

# Zurich EmploymentRisk

Nobody likes to think about how a severe illness or accident could fundamentally and suddenly change their life.

Zurich EmploymentRisk protects you from financial bottlenecks if you cannot work at all in the case of disability, or can only work to a limited extent.



## Your advantages at a glance

- Financial security – for you and your family.
- Pension shortfalls from the 1<sup>st</sup> and the 2<sup>nd</sup> pillar are covered.
- You specify the amount of your pension according to your needs.
- Zurich continues to pay your premium in case of disability.

## What's important to you?

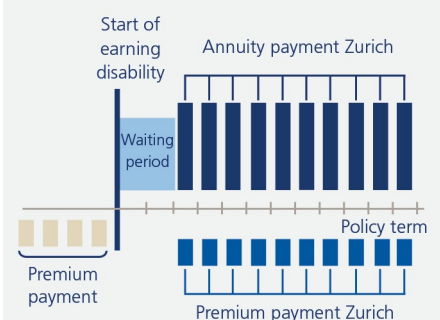
- You want to provide yourself and your family with financial security in the case of disability.
- You want to cover your pension shortfall in the case of disability.
- You are self-employed and wish to be insured against disability risk, because you are not adequately insured by your occupational retirement scheme or your accident insurance policy.
- You want to provide your partner, who supports the children and maintains the household, with effective security.

## The ideal solution from Zurich

With a disability pension from Zurich,

- you can have the good feeling of having provided yourself and your partner with effective security.
- you know that you can afford to meet your financial obligations, including mortgage payments, rent or household maintenance costs.
- you can cover shortfalls in your pension as a self-employed person if you are not part of a pension fund and do not have an accident insurance policy.

## Benefit in the event of disability



### **Insurance benefits and surpluses**

- If you are unable to work,
  - Zurich will pay the agreed pension after the waiting period, depending on the extent of your disability;
  - Zurich will cover the premium payments after the waiting period.
- Surpluses are deducted directly from the premium, allowing you to benefit from an even lower premium.

### **Tax benefits**

If you conclude this insurance policy as part of a pillar 3a restricted pension plan, you can deduct the premiums from your income in your individual tax declaration.

\* The amount of the surpluses depends on how costs and risks develop and is recalculated each year. It can therefore not be guaranteed.

Would you like a consultation or further information?  
Please call us free of charge: 0800 060 160  
[www.zurich.ch/erwerbsrisiko](http://www.zurich.ch/erwerbsrisiko)

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If the details in this factsheet differ from the valid General Conditions of Insurance, the latter shall take precedence.