

Ezicover[®] Life Insurance

Help protect the dreams you
have for your family





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Ezicover Life Insurance

– an insurance policy that helps protect the dreams you have for your family.

The primary purpose of Life Insurance is to pay a lump sum on your death or on diagnosis of a terminal illness where your life expectancy is less than 12 months. It is NOT a savings or investment plan.

“
What do we
live for, if not
to make life
less difficult
for each
other?”

George Eliot

Simply put, if someone depends on you financially, then you probably should be thinking about life insurance. It is a simple way to protect the financial security of those you truly love!

Let's face it, we insure a lot of things, our car, our home, our valuables, even our pets. We do this to protect those things we love.

Life insurance can help families get back on their feet after an unexpected death. With the right level of cover, it allows you to take financial responsibility for your family's future so that they can continue to live a prosperous and generous life. It shows that you love your family so much that you have made plans to protect them financially even after you're gone.

Ask yourself this question. Could your family meet their current living expenses without you or your income? Life insurance provides you the opportunity to preserve your family's financial position by providing them with a lump sum payment on your death. Funds that can be used to help pay-off outstanding debts or unexpected expenses, such as medical bills, that your family wouldn't otherwise be able to pay.



Top 10 reasons to consider Ezicover Life Insurance

Top 10 reasons

- 1.** Cash benefit from \$50,000 to \$1,500,000 depending on your age*
- 2.** No medical or blood test required, and no complicated forms to apply
- 3.** 100% benefit paid in the event of Terminal Illness**
- 4.** Advance payment of \$15,000 of your benefit to assist with funeral or other expenses while your death claim is being assessed
- 5.** Your cover level will not decrease, regardless of changes to your health or pastimes
- 6.** Access additional cover without reassessment of your circumstances at certain specified life milestones such as getting married, having a baby or divorcing
- 7.** Automatic increase in cover each year to keep pace with inflation
- 8.** Multi-life discount of 10% on the 2nd life where two applications are submitted and accepted at the same time
- 9.** 30 day cooling off period
- 10.** 24/7 Worldwide cover

* Cover up to \$1,500,000 for persons aged 19 -45 years, up to \$1,000,000 for persons aged 46 -54, up to \$750,000 for persons aged 55 - 59 years and up to \$500,000 for persons aged 60 - 69 years

** Terminal Illness benefit paid on confirmed medical diagnosis of a terminal illness where life expectancy is less than 12 months

“

The good life is one
inspired by love and
guided by knowledge.”

Bertrand Russell



About Ezicover Life Insurance

Ezicover Life Insurance gives peace of mind by helping to clear debts and providing financial security in the event of your death.

There is no greater asset than your life... and if you have debt, a family, or both, you owe it to those you truly love to be well covered if something happens to you. Many of us have life insurance in our super fund and that's a great start – but is it enough on its own and how much are you paying.

Life insurance, or Term Life insurance, provides a cash lump sum in the event of death and on diagnosis of terminal illness – there is no better time than now to help make sure your family are equipped to reduce debt, cover ongoing expenses (such as school fees) and cope financially with your loss.

Who can apply?

Ezicover Life Insurance is available for Australian residents aged between...

19 and **69** years.

If you and your partner apply at the same time, on acceptance your partner will receive a 10% discount on the premium for their policy.

“

The greatest legacy anyone can leave behind is to positively impact the lives of others. Whenever you add value to other people's lives, you are unknowingly leaving footprints on the sands of time that live on, even after your demise.”

Eneasoba George



How much cover can I get?

Cover is available from... **\$50,000** up to **\$1,500,000** depending on your age.

Maximum cover available	Eligible ages
\$1,500,000	19 to 45
\$1,000,000	46 to 54
\$750,000	55 to 59
\$500,000	60 to 69

Tell me more about the benefits



First month FREE

There are many benefits to owning an Ezicover Life Insurance product, benefits begin on acceptance of your application where you will receive the first months cover absolutely FREE.



Cash advance benefit

While your claim for the Death benefit is being settled, Zurich will pay an advance benefit of \$15,000 to assist with the cost of a funeral or other outstanding expenses.



Additional protection when needed most

Each year up to the policy anniversary following your 54th birthday, you can access an additional \$100,000 without reassessment of your personal circumstances in specific situations.

The additional protection is available if you let us know within 30 days of your policy anniversary that you have married, divorced, become a parent (through the birth or adoption of a child) become a full time carer or become widowed.



World wide cover

Once your policy is in place you are covered 24 hours a day, 7 days a week world wide.



Guaranteed renewable

If you meet your obligations, including paying your premiums when due, your policy cannot be cancelled by Zurich.



So how much cover do I need?

This can be a tough one, working out what you actually need can be daunting and you are the only one that can decide. The following may assist you in answering this question.

Let's assume your salary has stopped, now what are your annual commitments?

Debts
Mortgage/Rent
Other – car, credit card etc
Rates – land & water
Insurances – car, home, contents and health
Yearly utilities – gas , electricity, phone
Education costs
Sporting costs
Groceries
Clothing

The above list is not extensive and considers only the essential costs of living. It does not include outings, holidays or even running costs for a car. What other items would you include?

Completing this exercise may assist you to work out what level of cover you might need.



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

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 \$81.9 million in death claims alone.

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.



Why would I need Life Insurance?

Depending on your current circumstances eg age, debt level, marital status, if you have dependents, or are an empty nester, there are things to consider:

**Young, healthy, carefree, low debt level, no dependants.
Why would you consider life insurance?**

- You might consider taking up cover whilst you are younger with minimal health concerns? The benefit being you are more likely to be approved for cover.

Young, married, contemplating buying your first home or starting a family.

- You have minimal health concerns but perhaps have a lot of expenses. Have you got sufficient cover to manage all those expenses if something were to happen to you?

Empty nesters, still working and contributing to Superannuation with low debt level but still wanting to have some financial protection.

- Perhaps this is the time to consider if your life insurance policy premiums are reducing your retirement savings? Have you considered taking cover outside of Superannuation.

So if you want to start making a positive difference to the security of your future dreams, visit www.zurich.com.au/ezicover to get quotes and apply for Ezicover Life Insurance online. You can also call Zurich on **1800 EZI COV (1800 394 268)** to get more information.

Apply today



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



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