



You never know what might happen. So it's worth being protected by some good insurance. And as not everyone has the same personal, family or work circumstances, we have solutions tailored to what you really need.

Are you an independent person?

We recommend you protect yourself against illness or accident. And if there aren't any people who depend on you, do you need death cover?

Do you share your life with your partner and children?

We recommend you take out the solutions needed to protect both partners and your children if you have any.

Do you want to choose how to pay for your policy or associate it with a loan?

- You can choose a flat rate at a price that doesn't change over the years.
- You can choose an annually renewable rate based on your sum insured and age.
- You can associate it with a loan so you cover the principal.

Zurich Vida, Compañía de Seguros y Reaseguros, S.A.
–Sociedad Unipersonal–
Tax Code (C.I.F.) A-08168213; Registered Office: Calle Agustín de Foxá, 27, 28036 Madrid. Madrid Company Register, volume: 16325; book: 0; folio: 187; section: 8; sheet M-126243; entry: 131.
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1/3060151 | Junio 2015



Looking for good life insurance?
You've got it with Zurich.



Depending on your situation, you may need a different kind of protection. Because life changes.

Your life is the most important thing. So it's well worth thinking about how to protect it.

Covers and services subject to the terms and conditions applicable to the insurance you choose. This leaflet has no contractual value.

Indispensable protection

These are the essential covers you need to have. That way whatever happens you're protected.

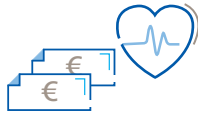
- **DEATH**
If you die from a heart attack,
your family receives the insured benefit. 
- **PERMANENT AND ABSOLUTE DISABILITY**
If a fall down the stairs leaves you disabled,
we pay you based on the sum insured. 
- **TOTAL PERMANENT DISABILITY**
If an illness or accident means you can't go back to doing your job,
we pay you based on the sum insured. 
- **ONLINE WILL**
If you want to leave things sorted out,
you can use our free service to draw up your will. 
- **SECOND MEDICAL OPINION**
If you are diagnosed with a critical illness,
you can ask for a second diagnosis by specialists from around the world. 
- **HEALTHY HABITS TEST AND NUTRITIONAL ADVICE**
If you want to prevent illness and eat better,
evaluate your health and nutrition with our test and advice by phone. 
- **24-HOUR MEDICAL GUIDANCE LINE**
If you are not sure about a drug you have been prescribed,
you can ask a specialist for more information. 
- **VIP SERVICES WITH PERSONAL ASSISTANT**
If you need a babysitter for your children,
we find the best professionals for you. 

You choose the level of protection

Increase your life protection with covers that meet your real needs.


You choose what and how much.

IN CASE OF DEATH
you get an extra benefit:

- ADDITIONAL PAYMENT**
If you die in an accident,
in addition to the death benefit, your family receives the additional benefit you have taken out. 


- ADDITIONAL PAYMENT**
If you die in a traffic accident,
your family receives the benefit and the additional benefit you have taken out.

IN CASE OF PERMANENT AND ABSOLUTE DISABILITY
you get an extra benefit:

- If an accident leaves you disabled,**
in addition to the permanent and absolute disability benefit, you receive the additional payment insured. 

- If a traffic accident leaves you disabled,**
you receive the permanent and absolute disability (PAD) benefit, PAD due to accident and the additional benefit you have taken out.

ADVANCE ON DEATH BENEFIT IN CASE OF CRITICAL ILLNESS

If you need a lung transplant,
we advance you up to €150,000. 

ADVANCE ON DEATH BENEFIT FOR TERMINAL ILLNESS

If you are diagnosed with a terminal illness,
we advance the sum insured up to €480,000. 