



ZURICH[®]

Zurich Active

Designed for living



Severity based life insurance, for smarter protection

Medical treatment has evolved. It's time life insurance did too. Zurich Active is a unique severity-based policy with an extensive list of covered health events, designed to cover a broad spectrum of life's possible setbacks.

Most life insurance policies are designed for one event in a lifetime – with limited parameters for making a claim.

Full terms and conditions are available in the Zurich Active PDS



Active is different

Active covers more medical conditions – and pays claims according to severity. Plus, your clients can keep claiming on any remaining cover if life deals further setbacks.

Traditional	Severity Based
<input checked="" type="checkbox"/> Terminal Death	<input checked="" type="checkbox"/> Terminal Death
<input checked="" type="checkbox"/> Total Perminant Disability	<input checked="" type="checkbox"/> Active Health Events (168 events)
<input checked="" type="checkbox"/> Trauma (42 events)	<input checked="" type="checkbox"/> Income protection
<input checked="" type="checkbox"/> Income protection	
	<input checked="" type="checkbox"/> Single Payment (one off)
	<input checked="" type="checkbox"/> Multiple claims

Broader coverage

Zurich Active covers 168 health events – more than any other trauma insurance in Australia. Importantly, it also has a built in claim protector and a safety net which measures permanent functional capacity limitations arising from sickness or injury (if there is no possible claim under any specifically defined health event)

Designed for living

Active has the broadest list of definitions in the market with coverage of over 168 health events and an important built-in catch-all feature.



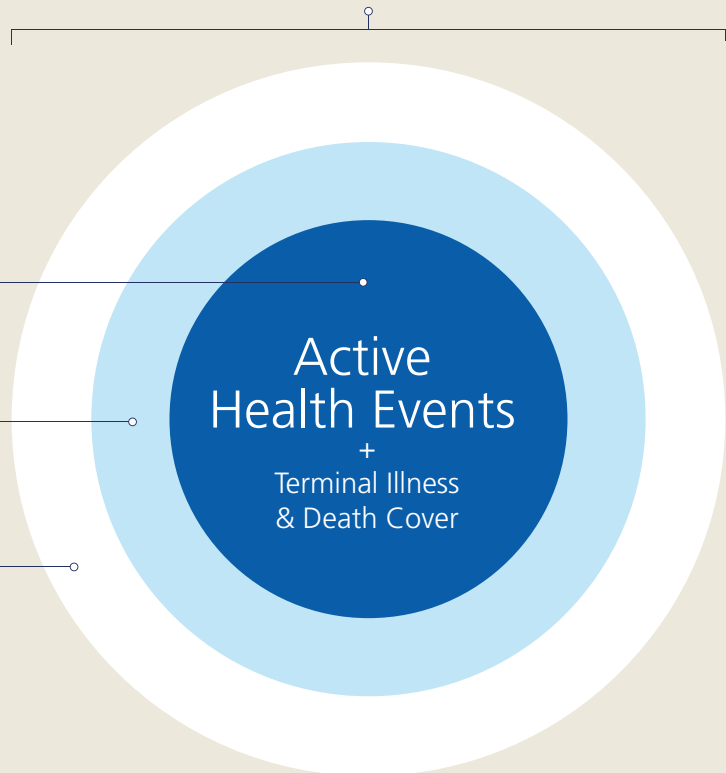
Active Health events
Comprehensive cover for serious illness



