ZURICH

# Zurich Accelerate

## Customer Guide

Available with Personal and Income Protection policies

# What is Zurich Accelerate?

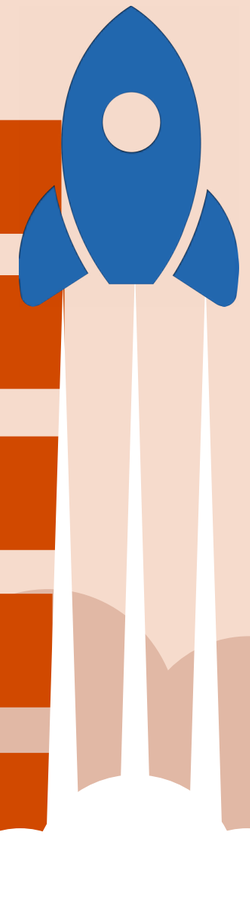
Zurich Accelerate provides access to experts from around the world to offer a package of medical care services for cancer, heart and neurological conditions.

It gives you fast access to consultations and diagnostics. It can also help you access the latest precision cancer medicine and cancer clinical trials; as well as treatment abroad at some of the leading hospitals in the world.

**Zurich Accelerate has six individual services:**

- Virtual Consultant
- Private Diagnostics Plus
- Second Medical Opinion
- Precision Cancer Medicine
- Cancer Clinical Trial Support
- Global Treatment Plus

# Why choose Zurich *Accelerate*?



Fast access and support for you and your family for investigations, diagnosis and treatment for cancer, heart and neurological conditions.

Access to Precision Cancer Medicine and treatment at international hospitals with consultants who are experts in their field.

Help you to access, navigate and apply for cancer clinical trials.

Covers the cost of travel and accommodation, as well as a daily allowance for you and your travel companions when abroad.

Case managers are there to support you to navigate your medical journey.

## Keep in mind:

- Zurich Accelerate is a complementary service to both public and private healthcare and is not intended to replace either. It gives you an alternative route and should be taken up in consultation with your GP.
- Zurich Accelerate covers cancer, heart and neurological conditions. Children are included up to age 22.
- Zurich Accelerate is underwritten so if you have any pre-existing health conditions this may impact your access to cover.
- For children, we won't provide cover if they had symptoms, signs or diagnosis for any of the Accelerate conditions covered before Accelerate started or if either parent had received counselling or medical advice of an increased risk the child may suffer the condition.

# The services that make up Zurich Accelerate

You have complete flexibility when it comes to using any of the six services Zurich Accelerate has to offer.

You can choose which services to use and when, with the option to combine them with public or private healthcare, offering you greater control over your healthcare decisions.

**Click on the services to find out more →**

# Virtual Consultant

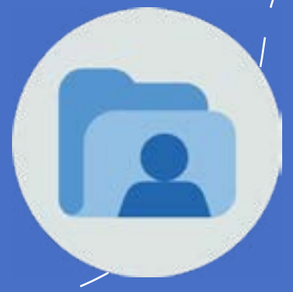
**We understand that sometimes it can take longer than we'd like to get medical appointments.**

- Fast access to UK consultants once you've received a referral from your GP to see a specialist.
- Choose who you see at a time that suits you.
- A case manager can help guide you through the process.

**Hover over the steps below to find out more:**

Upload information

Virtual consultation



Receive report

**Keep in mind:**

- This covers symptoms suggestive of cancer, heart or neurological conditions.
- You can use the service three times a year (four if a biopsy is recommended) per condition.
- Expenses associated with getting your medical records from either a GP, hospital or specialist as part of your virtual consultation are not covered.
- If you request a referral to a neurologist for any symptom, sign, diagnosis or investigation present before Accelerate started, there is a waiting period of 12 months from the start of the cover before we will schedule a virtual consultation.

# Private Diagnostics Plus

**Medical tests are usually needed to establish a diagnosis but there can be a delay between first seeing your GP to receiving the results. By using Private Diagnostics Plus, you can book an appointment at the most appropriate UK diagnostics centre for your needs, to get the right tests done quickly.**

- Fast access to medical diagnostics.
- Access to tests that might not be available through public healthcare.
- Choose a testing centre that's most convenient for you.

