Active Claims

Claim with more confidence and with more certainty

Zurich Active is specifically designed to support your client through serious health events, right through to recovery. It does this by having the most flexible and broadest coverage of health definitions in the market which covers 168 health events and includes an important built-in safety net.

A key feature of Zurich Active is the ability for clients to access the financial benefits of the coverage during the initial onsets and lower thresholds of trauma health events. This means they are more likely to receive a claim payment for less severe health events which can still have significant financial consequences.

Should your client's health deteriorate further or unfortunately suffer another health event, your client is able to make multiple claims for progressive conditions and any new health events whilst remaining protected under one simple policy. For the most serious conditions, including death and terminal illness, the highest benefit category amount is paid (Category A).

Although your client may not receive the full benefit amount for every Active claim, they are much more likely to receive an amount proportional to the severity of the health event, with the important advantage of retaining the balance of cover.

Zurich Active Real Claims Examples

	Health Event	Category	Initial Cover	Benefit Paid	Why Active
	Health Event Type: Brain and Nerves – Name: Russell C. – Age: 43 – Occupation: Pilot				
	Hypoixix Brain Injury	A	$386,250	$386,250	Safety Net Claim- claim was assessed on functional capacity (ADLs) as the condition was not captured under any other health event definition.
	Health Event Type: Cancer – Name: Ben G. – Age: 49 – Occupation: Lawyer				
	Pancreatic Cancer	Initally D then condition worsened	$950,000	$950,000	Initial payout helped with the early onset and costs of treatment, 3 years later condition progressively worsened and an additional claim was paid.
	Health Event Type: Digestive System – Name: Keiffer T. – Age: 49 – Occupation: Marketing				
	Crohn's disease	A	$640,000	$640,000	Keiffer received a Category A payout because of the severity of his Crohn's Disease. This meant he received his full sum insured.
	Health Event Type: Heart and artery – Name: Emily V. – Age: 39 – Occupation: Accountant				
	iliac artery aneurysms	C	$400,000	$160,000	This condition would not have been paid under a traditional product, Emily retains the policy and can claim for other health events in the future.
	Health Event Type: Brain and nerves (Mental Health) – Name: Lisa T. – Age: 50 – Occupation: Teacher				
	Psychiatric condition	D	$873,675	$174,735	Following a car accident, Lisa developed PTSD, major depression and anxiety. She was able to continue working in a part time capacity but continued to struggle with her mental health. As a result she was hospitalised 3 times and met the definition of psychiatric condition.
	Health Event Type: Musculoskeletal – Name: Tony G. – Age: 55 – Occupation: Administrator				
	Loss of upper limb	D	$800,000	$160,000	Active covers a range of Musculoskeletal accidents and illnesses In fact,13% of total claims have been paid for health events relating to the Musculoskeletal system.