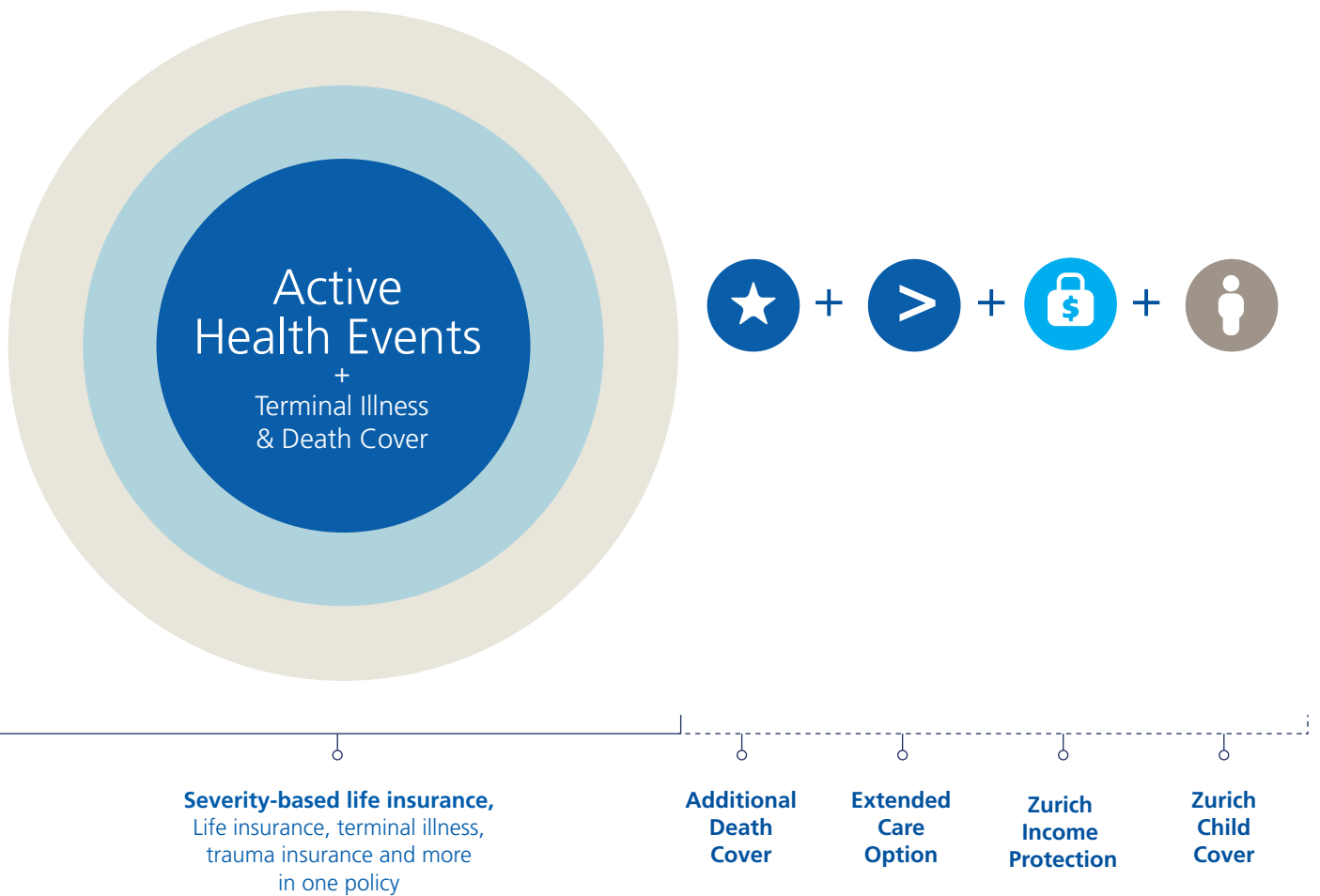
Active Claim protector
Ensuring any further setbacks are covered, up to age 65



