



ZURICH



Zurich Life Risk

The risks are real

Case study – Mike

As a self-employed architect, Mike took the tight deadlines and long hours to be just another part of his job. By the time he reached 40, he had worked hard to reach his position and was proud of both his achievements in the industry and the quality of lifestyle he was able to provide for his family.

Mike preferred to think about his next challenge rather than the pressure he was under. He didn't consider his eating-on-the-run, his early starts and his late finishes to be worthy of concern. And after several seasons of missing the occasional touch football game, he gave the sport away altogether, not thinking that the running around he did as a routine part of his work didn't really qualify as exercise. These, however, were the reasons given for Mike's heart attack at age 41.



Mike had protected his income against disability. So the four weeks he spent in hospital were covered, but only by 75% of his normal salary. Where normally his mortgage had accounted for 30% of his income, it now required 40% of his income. He had other expenses that had to be met as well.

Given what had happened, the financial strain imposed on Mike was the last thing he needed and was detrimental to his recovery. His family's savings were eroded by the bills and having to fund the gap between normal income and the lesser income Mike's insurance provided.

Options

Mike had two choices. He could rush back to work when not medically fit to do so and subject himself to a possible second heart attack, or his family could start selling assets and reduce their living standards.

Alternatives

Zurich Trauma Insurance Plus would have provided Mike with a lump sum payment to clear his financial concerns and allow him to commit all his efforts to recovery. Zurich Trauma Insurance Plus would have maintained Mike's family's lifestyle and given Mike the opportunity to be debt free. This, in turn, would have given Mike the opportunity to take as much time out as he needed before returning to work. He could even have considered a change to a less stressful career.

Zurich Trauma Insurance Plus could have helped ensure an independent financial future.

We are living longer

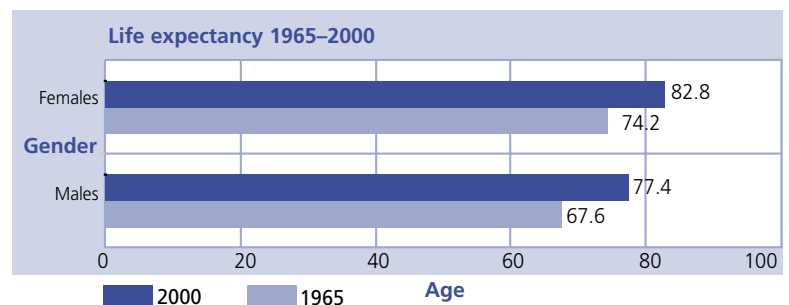
Modern advances in medical diagnosis and procedures have meant that illnesses and conditions once considered fatal are increasingly treatable. We are now living longer with these disorders.

Life expectancy

In 1965, the average life expectancy for Australian males was 67.6 years and for Australian females it was 74.2 years. Compare this to statistics for the 2000 year where the life expectancy figures increased to 77.4 years for males and 82.8 years for females.*

We are living longer lives, and need to ensure that we cover ourselves not only for the costs associated with an accident or illness but also for the extra years of living we have to look forward to.

* Report of the New South Wales Chief Health Officer 2002



Zurich claims

Trauma

Occupation	Sex	Age	Sum insured	Cause of claim	Months policy held
Funds management clerk	F	29	\$120,000	Bowel cancer	16
Teacher	F	38	\$150,000	Mucoepidermoid carcinoma	4
Registered nurse	M	42	\$105,000	Melanoma	21
Director	M	46	\$100,000	Cancer of the right kidney	5
Secretary	F	48	\$250,000	Breast cancer	8
Company director	M	51	\$55,125	Coronary artery bypass surgery	30
Insurance broker	M	56	\$210,000	Malignant melanoma	9

Did you know?¹

- Cardiovascular disease is Australia's greatest health problem. It kills more people than any other disease (almost 51,000 deaths in 1998)
- For a 40-year-old, the risk of having coronary heart disease at some time in the future is one in two for men and one in three for women.
- Australians are 26% more likely to die from cardiovascular disease than cancer.
- Patients hospitalised for cardiovascular disease occupied approximately one in ten hospital beds on any one day in 1998-1999.

1 Heart Stroke and Vascular Diseases: Australian Facts 2001 National Centre for Monitoring Cardiovascular Disease, 2001.

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