



Your Benefit Claims guide

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How to make a claim

This guide contains the claim forms and helps you understand the relevant documents required to submit a claim.

You can also reach out to us directly by emailing us at benefit.claims@zurich.com or call us using the contact information on www.zurich.ae.

The first step is to let us know your policy number.

Choose the way that's most convenient for you.

Click on the type of claim you are making

Death claim - Life cover

Hospitalisation claim

Death claim - investment

Disability claim

Critical illness claim- for Cancer

Critical illness claim- for stroke

Critical illness claim- for heart attack

Critical illness claim- other conditions

Death claim - life cover

Step 1: [Download the claim form](#)

Step 2: Supporting documents

To help assess the claim as quickly as possible, please arrange to send the supporting evidence detailed here.

Once completed, the claim form and supporting documents should be forwarded to benefit.claims@zurich.com.

Please send the documents in PDF format not exceeding 20MB in an email.

We will review the documents received and may request for additional requirements including a suitably certified proof of identity and proof of address.

- 1 Original or certified copy of death certificate
- 2 Copy of any hospital reports (showing cause of death) or police report/accident report/autopsy report (as applicable)
- 3 If no beneficiary has been nominated, we will need a certified copy of a Grant of probate or foreign equivalent known as a legal heir's certificate (to identify who is entitled to the proceeds)

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Death claim - Investment

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- 1 Original or certified copy of death certificate
- 2 If no beneficiary has been nominated, we will need a certified copy of a Grant of probate or foreign equivalent known as a legal heir's certificate (to identify who is entitled to the proceeds)

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Hospitalisation claim

Step 1: **Download the claim form**

Step 2: Supporting documents

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- 1** Copy of hospital admission and discharge summary (details of your symptoms, diagnosis, treatment details, follow up details, medical history)
- 2** Copy of all investigations and medical reports

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Disability claim (Waiver of premium/Permanent total disability)

Step 1: [Download the claim form](#)

Step 2: Supporting documents

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We will review the documents received and may request for additional requirements including a suitably certified proof of identity and proof of address.

- 1 Copy of hospital admission and discharge summary (details of symptoms, diagnosis, treatment, follow ups)
- 2 A report from treating doctor on current health status and disability.

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Critical illness claim for cancer

Step 1: [Download the claim form](#)

Step 2: Supporting documents

To help assess the claim as quickly as possible, please arrange to send the supporting evidence detailed here.

The same documents are required for children's cancer cover.

- 1 Copy of hospital admission and discharge summary (details of your symptoms, final diagnosis, treatment details, follow up details, medical history, surgery details, etc.)
- 2 Copy of Histopathology/Biopsy including staging
- 3 Copy of all investigations - Ultrasound/CT Scan/MRI reports, blood tests (as applicable)

Once completed, the claim form and supporting documents should be forwarded to benefit.claims@zurich.com.

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Critical illness claim for heart attack

Step 1: [Download the claim form](#)

Step 2: Supporting documents

To help assess the claim as quickly as possible, please arrange to send the supporting evidence detailed here.

The same documents are required for children's critical illness.

Once completed, the claim form and supporting documents should be forwarded to benefit.claims@zurich.com.

Please send the documents in PDF format not exceeding 20MB in an email.

We will review the documents received and may request for additional requirements including a suitably certified proof of identity and proof of address.

- 1 Copy of hospital admission and discharge summary (details of your symptoms, final diagnosis, treatment details, follow up details, surgery details, medical history, etc.)
- 2 Copy of investigations - ECG reports/tracings, echocardiogram taken at the time of hospital admission
- 3 Copy of all blood test (including Troponin and other cardiac enzymes) taken at the time of hospital admission
- 4 Copy of Angiogram/Angioplasty or Bypass reports (as applicable)

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Critical illness claim for stroke

Step 1: [Download the claim form](#)

Step 2: Supporting documents

To help assess the claim as quickly as possible, please arrange to send the supporting evidence detailed here.

The same documents are required for children's critical illness.

- 1** Copy of hospital admission and discharge summary (details of your symptoms, diagnosis, treatment details, follow up details, medical history)
- 2** Follow-up/consultation report from your neurologist regarding details of current permanent neurological deficits with clinical symptoms
- 3** Copy of all investigations – CT/MRI reports, blood tests, etc.

Once completed, the claim form and supporting documents should be forwarded to benefit.claims@zurich.com.

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Critical illness claim for other conditions

Step 1: [Download the claim form](#)

Step 2: Supporting documents

To help assess the claim as quickly as possible, please arrange to send the supporting evidence detailed here.

The same documents are required for children's critical illness.

-  Copy of hospital admission and discharge summary (details of your symptoms, diagnosis, treatment details, follow up details, medical history)
-  Copy of all investigations and medical reports

Once completed, the claim form and supporting documents should be forwarded to benefit.claims@zurich.com.

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