Active Safety net
Additional certainty



One simple policy to cover many possibilities



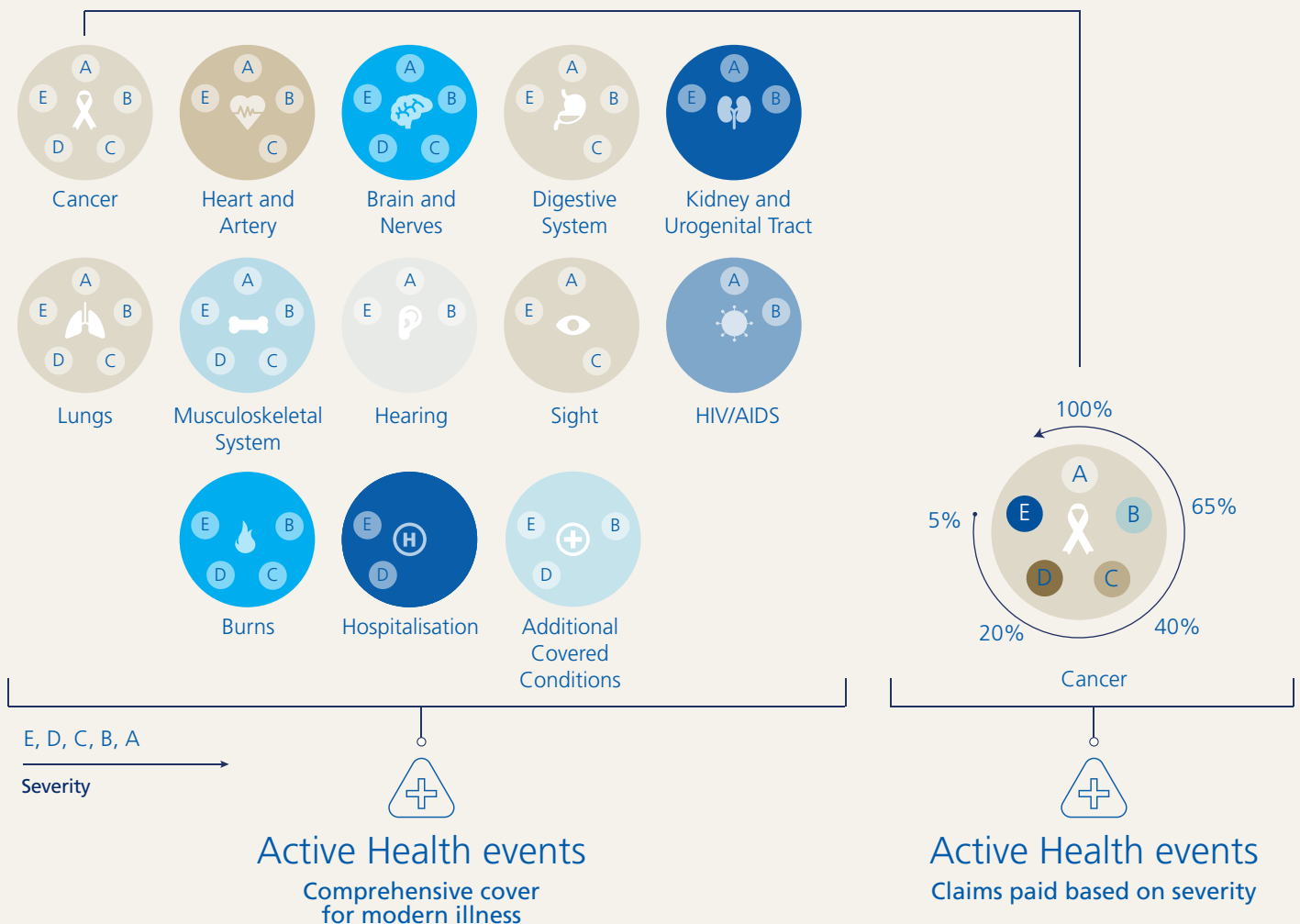
Additional Death Cover, Extended Care, Income Cover and Child Cover are optional. You can indicate whether you want to include these in your Active cover when you apply.

Life insurance shouldn't be all or nothing

With Active, clients are more likely to get the help they need – across a broader spectrum of health events. This spectrum covers 168 health events including cancer, heart and artery, brain and nerves, digestive system, musculoskeletal system.

Health events are categorised by severity, A being the most severe, E the least, providing your client with financial protection during the early stages of progressive health events and should the condition deteriorate the client can make subsequent claims at higher benefit levels.

