

Zurich Life Risk

# Guide to products and services



Zurich proudly  
supports\*



# Underwriting requirements

## Death & TPD Medical Requirements

Age next birthday	Bloods	Express Exam	Paramedical/ Medical examination GP	Resting ECG	PMAR	Specialist medical and FBC and micro-urinalysis	Exercise ECG	PSA (males only)
Up to 40	\$1,000,001	\$1,500,001	\$2,500,001	\$2,500,001	\$2,500,001	\$5,000,001	\$5,000,001	N/R
41 - 45	\$1,000,001	\$1,000,001	\$2,000,001	\$2,000,001	\$2,000,001	\$5,000,001	\$5,000,001	\$5,000,001
46 - 50	\$750,001	\$750,001	\$1,500,001	\$2,000,001	\$2,000,001	\$5,000,001	\$5,000,001	\$5,000,001
51 - 55	\$750,001	\$750,001	\$1,000,001	\$1,500,001	\$2,000,001	\$2,500,001	\$5,000,001	\$5,000,001
56 - 60	\$500,001	\$500,001	\$750,001	\$1,000,001	\$1,500,001	\$2,500,001	\$5,000,001	\$2,500,001
61 - 65	\$500,001	N/A	\$500,001	\$750,001	\$1,000,001	\$2,000,001	\$2,000,001	\$2,000,001
66 - 70	\$350,001	N/A	\$250,001	\$500,001	\$750,001	\$2,000,001	\$2,000,001	\$2,000,001

## Death & TPD Financial Requirements

Sum Insured	Evidence required
Up to \$2,000,000	None
\$2,000,001 - \$2,500,000 (Death)	Confidential financial questionnaire signed by Life Insured and verified by adviser.
\$2,500,001 + (Death) \$2,000,001 + (TPD)	Confidential financial questionnaire (as above) + Personal Cover – Last 2 years individual income tax returns Business Cover – Last 2 years income tax returns, balance sheets, profit & loss statements for all business entities + individual income tax returns. Depending on the sum insured and reason for cover (eg. Loan) other requirements may be requested.

## Trauma Medical Requirements

Age next birthday	Bloods	Paramedical/ Medical examination GP	Resting ECG & FBC	PMAR	Specialist medical and micro-urinalysis	Exercise ECG	PSA (males only)	Breast Exam or current Mammogram - within 6 months (females only)
Up to 40	\$750,001	\$1,000,001	\$1,000,001	\$1,000,001	\$1,500,001	\$1,500,001	N/R	\$1,500,001
41 - 50	\$750,001	\$750,001	\$1,000,001	\$1,000,001	\$1,500,001	\$1,500,001	\$1,500,001	\$1,500,001
51 - 60	\$500,001	\$500,001	\$750,001	\$750,001	\$1,000,001	\$1,000,001	\$1,000,001	\$1,000,001

## Trauma Financial Requirements

Sum Insured	Evidence required
Up to \$1,000,000	None
\$1,000,001 - \$2,000,000	Confidential financial questionnaire signed by Life Insured and verified by adviser + Personal Cover – Last 2 years individual income tax returns Business Cover – Last 2 years income tax returns, balance sheets, profit & loss statements for all business entities + individual income tax returns.

## Income Replacement and Business Expenses Medical Requirements

Age next birthday	Bloods	PMAR	Paramedical/ Medical examination GP	Specialist medical examination, resting ECG, FBC and micro-urinalysis	Exercise ECG
Up to 40	\$7,001	\$12,001	\$15,001	\$20,001	\$25,001
41 - 50	\$7,001	\$10,001	\$15,001	\$20,001	\$20,001
51 - 55	\$6,001	\$7,501	\$10,001	\$20,001	\$20,001
56 - 60	\$6,001	\$5,001	\$7,501	\$20,001	\$20,001

# Underwriting requirements cont'd

## Income Replacement and Business Expenses Financial Limits

Financials are not required for indemnity sums insured up to \$15,000.

No mandatory financials are required for agreed value sums insured up to the following amounts:

Occupation Class	Insured Monthly Benefit
A1 & A1M	\$12,500
A2	\$10,000
A3	\$8,000
B1	\$5,000
B2 & B3	\$4,000
SRD	\$3,000



For agreed value Income Replacement and Business expenses, where the sum insured is in excess of the amounts shown above, full financials are required. Financial evidence will vary depending on the applicant's employment type. For a comprehensive list of the financial evidence required, please refer to our Underwriting Guide.

For both agreed value and indemnity sums insured exceeding \$15,000 per month, additional financial information will be required.

