

# Your quick quote illustration for Income Protection+

## About this document

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This document tells you what cover and premiums we could offer you, based on the details we've been given.

You should read this document together with the policy summary. The summary lets you know the key features and risks of the Income Protection+ policy.

You can find the full terms of the policy in the policy conditions.

Please remember the details quoted aren't guaranteed until we've received and assessed an application from you.

If we can offer you cover, we'll provide you with an acceptance offer. This will confirm the amount you'll pay for the cover you receive, based on your answers to the application questions.

## About Income Protection+

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We'll pay a monthly benefit if the person covered is unable to work due to illness or injury.

We'll pay the full benefit if the person covered:

- is unable to perform the material and substantial duties of their normal occupation as a result of illness or injury, and
- is not undertaking any other occupation for profit or reward.

**This policy has no cash-in value at any time.**

## Cover details

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Cover for	Associate Dentist
Benefit period	Full term
Expiry age	65
Monthly benefit	<b>£1,970.00</b>

*We'll pay this after 13 consecutive week(s) of incapacity.*

*To be allowed this benefit the person covered must earn at least £36,370.00 a year.*

Any benefit will increase each year in line with any increase in the Retail Prices Index (RPI).

## Optional benefit included

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- *Increasing cover (RPI)*

## How much will it cost?

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Monthly premium	<b>£50.12</b>
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*Your premium may increase each year as a result of selecting increasing cover.*

## Quote details

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Quote reference  
**BQG0JVJK7Y**

Date prepared  
**7 August 2023**

## Life covered details

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### Associate Dentist

Date of birth: 7 August 1994

Smoker status: Non-Smoker – classified as someone who has never smoked, used tobacco or nicotine, or who completely stopped more than five years ago

Dentist

In the event of a valid income protection claim, we'll pay up to **£23,640.00** a year. This doesn't include any increases in benefit due to selecting increasing cover.

Total premiums payable over the term of the policy **£21,501.48**

*This is how much you could pay if you keep the policy for its full term.*

*This amount doesn't include any changes in premium which may be applied for selecting:*

- *Increasing cover*

*You won't have to pay your income protection benefit premiums in the deferred period leading to your policy end date.*

*If you choose to change your policy in the future, the total premiums you pay may change.*

## **Introducing Aviva DigiCare+**

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From your policy start date, your Aviva policy gives you and your eligible immediate family access to the Aviva DigiCare+ app. With this you can get the guidance and care you need to help prevent, detect and manage common physical and wellbeing problems.

For more details visit [aviva.co.uk/digicare-plus](https://aviva.co.uk/digicare-plus), or speak to your adviser.

These services are non-contractual benefits, terms apply and we may withdraw them at any time.

The Aviva DigiCare+ app and the services provided are not insurance products and are not authorised or regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

## **We're committed to paying as many claims as we can**

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In 2021 we paid out almost £1.1 billion worth of claims, helping over 53,000 people.

	<b>Life insurance*</b>	<b>Critical illness**</b>	<b>Fracture Cover</b>	<b>Income Protection</b>
<b>Claims paid</b>	<b>43,954</b>	<b>4,367</b>	<b>815</b>	<b>4,300</b>
<b>Amount paid</b>	<b>£732m</b>	<b>£310m</b>	<b>£2m</b>	<b>£51m</b>
	£731,647,930	£309,693,179	£1,960,215	£51,206,137

\*Includes terminal illness claims

\*\*Includes children's benefit and total permanent disability

# Your Zurich quote

Dr Associate Dentist

Quote reference

0000CHYN CN

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Total monthly premium  
**£50.07**

The cover and premiums shown are based on our standard rates and your current age. These may change once we've fully assessed your application.

Who's covered	Policy	Cover type	Term	Cover amount	Premium
Dr Associate Dentist	Income Protection	Increasing income protection cover	To age 65	£1,970.00 after +13 weeks	£50.07

Further details can be found on subsequent pages of this document.

# Your Zurich Income Protection quote

Quote reference  
0000CHYNCN

Dr Associate Dentist

Date prepared  
07 August 2023

This quote shows important details of your cover and the premium you might pay. These are based on our standard rates and your current age. These may change once we've fully assessed your application.

Please read this quote with the Key Features document and keep them together in a safe place.

## Who's covered?

Name	Dr Associate Dentist
Date of birth	07 August 1994
Gender	Male
Smoker status	Non-Smoker
Occupation	Dentist
Annual Earnings	£100,000.00

If the life assured is a previous smoker, the final premium could increase.

## Main cover

Cover provided	Increasing income protection cover
Term	To age 65
Monthly benefit	£1,970.00 payable after +13 weeks of incapacity  Your sum assured will increase each year in line with the Retail Price Index (RPI). Your premiums will also increase each year.  <b>There will be no cash-in value at any time.</b>
Claim period	Benefits will be payable until the end of your policy term.  In the event of a claim, we could pay up to £843,238.80  This is calculated by multiplying your total monthly benefit by the maximum number of months a claim can be payable under your policy.
Monthly premium for main cover	£50.07
Premium type	Guaranteed

Don't forget, your policy provides you with extra protection on top of the monthly income benefit. You can find out more about these in your Terms and Conditions.

## What will it cost

Main cover	£50.07
Total Monthly premium	£50.07
Total premiums to be paid	£51,065.55

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The total premiums to be paid is how much you could pay if you hold your policy for the full term. It includes increases to your premiums that'll apply when your sum assured increases each year.

This amount doesn't include any changes in premium which may be applied for changing the policy in the future.

For arranging and servicing this policy with us on your behalf, Zurich will pay the website or company who introduced you to us commission which is a percentage of your total annual premium.

Zurich may pay some of its employees a bonus based on achieving particular sales targets in relation to the sale of this policy.

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