This is why Zurich Active is designed for living. By paying gradually for certain health events, depending on the severity of the condition, it allows clients to make ongoing choices about their life and care.



The life protection that keeps on protecting

Active is a true multi-claim policy, allowing multiple claims under one policy, with each claim reducing the remaining cover available. This feature provides smarter, ongoing protection.

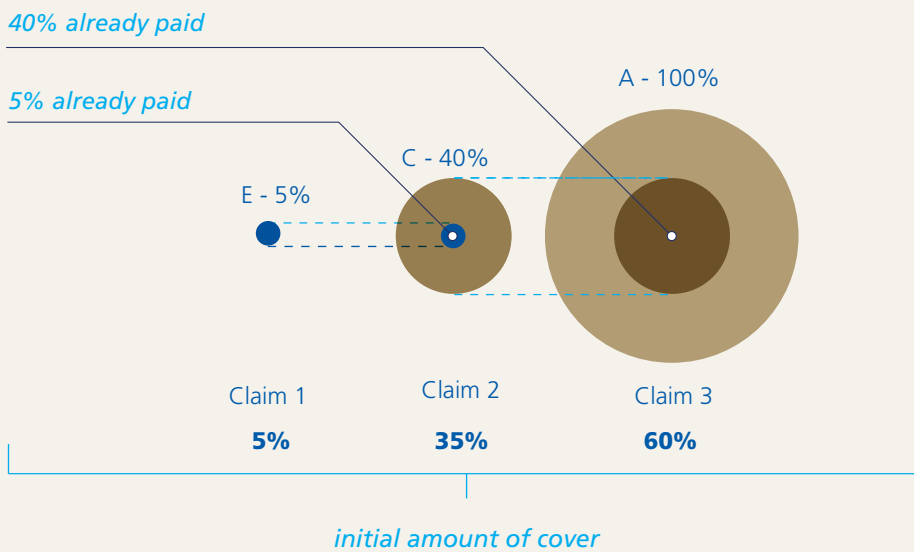
The ability to make multiple claims, and benefit amounts that are designed to align to the seriousness of the condition is unique in the Australian market, and more in line with how a modern, traumatic illness would impact a client's life.

Lower claimable thresholds for many conditions mean that clients can start claiming at earlier stages once they experience a health event. Although the client may not receive the full benefit for every Active claim, they are much more likely to make a claim on the policy, and receive an amount relative to the severity of the condition.

An important built-in feature is the Zurich Active Claim Protector which means that 25% of the total cover is 'protected' for future health events to ensure it's available if a health event gets worse, or if a new health event occurs over life of the policy.

This feature forms part of the policy right up until the clients 65th birthday.

