

Protect yourself from the cost of broken bones, dislocations, tears and ruptures



Whether it's from a slip on an icy pavement or fall at work, fracturing a bone or tearing a ligament is easily done. Most of these injuries have no long-term effects but for some people, they're the difference between working and not working.

Depending on what you do for a living, this kind of injury could put you off work for several weeks or months. So, if you take out a Zurich Personal Protection or Zurich Income Protection policy, you can add Multi-Fracture Cover when your policy starts and you won't have to answer any questions about your health or activities. You can also remove it at any time.

You'll get £2,000, £4,000 or £6,000 depending on your injury. You could use this money to cover your bills if you can't work for a few weeks and your income stops.

If you're injured twice in the same incident – say, if you fall down your stairs and fracture your collar bone and several ribs – we'll treat this as 2 injuries. You can claim for both.

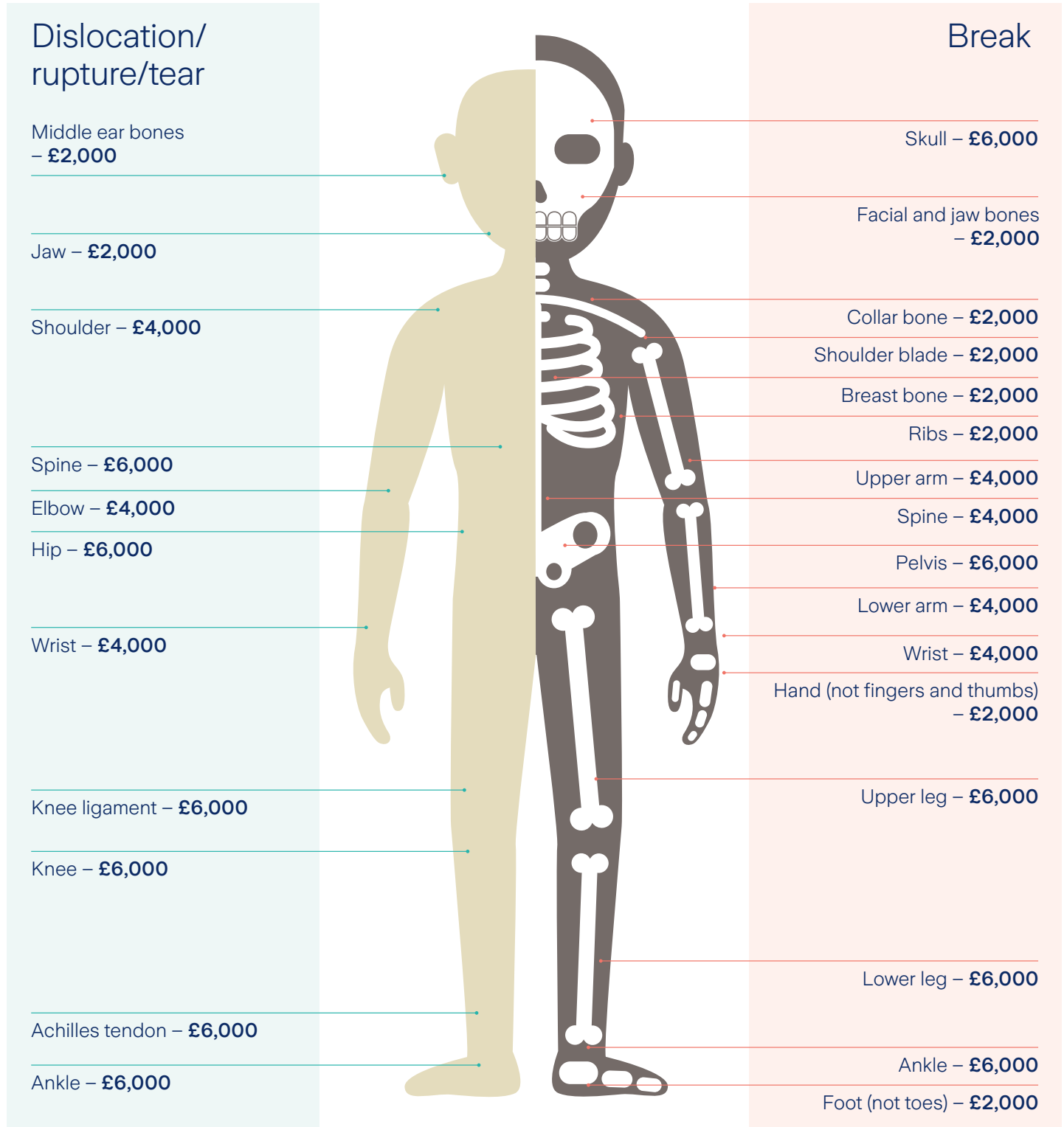
You can make multiple claims on your policy. If you trip and break your foot in January, we'll pay you £2,000. If then you are unfortunate enough to dislocate your shoulder in April, we'll pay you another £4,000. The total you can claim each year of your policy is £6,000.

If you have an Income Protection policy and you make a claim on your Multi-Fracture Cover, you'll get this money whether or not we're paying you a monthly income.

If you have a Personal Protection policy and you make a claim on your Multi-Fracture Cover, your policy won't end and you'll still be covered.

You'll get
**£2,000,
£4,000 or
£6,000**
depending on
your injury

What you'll be covered for and how much we'll pay you



If the accident or injury results in fractures to more than one bone in either your Facial and Jaw bones, a Hand, a Foot, a Wrist or your Ribs, we'll treat these fractures as a single injury and not multiple injuries. For example, if you trip and break both your nose and jaw – we'll treat this as a single injury as both bones are in the Facial and Jaw bones definition and pay £2,000.

Important information

Multi-Fracture Cover will pay you a lump sum if you:

- break a bone, like your arm or your leg
- dislocate a joint, like your shoulder or your hip
- rupture or completely tear your Achilles tendon
- rupture or completely tear a cruciate ligament in your knee

We will not pay a claim for Multi-Fracture Cover if:

- the fracture is classified as fatigue, hairline, stress, avulsion, chip, or microfracture
- the dislocation is relocated without the use of regional, local, spinal or general anaesthesia or sedation
- the injury occurs as a result of osteoporosis
- the injury is self-inflicted
- the fracture, dislocation or rupture occurs within 12 months of the date of a previous injury to the same bone, joint, tendon or ligament
- the injury occurs as a result of a cosmetic surgical procedure
- your main occupation is a professional or semi-professional sportsperson
- the injury occurs by participation in any sport where you're paid or get compensated in another way to take part
- the injury relates to taking part in or training for any of the following;
 - rugby, Gaelic football or American football
 - boxing, combat sports, martial arts or cage fighting
 - hockey, lacrosse, hurling or shinty
 - horse riding, horse jumping or polo
 - motorcar or motorcycle sport
 - BMX biking, mountain biking, roller-skating or skateboarding
 - skiing or snowboarding
 - extreme sports, for example, but not limited to, base jumping or parkour
 - rock climbing, mountaineering, caving, potholing or abseiling
 - private flying, paragliding, gliding or parachuting
- you don't tell us about the claim within six months of injury
- you're living abroad and don't get a diagnosis in one of the countries we accept
- the injury occurred before you took out the benefit



ZURICH

Zurich Assurance Ltd.
Registered in England and Wales under company number 02456671.
Registered Office: Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

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