness starts from the Child's 1st birthday and ends on the day before their 19th birthday, as long as the Policy is in force.</p> <p>We will only pay one claim per Child and limit to a maximum of three claims in total under this condition. At the time of a claim, we will take account of all your policies held with us, that offer this Benefit and will only pay one claim amount per Child.</p> <p>The conditions covered under Child's Critical Illness are as follows and share the same definition as Comprehensive Critical Illness:</p> <ul style="list-style-type: none"> • AIDS/HIV caught in a Specified Country by blood or blood product transfusion; • Aorta graft surgery – for disease and trauma; • Aplastic anaemia - resulting in permanent symptoms; • Bacterial meningitis - resulting in permanent symptoms; 	<p>Child's Critical Illness is automatically included in your Policy with Comprehensive Critical Illness at no extra cost. It covers your child from their 1st birthday until the day before their 19th birthday, as long as the Policy remains in force.</p> <p>We will only pay one claim per child, and we will pay no more than three claims in total under this benefit. If you make a claim, we will also take into account any other policies you hold with us that include this benefit, and we will only pay one claim amount per child across all such policies.</p> <p>This benefit covers a list of serious medical conditions and uses the same definitions as under your Comprehensive Critical Illness cover.</p> <p>Congenital abnormalities, birth defects, and conditions present before the child reaches age one (1), or before the date of adoption, are not covered.</p>

Policy terms and conditions definition	Plain English definition
<ul style="list-style-type: none"> • Coronary artery bypass surgery - to divide the breastbone (a payment is available to pay for surgery after being placed on a waiting list in a Specified Country); • Creutzfeldt-Jakob Disease (CJD) - requiring continuous assistance; • Heart attack - of specified severity; • Heart valve replacement or repair – with surgery to divide the breastbone; • Kidney failure - requiring dialysis; • Liver failure - end stage; • Major organ transplant; • Motor neurone disease - resulting in permanent symptoms; • Multiple sclerosis - with persisting symptoms; • Paralysis - total and irreversible; • Primary pulmonary arterial hypertension - resulting in permanent symptoms; • Stroke - with permanent symptoms; • Terminal illness. <p>The following is not covered:</p> <ul style="list-style-type: none"> • Congenital abnormalities, birth defects and conditions present prior to age one (1) of the Child, or prior to the date of adoption. 	

Specified Country

For certain critical illnesses covered under the Comprehensive Critical Illness benefit, payment may be limited by the country where the claim event occurs or where the life insured is being treated. This applies to:

- **Coronary artery bypass grafts,**
- **HIV infection, and**
- **Major organ transplant.**

For these conditions, either the claim event must occur, or treatment must take place, in one of the following Specified Countries:

Andorra	Australia	Austria	Bahrain
Belgium	Bulgaria	Canada	Channel Islands
Croatia	Cyprus	Czech Republic	Denmark
Finland	France	Germany	Gibraltar
Greece	Hong Kong	Hungary	Iceland
Isle of Man	Italy	Japan	Kuwait
Latvia	Liechtenstein	Lithuania	Luxembourg
Malta	Monaco	Netherlands	New Zealand
North Macedonia	Norway	Oman	Poland
Portugal	Qatar	Republic of Ireland	Romania
San Marino	Saudi Arabia	Singapore	Slovakia
Slovenia	Spain	Sweden	Switzerland
Turkey	United Arab Emirates	United Kingdom	United States of America

The Specified Countries list may change at the company's discretion and the updated list can be viewed on our websites www.zurich.ae / www.zurich.bh / www.zurich.qa.

Note: Claims for all other Comprehensive Critical Illness conditions and all other Benefits are not explicitly limited by the country in which the claim event takes place.

Important information

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