## Death, TPD & Trauma Sum Insured Discounts

### Death & TPD

Sum Insured	Discount
\$250,000 - \$499,999	14%
\$500,000 - \$749,999	19%
\$750,000 - \$999,999	22%
\$1,000,000 - \$1,999,999	29%
\$2,000,000+	31%

### Trauma

Sum Insured	Discount
\$0 - \$99,999	6%
\$100,000 - \$149,999	9%
\$150,000 - \$249,999	18%
\$250,000 - \$499,999	22%
\$500,000 - \$749,999	26%
\$750,000 - \$999,999	30%
\$1,000,000 +	35%



	Zurich Protection Plus				Zurich Select Term Plus
	Death cover	TPD cover	Trauma cover	Zurich Select Term Plus	Zurich Select Term Plus
<b>Product Description</b>	Pays a lump sum benefit on the death of the insured.	Pays a lump sum on the total and permanent disablement of the insured.	Pays a lump sum if the insured suffers a specified Trauma condition. Basic or Extended Trauma is available.	Pays a lump sum benefit on the death of the insured with TPD options.	Pays a lump sum benefit on the death of the insured with TPD options.
<b>Entry Ages</b>	10 to 69	19 to 59	18 to 59	10 to 59	10 to 59
<b>Yearly renewable to:</b>	99	99 if taken on its own, or with Death cover (limited conditions apply after age 65) 65 if taken with Extended Trauma	99 if Extended Trauma is taken with Death cover (limited conditions apply after age 75) 75 in all other instances	the end of the policy term (5, 10 or 15 years)	the end of the policy term (5, 10 or 15 years)
<b>Indexation</b>	Max of 5% and CPI	Max of 5% and CPI	Max of 5% and CPI	N/A	N/A
<b>Benefit Period</b>	N/A	N/A	N/A	N/A	N/A
<b>Waiting Periods</b>	N/A	N/A	N/A	N/A	N/A
<b>Cover Levels</b>	\$50,000 minimum	\$50,000 - \$3,000,000	\$50,000 - \$2,000,000	\$50,000 minimum	\$50,000 minimum
<b>Built-In Benefits</b>	<ul style="list-style-type: none"> <li>• Death benefit</li> <li>• Terminal Illness benefit</li> <li>• Accidental Injury benefit</li> <li>• Advancement for Funeral Expenses</li> <li>• Buy-Back Death (Buy-Back Death cover following Trauma claim)</li> <li>• Future Insurability benefit - Business Events</li> <li>• Inflation Protection</li> <li>• Future Insurability benefit - Personal Events</li> <li>• Financial Planning Advice benefit</li> <li>• Premium Freeze</li> <li>• Interim cover</li> </ul>	<ul style="list-style-type: none"> <li>• TPD benefit ('own' or 'any' definitions)</li> <li>• Standard or Double TPD (Double TPD restores Death cover following TPD claim)</li> <li>• Inflation Protection</li> <li>• Future Insurability benefit - Personal Events</li> <li>• Financial Planning Advice benefit</li> <li>• Premium Freeze</li> <li>• Interim cover</li> </ul>	<ul style="list-style-type: none"> <li>• Trauma benefit</li> <li>• Death benefit \$5,000 (only if not taken with Death cover)</li> <li>• Partial Trauma benefit</li> <li>• Chronic conditions - Advancement on Diagnosis benefit (Extended Trauma)</li> <li>• Paralysis Booster benefit</li> <li>• Inflation Protection</li> <li>• Future Insurability benefit - Personal Events</li> <li>• Financial Planning Advice benefit</li> <li>• Premium Freeze</li> <li>• Interim cover</li> </ul>	<ul style="list-style-type: none"> <li>• Death benefit</li> <li>• Terminal Illness benefit</li> <li>• Accidental Injury benefit</li> <li>• Advancement for Funeral Expenses</li> <li>• Financial Planning Advice benefit</li> <li>• Interim cover</li> </ul>	<ul style="list-style-type: none"> <li>• Death benefit</li> <li>• Terminal Illness benefit</li> <li>• Accidental Injury benefit</li> <li>• Advancement for Funeral Expenses</li> <li>• Financial Planning Advice benefit</li> <li>• Interim cover</li> </ul>
<b>Optional Benefits (for additional premium)</b>	<ul style="list-style-type: none"> <li>• Accidental Death option – between \$50,000 and \$1,000,000 of cover</li> <li>• Premium Waiver option</li> <li>• Business Future Cover option</li> <li>• Needlestick Cover option</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death option – between \$50,000 and \$1,000,000 of cover</li> <li>• Premium Waiver option</li> <li>• Business Future Cover option</li> <li>• Needlestick Cover option</li> </ul>	<ul style="list-style-type: none"> <li>• Child Cover option – up to \$200,000</li> <li>• Trauma Reinstatement option</li> <li>• Top-up option</li> <li>• Buy-Back TPD (Buy-Back TPD cover following Trauma claim)</li> <li>• Accelerated Buy-Back Death (Buy-Back Death cover 12 months after Trauma claim)</li> <li>• Accidental Death option – between \$50,000 and \$1,000,000 of cover</li> <li>• Premium Waiver option</li> <li>• Business Future Cover option</li> <li>• Needlestick Cover option</li> </ul>	<ul style="list-style-type: none"> <li>• TPD option – "Own", "Any", "Domestic Duties", "Loss of Independence", "Specific Loss" and "cognitive impairment" definitions. Standard &amp; double options available (double TPD includes waiver of premium)</li> <li>• Increasing Cover option</li> <li>• Accidental Death option - between \$50,000 and \$1,000,000 of cover</li> <li>• Premium Waiver option</li> <li>• Needlestick Cover option</li> </ul>	<ul style="list-style-type: none"> <li>• TPD option – "Own", "Any", "Domestic Duties", "Loss of Independence", "Specific Loss" and "cognitive impairment" definitions. Standard &amp; double options available (double TPD includes waiver of premium)</li> <li>• Increasing Cover option</li> <li>• Accidental Death option - between \$50,000 and \$1,000,000 of cover</li> <li>• Premium Waiver option</li> <li>• Needlestick Cover option</li> </ul>
<b>Premium Structure</b>	Choice of Stepped or Level	Choice of Stepped or Level	Choice of Stepped or Level	Level	Level
<b>Minimum Premium</b>		\$160 p.a. (excludes Management Fee)		\$160 p.a. (excludes Management Fee)	\$160 p.a. (excludes Management Fee)
<b>Management Fee</b>		\$74.96 per year indexes each 1 April with CPI		\$74.96 per year indexes each 1 April with CPI	\$74.96 per year indexes each 1 April with CPI