**Hover over the steps below to find out more:**

Book appointment

Undergo tests

Receive results

**Keep in mind:**

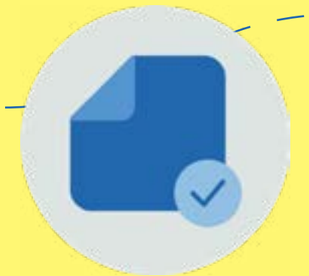
- Travel, accommodation and time off work to attend an appointment are not covered.
- If you have had any neurological symptoms, diagnosis or investigations before Accelerate started, there is a waiting period of 12 months from the start of the cover before we will cover any diagnostic tests.

# Second Medical Opinion

**If you're unsure about a diagnosis, you can ask for a second medical opinion. A consultant will give you a comprehensive review of your current medical evidence, diagnosis and treatment plan and, if appropriate, will suggest other investigations or treatment options that may help you.**

- Peace of mind that you have the correct diagnosis and treatment plan in place.
- Offers you more choice when making health decisions with alternative options that may not be available in the UK.
- Access to international consultants.

## Hover over the steps below to find out more:



Upload information

Second Medical Opinion

Receive report

### Keep in mind:

- Covers cancer, heart surgery, neurosurgery, bone marrow transplant and live-donor organ transplant.
- This service is available once per unique diagnosis.

# Precision Cancer Medicine

**There are over 200 types of cancer[1] but every tumour is unique. Precision Cancer Medicine provides you with support and customised treatment plans using the latest tumour profiling technology.**

- Understanding the genetic make-up of your cancer will help establish a more accurate prognosis and how it will react to treatment.
- If the cancer has a hereditary component, your siblings and children can also have testing and counselling.

**Hover over the steps below to find out more:**

Prepare information

Receive results

Germline testing

**Keep in mind:**

- The cancer diagnosis must be made by a doctor in the UK, EU, Australia, Canada, Japan, New Zealand, Norway, Switzerland or USA.
- This service is available once per unique cancer diagnosis.
- The cancer must be either:
  - Not responding to first line treatment;
  - Diagnosed as stage 3 or 4;
  - From an unknown primary origin; or
  - A rare form of cancer.

[1] Cancer Research UK, https://www.cancerresearchuk.org/about-cancer/what-is-cancer/how-cancer-starts/types-of-cancer. Accessed July 2026.

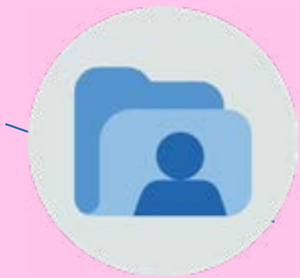
# Cancer Clinical Trial Support

**The Cancer Clinical Trials Support service helps you to navigate the complicated process of clinical trials, providing ongoing support as you access new or alternative treatments, drugs and therapies that may not yet be available to everyone.**

- Help in accessing cancer clinical trials.
- Help with navigating the process of sourcing and applying for relevant trials.
- Covers the cost of travel and accommodation as well as a daily allowance for you and your travel companions.

## Hover over the steps below to find out more:

Trial report



Trial application

Clinical Trial

### Keep in mind:

- This service does not cover the medical costs of the trial, treatment or drugs. In the vast majority of cases these costs are met by the organising pharmaceutical company or trial sponsor.
- You have to meet certain criteria to take part in these trials.

# Global Treatment Plus

**When treatment is required, speed is of the essence. Global Treatment Plus allows fast access to hospitals and consultants around the world to get treatment underway.**

- You will receive your treatment abroad.
- Covers the cost of travel and accommodation as well as a daily allowance for you and your travel companions.
- Follow up care and continuing medication expenses are also covered.

**Hover over the steps below to find out more:**

Choose treatment

Receive treatment

After treatment

**Keep in mind:**

- Covers cancer, heart surgery, neurosurgery, bone marrow transplant and live-donor organ transplant.
- Treatment is provided outside of the UK. You may need to consider travel insurance - speak to your adviser.

# Introducing Further Group

Because life matters most.

further®

Zurich Accelerate is provided through our trusted partner, Further Group, who specialise in products and services for complex areas of health, in particular cancer.

further®
powered by trustedoctor

Trustedoctor is the name of Further's virtual care platform and you will use the platform to access the services provided by Accelerate.

It's a secure system that allows you to activate your services and store your medical information and results safely, so that all your information is in one place and accessible 24/7 either on your mobile or desktop.

# Want to find out more?

For more information, please see the product terms and conditions or speak to your financial adviser for further details.

ZURICH

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