How A Progressive Claim Works



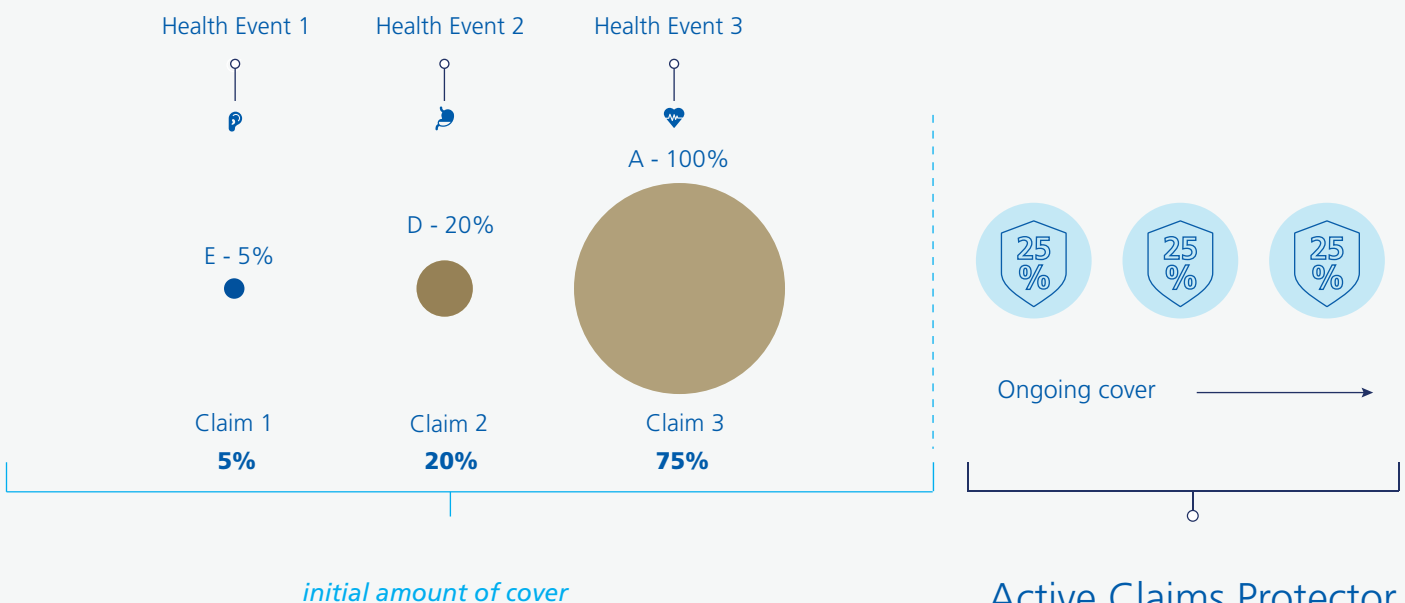
Active Claim Protector
cover for further setbacks

Live with confidence

A client has a higher probability of a successful claim with Zurich Active (See Zurich Active Claim Examples on page 13) than a traditional trauma product. Being able to make multiple claims for unrelated conditions is a very important feature for those who want a degree of certainty and protection after recovery.

A Limited claim period applies for 12 months following a Health event, reflecting the fact that complications from a medical condition or its treatment can arise.