Zurich Superannuation Term Life Plus	Zurich Superannuation Select Term Plus	Zurich Income Replacement Insurance Plus	Zurich Special Risk Income Replacement Insurance Plus	Zurich Business Expenses Insurance Plus
Pays a lump sum on the death of the insured with TPD options. The Trustee is Zurich Australian Superannuation Pty Limited.	Pays a lump sum on the death of the insured with TPD options. The Trustee is Zurich Australian Superannuation Pty Limited.	Pays the insured an income after the expiry of the waiting period while the insured is disabled and suffers a loss of income due to that disability.	Pays the insured an income after the expiry of the waiting period while the insured is disabled and suffers a loss of income due to that disability. Available to Special Risk Division only.	Pays up to 100% of the fixed costs of running a business, after the waiting period, if the insured is disabled and as a result of that disability suffers a loss of income.
Term: 15 to 64 TPD: 19 to 59	Term: 15 to 59 TPD: 19 to 59	19 to 59 (working full time)	19 to 53	19 to 59
5 or earlier cessation of membership of the Fund	the end of the policy term (5, 10 or 15 years)	Up to 65 depending on benefit period chosen	59	65
Max of 5% and CPI	N/A	Actual CPI	Actual CPI	Actual CPI
N/A	N/A	1, 2 or 5 years or to 55, 60 or 65	1, 2 or 5 years	1 year
N/A	N/A	(Split periods are available) • 14, 30, 60, 90, 180 days • Any number of days between 14 & 90 • 1 or 2 years	(Split periods are available) • 30, 60 or 90 days	(Split periods are available) • 14*, 30, 60 or 90 days **"A" occupations only
\$50,000 minimum	\$50,000 minimum	\$1,500 (minimum per month)	\$1,500 – \$10,000 per month	\$1,500 (minimum per month)
Death benefit Terminal Illness benefit Premium Freeze Inflation Protection Future Insurability - Personal Events Advancement for Funeral Expenses Conversion of cover to non-superannuation Interim cover	<ul style="list-style-type: none"> <li>• Death benefit</li> <li>• Terminal Illness benefit</li> <li>• Advancement for Funeral Expenses</li> <li>• Interim cover</li> </ul>	<ul style="list-style-type: none"> <li>• Agreed Value Income Benefits (loss of income)</li> <li>• Waiver of Premium</li> <li>• Inflation Protection</li> <li>• Rehabilitation benefits which include workplace modification</li> <li>• Funeral benefit (payable even when not on claim)</li> <li>• Confined to Bed benefit</li> <li>• Elective Surgery benefit</li> <li>• Specified Injury benefit</li> <li>• Special Care benefit</li> <li>• Unemployment Waiver benefit</li> <li>• Interim cover</li> </ul>	<ul style="list-style-type: none"> <li>• Agreed Value Income Benefits (loss of income)</li> <li>• Waiver of Premium</li> <li>• Inflation Protection</li> <li>• Rehabilitation benefits which include workplace modification</li> <li>• Funeral benefit (payable even when not on claim)</li> <li>• Specified Injury benefit</li> <li>• Interim cover</li> </ul>	<ul style="list-style-type: none"> <li>• Business Expenses benefit (loss of income)</li> <li>• Waiver of Premium</li> <li>• Inflation Protection</li> <li>• Provision for fluctuating expenses – extends benefit period up to 12 months or until 12 x monthly Business Expenses benefit has been paid</li> <li>• Funeral benefit (payable even when not on claim)</li> <li>• Interim cover</li> </ul>
TPD option – "Own", "Any", "Domestic Duties", "Loss of Independence", "Specific Loss" and "cognitive impairment" definitions. Standard & double options available (double TPD includes waiver of premium)	<ul style="list-style-type: none"> <li>• TPD option – "Own", "Any", "Domestic Duties", "Loss of Independence", "Specific Loss" and "cognitive impairment" definitions. Standard &amp; double options available (double TPD includes waiver of premium)</li> <li>• Increasing Cover option</li> </ul>	<ul style="list-style-type: none"> <li>• Indemnity option</li> <li>• Basic Cover option</li> <li>• Increasing Claims option</li> <li>• Superannuation Contributions option</li> <li>• Lump Sum Accident option</li> <li>• Family Care option</li> <li>• Spouse Cover option</li> <li>• Severe Disability option</li> <li>• Day 4 Accident option</li> <li>• Booster option</li> <li>• Future Insurability option</li> <li>• Trauma option</li> <li>• Mental Disorder Discount option</li> <li>• Needlestick Cover option</li> </ul>	<ul style="list-style-type: none"> <li>• Indemnity option</li> <li>• Increasing Claims option</li> <li>• Lump Sum Accident option</li> <li>• Family Care option</li> <li>• Spouse Cover option</li> <li>• Mental Disorder Discount option</li> </ul>	<ul style="list-style-type: none"> <li>• Day 4 Accident option</li> </ul>
Accidental Death option - between \$50,000 and \$1,000,000 of cover Premium Waiver option	<ul style="list-style-type: none"> <li>• Accidental Death option - between \$50,000 and \$1,000,000 of cover</li> <li>• Premium Waiver option</li> </ul>			
Choice of Stepped or Level	Level	Choice of Stepped or Level	Choice of Stepped or Level	Choice of Stepped or Level
\$160 p.a. (excludes Management Fee)	\$160 p.a. (excludes Management Fee)	\$200 p.a. (excludes Management Fee)	\$200 p.a. (excludes Management Fee)	\$200 p.a. (excludes Management Fee)
\$74.96 per year indexes each 1 April with CPI	\$74.96 per year indexes each 1 April with CPI	\$74.96 per year indexes each 1 April with CPI	\$74.96 per year indexes each 1 April with CPI	\$74.96 per year indexes each 1 April with CPI

