

# Insurance for stay-at-home parents and expectant mothers

At Zurich, we are committed to providing financial solutions that protect the whole family. The contributions of a stay-at-home parent are invaluable, so to truly safeguard the future of the family, both parents need to be insured.

## Stay-at-home parents

For a stay-at-home parent, we can provide life insurance up to five times the annual income of their spouse, provided:

- a similar amount of life cover exists for their spouse
- subject to a maximum life cover of USD 1.5 million

We can also consider critical illness, permanent and total disability, and dismemberment benefits up to a maximum of USD750,000 each. Hospitalisation can be considered up to a maximum benefit of USD750 per week. Waiver of Premium can also be considered.

## Levels of cover for stay-at-home parents

Benefit	Maximum level of cover
Life insurance	USD1,500,000
Critical illness	USD750,000
Permanent and total disability	USD750,000
Dismemberment benefit	USD750,000
Hospitalisation	USD750 per week
Waiver of premium	Allowed

## Expectant mothers

We accept applications at anytime during the pregnancy.

### Expectant mothers under 40

If any complications are disclosed by the client on the Health and Lifestyle Questionnaire or the Medical Examination Report, we will require a obstetrician's report.

### Expectant mothers over 40

It is mandatory to provide a written statement from their obstetrician to confirm that the pregnancy is proceeding normally.

**Note:** This document is for guidance only. The final acceptance is subject to approval by underwriting.