

Zurich Accelerate

Your customer guide

World-class medical care for cancer, heart and neurological conditions — for you, and your children at no extra cost.

From £9.50 a month*

*Premiums are reviewable and may change.



Available through Go Beyond, with eligible Zurich Personal and Income Protection policies.
Provided by Zurich Assurance Ltd.

What is Zurich Accelerate?

A serious diagnosis raises two questions straight away: “how quickly can I get answers?” and “am I getting the best possible care?”

Zurich Accelerate answers both. It connects you to medical experts around the world for cancer, heart and neurological conditions — with fast access to consultations and diagnostics, the latest precision cancer medicine, support with clinical trials, and treatment at some of the world's leading hospitals.

It works alongside the NHS and private healthcare — an extra route to answers, not a replacement. And it covers your children too, free, until they're 22.

Six services, one policy:



Virtual Consultant



Private Diagnostics Plus



Second Medical Opinion



Precision Cancer Medicine



Cancer Clinical Trial Support



Global Treatment Plus

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Children covered free until their 22nd birthday.

Including step, adopted and financially dependent children — automatically, on your policy.

Why choose **Zurich Accelerate?**



Fast access for the whole family

Investigations, diagnosis and treatment support for cancer, heart and neurological conditions — for you and your children.



World-leading expertise

Precision cancer medicine and treatment at international hospitals, with consultants who are experts in their field.



Everything arranged for you

Case managers guide your whole medical journey — appointments, hospitals, paperwork, logistics.



Travel and accommodation covered

Flights, hotels and a daily allowance for you and your travelling companions when treated abroad.



Clinical trials made simple

Help to find, understand and apply for cancer clinical trials — with your travel costs covered.



Keep in mind

- Accelerate complements the NHS and private healthcare — it doesn't replace them. Use it in consultation with your GP.
- Covers cancer, heart and neurological conditions only.
- Children aren't covered for conditions with symptoms, diagnosis or a known increased risk before cover started.

Use it **your way**

Total flexibility: use any service, in any order, whenever you need it — and combine it with NHS or private care. Most journeys flow through three stages:

PRE-DIAGNOSIS

Something's worrying you

Specialist video consultations and fast private tests get you answers.



Virtual Consultant



Private Diagnostics Plus



DIAGNOSIS

You know what you're facing

Expert second opinions and genetic profiling make sure the plan is right.



Second Medical Opinion



Precision Cancer Medicine



TREATMENT

Time to act

Clinical trial support and world-class treatment abroad — all arranged.



Cancer Clinical Trial Support



Global Treatment Plus

Whatever stage you're at, your case manager and the secure Trustedoctor platform keep everything — appointments, results, reports — in one place, 24/7.



Virtual Consultant

SERVICE 1 OF 6

Getting a specialist appointment can take longer than any of us would like. Virtual Consultant gets you in front of a UK consultant quickly — by video, from home, at a time that suits you.

See a specialist in days, not months



Why it helps

- ✓ Fast access to UK consultants once your GP refers you for symptoms suggestive of cancer, a heart condition, or to a neurologist.
- ✓ You choose who you see and when — and family or your GP can join the call.
- ✓ A case manager guides you through every step.
- ✓ Your consultant's report recommends next steps — tests, other services, or back to your GP.

i Keep in mind

- Use it up to three times per condition each policy year — four if a biopsy is recommended.
- Costs of obtaining your medical records aren't covered.
- Neurology referrals for symptoms that existed before cover started: 12-month waiting period.



Private Diagnostics Plus

SERVICE 2 OF 6

The wait between seeing your GP and getting test results can be the hardest part. Private Diagnostics Plus books the tests your consultant recommends at a private UK centre near you — and pays for them.

The right tests, near home, fast

Why it helps

- ✓ Fast access to scans, blood tests, endoscopy and biopsy.
- ✓ Access to tests that may not be readily available through public healthcare.
- ✓ A convenient testing centre near your home.
- ✓ Results reviewed by your consultant, with a follow-up video consultation to agree next steps.

i Keep in mind

- Tests must be recommended at your virtual consultation and arranged through the platform.
- Travel, accommodation and time off work aren't covered.
- Pre-existing neurological symptoms: 12-month waiting period before tests are covered.



Second Medical Opinion

SERVICE 3 OF 6

Facing serious treatment is a big decision. Second Medical Opinion gives you a comprehensive review of your diagnosis and treatment plan by a leading UK or international consultant.