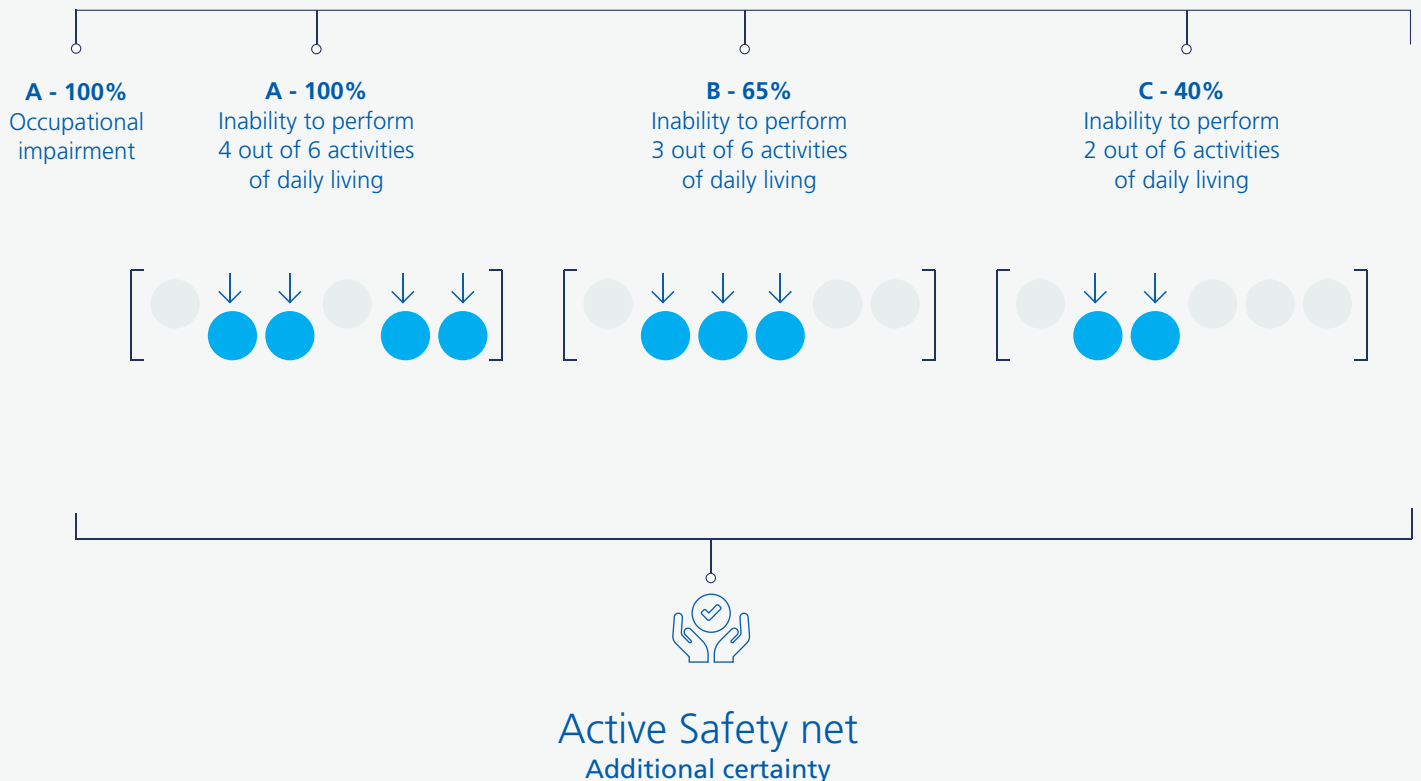
How Multiple, Unrelated Claims Work



Additional certainty with the Active Safety Net

Some health conditions don't fit specific health event definitions. If a client suffers from a serious medically recognised illness that doesn't meet a defined health event, the safety net may provide a benefit. We assess permanent inability to perform an occupation or permanent inability to perform activities of daily living, such as self-care or communication.

Extra Protection With The Active Safety Net



Designed for living

Zurich Active is specifically designed to support you through serious health events and through to recovery. It does this by having the broadest list of definitions in the market with coverage of over 168 health events and an important built-in catch-all feature should the illness or event not meet one of those definitions.

You can make multiple claims for progressive, and/or any new health events whilst remaining protected which of course for the most serious conditions (including terminal illness and death) will pay out the full sum insured, giving your clients the peace of mind that they are fully covered.



Moving with a global trend

Severity based life insurance products are widely available throughout Asia, Africa, Europe and North America and are recognised as being innovative insurance products which are most aligned to the evolving nature of modern medicine and health.



Active Claims

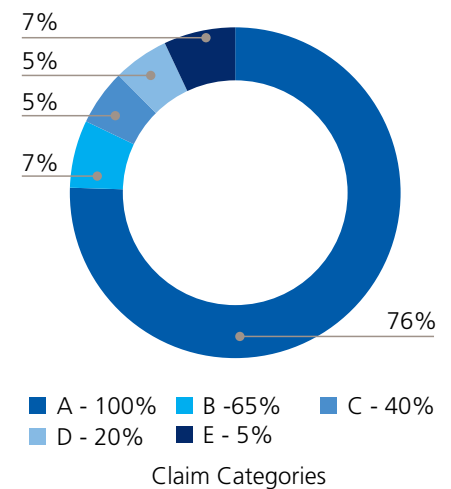
Claim with more confidence

Zurich Active is specifically designed to support your client through serious health events, right through to recovery. It does this by having the most flexible and broadest coverage of health definitions in the market which covers 168 health events and includes an important built-in safety net.

A key feature of Zurich Active is the ability for clients to access the financial benefits of the coverage during the initial onsets and lower thresholds of trauma health events. This means they are more likely to receive a claim payment for less severe health events which can still have significant financial consequences.

Of course for the most serious conditions including those that progress to a Category A health event, Active pays out the full sum insured, giving the peace of mind that your client is covered.

