

# 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?

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

\* the lesser amount will be payable

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

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

\* the lesser amount will be payable

## 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.

To find out more, talk to your Zurich risk specialist  
Business Development Manager on 1800 252 650

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