



Zurich Accidentes

We'd like to present **Zurich Accidentes**, an insurance solution featuring lots of options that lets you decide how to protect yourself and your family. It provides you with the financial assistance you need if you have an accident to make sure your household budget isn't thrown out of kilter.

The answer to your needs:

- You can ensure financial peace of mind for yourself and your family at a very reasonable price.
- 24/7/365 cover.
- Anywhere in the world.
- In both your private and professional lives.
- If you're self-employed, you won't need to worry about temporary disability due to illness or accident. If you take out the temporary disability cover we'll pay you daily compensation to replace social security.
- Plus if you travel you can also take out supplementary travel assistance cover which includes a range of benefits and services to deal with any eventuality that might come up.

Covers:

Our accident insurance features a wide range of covers and we can tailor your insurance to meet your needs at a very competitive price:

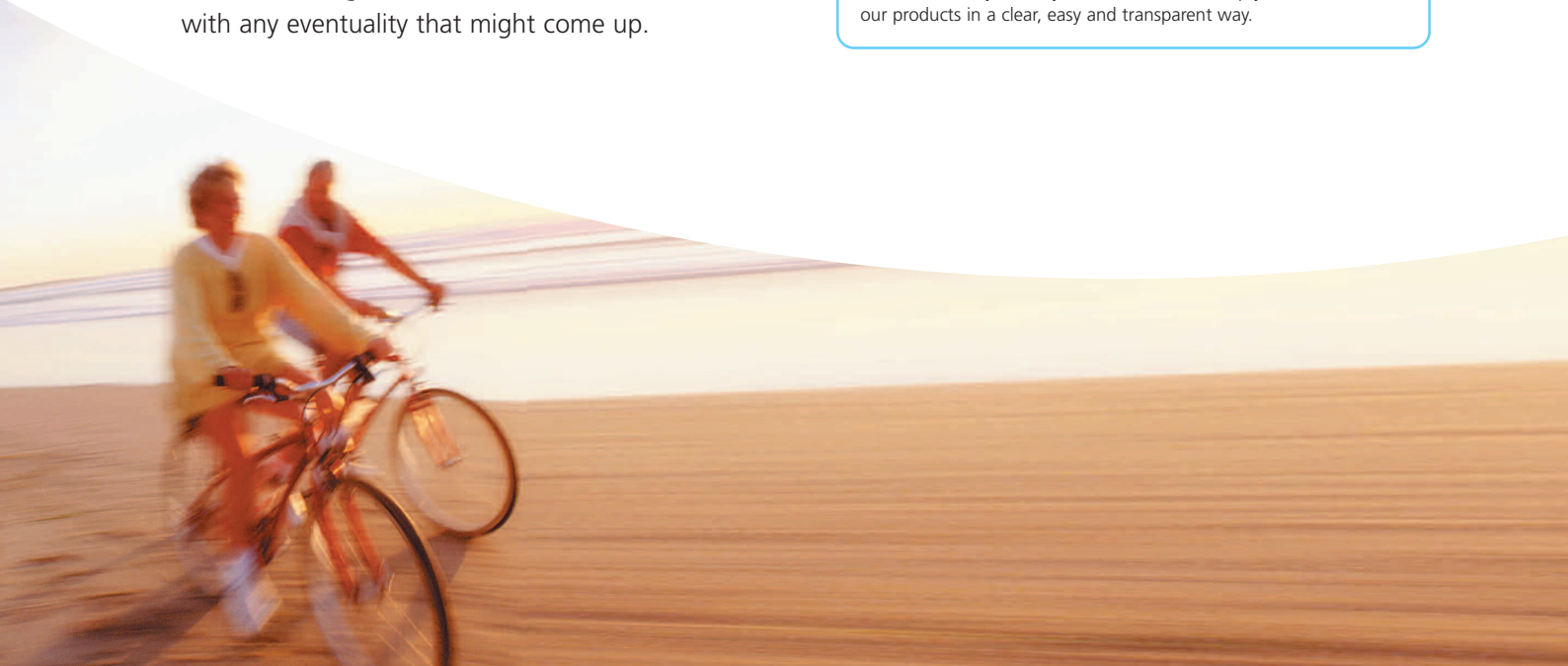
Type	1	2	3
Death due to accident/traffic accident	30.000	60.000	90.000
Permanent disability due to accident/traffic accident	30.000	60.000	90.000
Medical expenses accident	610	610	610
Temporary disability accident	20(*)	20	20
Travel assistance	Incluida	Incluida	Incluida
Death due to heart attack	30.000	60.000	90.000
Help with claims for damages	Incluida	Incluida	Incluida
Annual cost:	192,51	239,29	285,18

(*) Daily compensation

Example calculated for a 37-year-old woman who does non-manual work, and in this case is a lawyer.

Zurich HelpPoint™

This product file is a Zurich HelpPoint initiative designed to give you solutions when you really need them and to help you to understand our products in a clear, easy and transparent way.



Fact sheet / Zurich Accidentes

Covers / Sums Insured*

Basic Covers:

Death due to accident (Capital sum up to €210.000)

- Advance of the sum required to meet burial expenses €2.000.

Death due to traffic accident (Capital sum up to €85.000)

- Additional capital sum if the insured dies in a traffic accident.

Death due to heart attack or stroke (Up to €85.000)

Permanent disability (Capital sum up to €210.000)

Permanent disability due to traffic accident (Capital sum up to €85.000)

- Additional capital sum if the insured dies in a traffic accident.

Supplementary covers:

Temporary disability due to accident (Up to €75 / day**)

Temporary disability due to illness (Up to €75 / day**)

Medical expenses due to accident (Up to €9.020,20)

- Free choice of doctor and hospital.
- Cost of hospitalisation and stay.
- Emergency transport of the insured to the closest hospital.
- Trips made to receive medical care and treatment in other towns.
- Cover of first orthopaedic, dental, hearing or optical prosthesis. 10% maximum €300.
- Searching for and rescuing the insured. 10% of the Permanent Disability sum.
- Buying a wheelchair up to €600.
- Medical expenses (hospitalisation and stay) as a result of a heart attack.
- Aesthetic reconstructive surgery of the face.

Supplementary subsistence allowance for hospitalisation due to accident (Up to €90,20 / day)

Surgery due to illness (Up to €9.020,20)

- Supplementary subsistence allowance for hospitalisation resulting from surgery due to illness.
(Maximum €60 / day)

Family cover

- Compensation for spouse and children under 18.

Travel assistance

Help with personal injury claims

* Can be increased at the customer's request if approved by the Insurer.

** Maximum 0.33% of the total sum for Death due to accident and Disability due to accident.