# Your Support Team

<b>Claims</b>	1800 500 655
<b>Underwriting</b>	1800 244 306
<b>Regional Underwriting</b>	1800 134 804
<b>Technical Services</b>	The Technical Services Team is available to explain changes, demystify technical language and answer questions on topics including: Legislative issues; the new tax system; Financial Planning and Technical Strategies; Industry changes to Super, Tax, Insurance, Estate Planning and Social Security Phone: 1800 022 263
<b>Adviser Services</b>	1800 500 655
<b>For all your Zurich stationery requests</b>	For all stationery orders, including PDSs, forms and marketing material, submit orders or download these documents via the Adviser Assist website
<b>Website</b>	<a href="http://www.zurich.com.au">www.zurich.com.au</a>

## Important information

\* WA Taylor 2007 Intermediaries Study – a Study into the Life Insurance Industry in Australia.

† Zurich proudly supports the Heart Foundation as part of our commitment to being a life insurer that cares. The Heart Foundation does not endorse this product.

This publication is dated 1 April 2008 and is of a general nature and does not take into account your personal objectives, situation or needs. This information is a summary only and there are relevant exclusions and conditions that you should consider before making a decision about the product. You should refer to the Zurich Wealth Protection Product Disclosure Statement (PDS) dated 1 April 2008 for further information or to apply for any of the products in the PDS. Zurich Australia Limited ABN 92 000 010 195 AFSLN 232510 and Zurich Australian Superannuation Pty Limited ABN 78 000 880 553 AFSLN 232500 are the issuers of Zurich Wealth Protection.

*Because change happenz™*



Zurich is proud to support football as an Official Partner of the Hyundai A-League

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