

Zurich Life Risk

The risks are real

Case study – Rod

Rod is a prominent barrister. His courtroom techniques and success make Rod very popular and help justify his high fees.

Rod is a family man and ensures that his wife and children have the best of everything. They have a large home in a good suburb and a beachfront holiday home. He takes the family on an overseas holiday each year and the children are educated at private schools.

Rod recognises the need to protect the lifestyle he provides for his family and takes out Zurich's Trauma Insurance Plus and Income Replacement Insurance Plus ... a wise investment.

Two years later, Rod suffers a catastrophic haemorrhage in the brain - a stroke, which leaves him with a speech impediment and restricted movement in one leg.

Rehabilitation and speech therapy is a slow process, but in any event Rod will never be the same in any courtroom again. His thought process may still be quick, but tragically, his speech is now very slow and slurred.

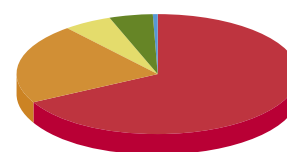
His chosen career is finished, but thanks to Zurich, his lifestyle is protected.

Zurich Trauma Insurance Plus provides the funds to pay out his two mortgages, cover the negatively geared exposure, and provide a residual amount to invest. Zurich's Income Replacement Insurance Plus provides him with an income stream.

In time Rod may return to work doing less prominent legal tasks, but at least he can rest assured his children can continue their private education. Their family lifestyle has also been protected.

Zurich Trauma Insurance Plus, combined with Zurich Income Replacement Plus have helped ensure Rod an independent financial future.

Rate of heart, stroke and vascular disease



- Coronary heart disease (Male 183.1)*
(Female 101.4)*
- Stroke (Male 59.0)*(Female 53.0)*
- Heart failure (Male 13.1)*(Female 11.3)*
- Peripheral vascular disease (Male 15.0)*
(Female 7.1)*
- Rheumatic fever and rheumatic heart disease
(Male 1.5)*(Female 1.9)*

Australian Institute of Health and Welfare National Mortality Database "Heart, Stroke and Vascular Diseases"

National Centre for Monitoring Cardiovascular Disease, May 1999 *(Rate per 100,000 population all ages)

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Zurich claims

Trauma

Occupation	Sex	Age	Sum insured	Cause of claim
Office manager	F	27	\$141,230	Clark level 3 melanoma
Store manager	M	29	\$200,000	Osteosarcoma
Shop proprietor	F	41	\$191,626	Breast cancer
Police officer	M	42	\$140,391	Brain tumour
Product manager	M	42	\$105,000	Heart attack
Computer systems operator	F	43	\$111,018	Leukemia
Accountant	F	45	\$78,750	Breast cancer
Marketing consultant	F	45	\$115,763	Cancer of the pancreas
Psychiatrist	M	47	\$110,250	Acute heart attack
Manager	M	50	\$115,763	Malignant melanoma
Marine land manager	M	51	\$268,019	Coronary artery bypass surgery

Income replacement

Occupation	Sex	Age	Monthly benefit	Cause of claim	Months policy held	Total paid
TV service technician	M	28	\$1,852	Scleroderma	11	\$9,015
Window installer	M	29	\$3,500	Ruptured ligament in left ankle	18	\$5,250
Manager	M	33	\$2,319	Fractured ankle	17	\$4,715
Administration	M	34	\$1,850	Schizophrenia	119	\$37,435
Real estate agent	M	35	\$5,625	Elephant stood on foot	9	\$15,825
Managing director	M	40	\$7,111	Anxiety and depression	14	\$21,333
Intensive care nurse	F	41	\$2,408	Back pain	48	\$16,703
Doctor	M	41	\$6,268	Hepatitis	117	\$15,486

Did you know ...

- Stroke is the leading cause of long term disability in adults¹
- Each year, around 40,000 Australians have a stroke, with 70% of these first-ever strokes¹
- Risk factors for stroke include high blood pressure, tobacco smoking, heavy alcohol consumption, high blood cholesterol, overweight and insufficient physical activity¹
- Stroke was the second most common cause of death amongst Australians in 1997²
- For a 45-year-old, the risk of having a stroke before age 85 is 1 in 4 for men and 1 in 5 for women.²

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