

My health insurance covers all my illnesses. Why do I need critical illness cover?



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Generally after serious medical situations, a patient's productivity goes down significantly. While your health insurance will cover your medical bills, your critical illness cover will take care of post-operative expenses, acting as a source of income during this difficult time.

So that once you're fully recovered, you're ready for life.

Life Insurance is not a priority.



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We put family first, often at the expense of our own health. Ensuring you stay healthy is key to looking after your family's future. When you consider the health risks that exist today, the importance of protection becomes apparent.

Over 80% of our claimants* suffered from critical illness or death when they were under the age of 60. Most of them still had young families to look after. Life Insurance will not only help you cope with the negative uncertainties of life, it will also help you ensure that your loved ones are taken care of. Ensuring you're ready for life, no matter what.

*Zurich Middle East claims insights: Jan 2015 – Dec 2017

Life Insurance is expensive.



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Life insurance cover could cost as little as a daily coffee. Zurich provides a range of protection solutions that can be tailored to meet your specific needs and affordability.

When you consider the value, life insurance works much like education, one of life's greatest assets. Its importance grows in time, helping you ensure you live life on your terms. It's also important to remember that protection costs less when you're young and healthy.

Check our calculator to get an initial idea about the cost of cover.

It won't happen to me as I'm fit and healthy.



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It's difficult to think of suffering from a serious illness when you're in good health. However, our regional claims insights reveal a different reality. The average ages of our life and critical illness claimants are concerning, and reflect the need to insure while one is young and healthy.

That's why life insurance cover and features like family income benefit, permanent and total disability benefit and accidental death benefit are crucial to counter balance any risk that life may throw at you.

I'm insured
back home.



I'm insured back home.

Life is unpredictable and you need to be prepared if something goes wrong while you're away from your home country. A life insurance plan with global coverage is a must-have for every expat. As an international insurer, Zurich will give you flexible solutions that cover you at all times.

I don't trust
insurance
companies to
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Over the past 30 years, we have helped over 60,000 individuals in the Middle East protect the financial future of their families. We're also the only international insurer who publish life-specific claims insights related to the region. Our largest life claim pay-out was USD 10.08 million and we paid USD 80 million in claims payments.

With a 93% settlement ratio, we ensure to pay all valid claims quickly and seamlessly, giving complete peace of mind to our customers. You're truly ready for life with Zurich.

I have enough savings.



I have enough savings.

As great as it might be to have savings, the last thing you would want is to be unable to spend it towards your life goals, be it your retirement or your family home. A life insurance policy can help protect both your savings and your income if you suffer a critical illness, leaving your savings untouched.

See what Hasan, a critical illness claimant says about the importance of protection, which is crucial to have so that you're ready for life.

I don't have any dependants.

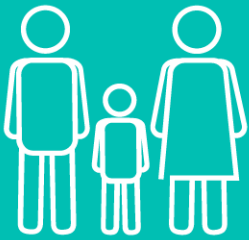


I don't have any dependants.

Life Insurance is not only about taking care of your loved ones should something happen to you – it's also about taking care of yourself when the going gets tough.

Think about when you need serious medical attention, will you be able to get the best possible treatment? With benefits like Permanent or Total Disability and Hospitalisation, you can ensure you remain financially secure, for all of life's ups and downs.

I'm not too worried about the future.



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It's great to enjoy the now when things are fine, yet you need to be prepared for the not-so-good side of life.

Having adequate protection will help you deal with such health concerns should you get diagnosed with a critical illness in the future. Also, protection solutions will help you keep your savings untouched giving you more financial freedom for the future.

I don't understand Life insurance.



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We're here for you. For over 145 years, we have helped millions of customers understand and protect themselves from risk. Our qualified network of financial professionals will help you understand your needs better and decide for the best possible solutions. Also, our simplified literature and transparent application processes will make your journey to understand and get protection a smooth one.

Learn more about different solutions and aspects of protection plans from our website. Together, we'll help you stay ready for life.