



ZURICH®

# Ezicover® Accidental Death

Protection against the unexpected





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# Ezicover Accidental Death

## – protection against the unexpected

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The reality is that accidents can happen to anyone - at home, at work or just out on today's busy roads - no matter how careful or healthy you are. And when an accident does happen, it often doesn't give people the chance to organise their finances and provide for their families.

“  
Love is how  
you stay alive,  
even after you  
are gone.”

Mitch Albom

It is naturally very hard to imagine what would happen to your family if tomorrow you weren't there to provide for them. It is so important to have those hard conversations and think about how they would deal with debts or just cope with day to day living expenses if a regular income suddenly disappears.

Whether you are young, working hard or enjoying retirement, there are some simple and affordable measures you can put in place to make sure that your family is protected against the financial devastation an accidental death can bring.

Ezicover Accidental Death provides a lump sum payment to help you protect your family against the financial devastation of an accidental death.

“

The trouble is,  
you think you  
have time.”

Buddha



## Top 10 reasons to consider Ezicover Accidental Death

### Top 10 reasons

- 1.** Competitive premiums
- 2.** Lump sum payment of up to \$500,000 depending on the cover you have selected, in the event of accidental death\*
- 3.** Premiums remain level and do not increase as you get older
- 4.** No medical required
- 5.** Flexible payment options
- 6.** Straightforward and easy to understand
- 7.** Easy quick online or written application process
- 8.** 30 day cooling off period
- 9.** 24/7 Worldwide cover
- 10.** Issued and underwritten by Zurich Australia Limited

\*Accidental death means death as a result of sustaining bodily injury caused by accidental, violent, external and visible means where death occurs within 3 calendar months of the injury being sustained.



# About Ezicover Accidental Death

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Ezicover Accidental Death is a low cost, do-it-yourself insurance paying a lump sum in the event of accidental death.

Accidental death means death as a result of sustaining bodily injury caused by accidental, violent, external and visible means where death occurs within three calendar months of the injury being sustained.

While no amount of money can bring back a loved one Ezicover Accidental Death insurance can help reduce the financial burden from an unexpected accident that results in death.

“  
Death ends  
a life, not a  
relationship.”

Mitch Albom

## Who can apply?

Ezicover Accidental Death is available to Australian residents aged between...

**19** and **70** years.

## How much cover can I get?

You can select cover from...

**\$50,000** up to  
**\$500,000**.

“

Life is pleasant, death  
is peaceful, it's the  
transition that's  
troublesome”

Isaac Asimov



# Tell me more about the benefits



## First month FREE

There are many benefits to owning an Ezicover Accidental Death policy, benefits begin on acceptance of your application where you will receive the first month's cover absolutely FREE.



## From \$50,000 up to \$500,000 in cover

You can choose the sum insured between \$50,000 and \$500,000.



## Premiums don't increase

To assist with budgeting, premiums for Ezicover Accidental Death remain level. That is, your premiums don't increase just because you get older.



## Guaranteed acceptance – no medical, no health questions

The good news is that with this plan you won't be refused cover as long as you are an Australian resident aged between 19 and 70 years.



## Guaranteed renewable

Once issued, and provided you continue to pay your premiums when due, your Ezicover Accidental Death policy will continue until the policy anniversary after your 80th birthday.



## Easy online application

The easy application process should take around 5 minutes online with no medical or health questions.

Once your application is accepted – you'll be covered right away.

## So how much cover do I need?

How much accidental death insurance you need mainly depends on what your financial commitments are, your mortgage, rent, other living expenses, education or retirement funds, medical bills, and lost wages for your family to maintain a standard of living.

Once you know what your outgoings are you can work out what sort of accidental death benefit your family may need to carry on after you are gone.



## What is the primary purpose of a Life Insurance Company? Simply to pay claims

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Zurich Australia is part of the Zurich Insurance Group, which employs more than 55,000 people in 170 countries. For the 2015 calendar year Zurich Australia paid out a total of \$165.9 million in death, TPD, trauma and income replacement claims.

We realise that claim time is the moment of truth. Our starting assumption is that all claims are lodged for genuine reasons.

We look for ways to pay claims, not ways to deny them. It is reassuring to know that your insurance provider is secure and committed to paying claims.

## Apply today



**1800 EZI COV  
(1800 394 268)**



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