Be certain before you decide

Why it helps

- ✓ Peace of mind that your diagnosis and treatment plan are right.
- ✓ More choice — including treatment options that may not be available in the UK.
- ✓ Access to international consultants who are experts in your condition.

i Keep in mind

- Covers cancer, heart surgery, neurosurgery, bone marrow transplant and live donor organ transplant.
- Available once per unique diagnosis.
- Not available where a Precision Cancer Medicine review is ongoing or complete.



Precision Cancer Medicine

SERVICE 4 OF 6

There are over 200 types of cancer — and every tumour is unique. Precision Cancer Medicine uses the latest genetic profiling to understand exactly what you're fighting, and match the treatment to it.

Treatment built for your cancer



Why it helps

- ✓ Genetic profiling gives a more accurate prognosis and shows how your cancer is likely to respond to treatment.
- ✓ An expert medical panel reviews the results with your oncologist and reports back to you.
- ✓ If there's a hereditary component, your siblings and children can be offered testing and counselling.
- ✓ Can open the door to experimental or off-label treatments, and clinical trials.

i Keep in mind

- For cancer that isn't responding to first-line treatment, is stage 3 or 4, has no known primary origin, or is rare.
- Diagnosis must be made by a doctor in the UK or an authorised country.
- Available once per separate, unrelated cancer.



Cancer Clinical Trial Support

SERVICE 5 OF 6

When cancer isn't responding to mainstream treatment, a clinical trial can open access to new drugs and therapies. Trials are a maze of criteria and paperwork — this service navigates it with you.

New doors when treatment stalls



Why it helps

- ✓ Searches for trials that match your diagnosis, worldwide.
- ✓ Help understanding selection criteria and completing applications — including translation.
- ✓ Travel, accommodation and a daily allowance covered for you and your companions.
- ✓ A second search if the first doesn't find the right trial.

i Keep in mind

- Available following a recommendation in your Precision Cancer Medicine report.
- Trial, treatment and drug costs are usually met by the trial sponsor — not this policy.
- Acceptance is decided by the trial — a place can't be guaranteed. Each claim runs up to three years.



Global Treatment Plus

SERVICE 6 OF 6

When treatment is needed, speed is everything. Global Treatment Plus gives you fast access to leading hospitals around the world — and takes care of every detail so you can focus on getting better.

World-class treatment, fully arranged

Why it helps

- ✓ Treatment abroad for cancer, heart surgery, neurosurgery, bone marrow transplant and live donor organ transplant.
- ✓ Flights, four-star hotel, executive taxis, an interpreter and a £50 daily allowance — for you and up to two companions (three if a child is being treated).
- ✓ Follow-up care when you're home, and up to £100,000 of continuing medication not available on the NHS.
- ✓ Living donor testing, surgery and recovery covered.

i Keep in mind

- Treatment is provided outside the UK only — consider travel insurance.
- Everything must be pre-authorised and arranged through the platform. £2m lifetime claim limit; each claim runs up to three years.
- Some heart procedures are excluded: angioplasty, heart transplant, cardiac ablation, pacemakers/ICDs.

Behind the scenes — and **your next step**

Accelerate's services are delivered by Further Group, specialists in complex areas of health — particularly cancer. You'll use their secure online platform, Trustedoctor, to activate services, make claims and keep your medical information, results and reports in one place — available 24/7 on mobile or desktop.

Want the full detail? Ask us for the Zurich Accelerate policy wording — we'll always give it to you before you decide anything.

Speak to the Go Beyond team

We'll explain how it works in plain English — what's covered, what isn't, and what it costs.

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 Information, not advice — the decision is always yours.

Important information

Go Beyond does not provide advice or a personal recommendation on Zurich Accelerate. You will need to decide whether the product meets your needs. If you're unsure, you should seek financial advice.

Zurich Accelerate is provided by Zurich Assurance Ltd, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FS register number 147672). Claims are administered by Further Group via the Trustedoctor platform — a personal email address and internet access are required.

Accelerate is only available alongside an eligible Zurich Personal or Income Protection policy, runs alongside it, and ends if that policy ends, at age 70, or if premiums stop. It has no cash-in value. Premiums are reviewable and may change. Cover requires UK residence; you must be 18–69 when cover starts.

There is a maximum claim value of £2 million across the lifetime of the policy. All services and expenses must be pre-authorised. Full terms, conditions, definitions and exclusions are in the policy wording.

You can cancel within 30 days of receiving your policy documents for a full refund of premiums paid, or at any time afterwards. Zurich Assurance Ltd is covered by the Financial Services Compensation Scheme (90% of a claim for this type of policy). Complaints can be referred to the Financial Ombudsman Service free of charge.

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