



Zurich Life Risk

The risks are real

Case study – Mary

Mary is 42 and owns her own hairdressing salon. Her husband is a branch manager for a tyre company. They have a 5-year-old daughter who starts primary school next year. Like many people, they have a mortgage and business overheads to cover, as well as expenses and bills.

Mary finds a lump in her breast. Tests establish the tumour to be malignant and an operation is required. The extent of the growth is small and only requires a partial mastectomy.

Hospitalisation is only nine days, but recovery, both physical and emotional takes much longer. Mary is still tender and emotionally down after six weeks but the bills are mounting up and her apprentice is struggling at the salon, with a resulting downturn in business.

Mary is forced back to work. Had she taken the advice of her adviser and taken out a Zurich Trauma Insurance Plus policy and Income Replacement with Business Expenses Insurance, her early return to work would not be necessary.

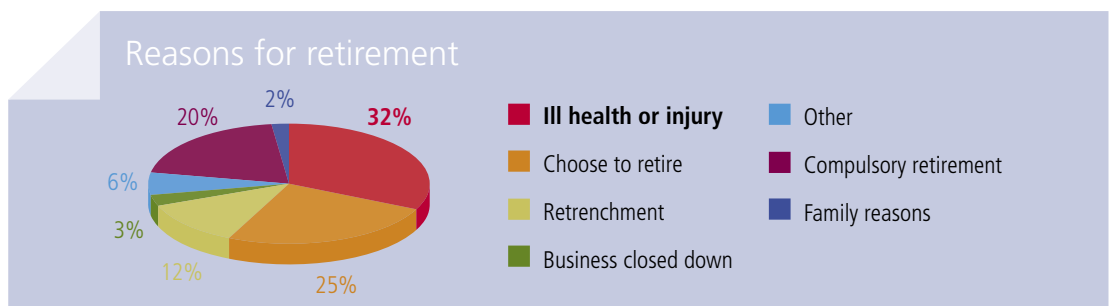
Zurich Trauma Insurance Plus would have provided a lump sum payout on the diagnosis of malignant cancer, giving Mary the opportunity to be free of money worries and use her energy to recover properly. The lump sum could have been used to pay out the mortgage, hire temporary help at the salon or take a recuperative holiday to recover fully from her trauma.

Zurich Income Replacement and Business Expenses Insurance would have provided an income stream and covered most of Mary's business expenses whilst she was too sick to work.

A combination of the Zurich Wealth Protection range could have enabled Mary to maintain her and her family's lifestyle without financial burden.

Why people retire

Statistics show that a significant number of people retire for reasons other than their own choosing. What is most frightening is the fact that 32% retire due to ill health or injury. People are being forced into an early retirement they have not planned for and are also carrying the financial burden their ill health or injury carries.



Zurich claims

Trauma

Occupation	Sex	Age	Sum insured	Cause of claim	Months policy held
Office manager	F	27	\$141,230	Clark level 3 melanoma	39
Funds management clerk	F	29	\$120,000	Bowel cancer	16
Teacher	F	38	\$150,000	Muco-epidermoid carcinoma	4
TAFE hospitality teacher	F	41	\$63,814	Breast cancer	71
Marketing consultant	F	45	\$115,763	Cancer of the pancreas	40
Marine land manager	M	51	\$268,019	Coronary artery bypass surgery	83
Resort manager	F	52	\$30,000	Major head trauma	43

Income Replacement

Occupation	Sex	Age	Sum insured	Cause of claim	Months policy held	Total paid
Fence builder	M	19	\$2,400	Fractured right scapula	1	\$4,800
Supermarket manager	M	23	\$2,113	Dislocated right knee	3	\$4,155
Dentist	M	28	\$7,356	Eye injury	2	\$18,715
Radiographer	F	29	\$3,750	Depression	5	\$7,875
Store manager	M	29	\$2,687	Osteosarcoma of right humerus	4	\$19,748
Carpenter	M	30	\$5,917	Amputation of left hand	14	\$59,848
Dental surgeon	M	30	\$7,718	Fractured right thumb	13	\$7,203
Roof plumber	M	30	\$3,093	Strained back	18	\$20,104
Physiotherapist	M	33	\$1,925	Motor vehicle accident	10	\$5,903
Plasterer	M	33	\$2,900	Reflex sympathetic dystrophy	3	\$26,385
Administration	M	34	\$1,850	Schizophrenia	119	\$37,435
Ambulance paramedic	M	35	\$2,367	Left shoulder injury	115	\$38,804
Doctor	F	37	\$7,115	Major depressive disorder	85	\$11,428
Managing director	M	40	\$7,111	Anxiety and depression	14	\$21,333
Chef	M	40	\$3,173	Multi-system atrophy	26	\$9,519

Did you know?

- Breast Cancer is more likely than any other cancer to affect women at early ages. It is the most common and single largest killer of women aged 30–60 in Australia.¹
- Every day in Australia almost seven women die of breast cancer.¹
- More than 50% of cancers are cured.²
- Around 28% of cancers are biologically aggressive and resist treatment.²
- On a typical day in Australia 214 people will be diagnosed with cancer.³

1 The Garvan Institute of Medical Research 1997

2 Professor Umberto Vernesi 2nd World Conference of Cancer Organisations in Atlanta, 1999

3 "Cancer in Australia" 1995 Australian Institute of Health and Welfare.

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