Health Event Claims Split By Category



Since launch - **76%** of Active claims made have been paid at **Category A**, which is 100% of the cover amount.

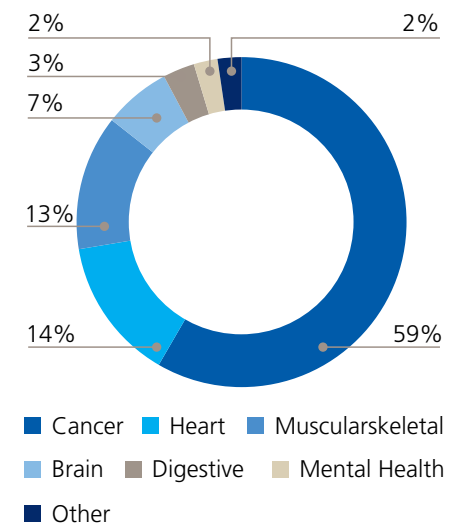
Claim with more certainty

By taking this modern approach to life insurance, your client has a higher probability of a successful claim with Zurich Active when compared against traditional trauma (see below).

Should your client's health deteriorate further or unfortunately suffer another health event, your client is able to make multiple claims for progressive conditions and any new health events whilst remaining protected under one simple policy. For the most serious conditions, including death and terminal illness, the highest benefit category amount is paid (Category A).

Although your client may not receive the full benefit amount for every Active claim, they are much more likely to receive an amount proportional to the severity of the health event, with the important advantage of retaining the balance of cover.

Health Event Claims By Type



Historically, Zurich Active has paid approximately **2.5 times** the **number of claims** per policy compared to traditional trauma*.

* Based on Zurich analysis of Active and Wealth Protection claims between 2013 & 2016.

Zurich Active Real Claims Examples

	Health Event	Category	Initial Cover	Benefit Paid	Why Active
Health Event Type: Brain and Nerves – Name: Russell C. – Age: 43 – Occupation: Pilot					
	Hypoxic Brain Injury	A	\$386,250	\$386,250	Safety Net Claim- claim was assessed on functional capacity (ADLs) as the condition was not captured under any other health event definition.
Health Event Type: Cancer – Name: Ben G. – Age: 49 – Occupation: Lawyer					
	Pancreatic Cancer	Initially D then condition worsened	\$950,000	\$950,000	Initial payout helped with the early onset and costs of treatment, 3 years later condition progressively worsened and an additional claim was paid.
Health Event Type: Digestive System – Name: Keiffer T. – Age: 49 – Occupation: Marketing					
	Crohn's disease	A	\$640,000	\$640,000	Keiffer received a Category A payout because of the severity of his Crohn's Disease. This meant he received his full sum insured.
Health Event Type: Heart and artery – Name: Emily V. – Age: 39 – Occupation: Accountant					
	iliac artery aneurysms	C	\$400,000	\$160,000	This condition would not have been paid under a traditional product, Emily retains the policy and can claim for other health events in the future.
Health Event Type: Brain and nerves (Mental Health) – Name: Lisa T. – Age: 50 – Occupation: Teacher					
	Psychiatric condition	D	\$873,675	\$174,735	Following a car accident, Lisa developed PTSD, major depression and anxiety. She was able to continue working in a part time capacity but continued to struggle with her mental health. As a result she was hospitalised 3 times and met the definition of psychiatric condition.
Health Event Type: Musculoskeletal – Name: Tony G. – Age: 55 – Occupation: Administrator					
	Loss of upper limb	D	\$800,000	\$160,000	Active covers a range of Musculoskeletal accidents and illnesses In fact, 13% of total claims have been paid for health events relating to the Musculoskeletal system.

Please visit zurich.com.au/active or call your Zurich BDM today to get access to the following tools and resources:

- More claim statistics and videos
- Zurich Active SOA helper
- Active Sum Insured Calculator
- Additional training and development on Zurich Active

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