

# RULE BOOK

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# ZOMBIE LIFE INSURANCE

# ABOUT THE GAME

A zombie virus has been spreading, turning people into zombies and an insurance company launches different types of insurance policies covering the different stages of zombification. Achieve victory by accumulating the most money and trying to survive the zombie virus outbreak or simply purchase insurance for that huge payout in case you do become a zombie... and start infecting the other survivors!

## COMPONENTS

### 1 Rulebook + 1 Gamification Guide

The gamification guide gives a short explanation on the real world workings of insurance and how the game has been designed to reflect the real life insurance concepts.

### 24 Insurance Cards + 10 Investment Cards (63mm X 88mm)

Insurance cards pay out monies based on the level of zombification the player is in and consists of Life Insurance, Critical Illness Insurance, Medical Insurance and Endowment Insurance. Investment cards help players earn extra monies over time but will be discarded when the player becomes fully zombified.

The cost of buying this card

The cost of maintaining this card at the start of a player's turn

Collect money based on the number of red Health Token you have (i.e. level of zombification)



The cost of buying this card

Collect money based on the *Dividend Indicator* amount denoted at the bottom of the action card at the end of the round

### 56 Action Cards (63mm X 88mm)

Action cards consist of Action cards and Infection cards. Infection cards turn players into zombies and Action cards help to perform a variety of actions.

The cost of playing this card

The effects of playing this card

Number of players needed to include this card



**Dividend Indicator:** The amount of money every player gets to collect at the end of the round for each investment card they own

## 15 Health Tiles

Health tiles are used to indicate the health status of the player. Each player starts with 3 health tiles and each time they draw an infection card, they flip over a health tile to the zombie side. A player becomes a zombie when all Health tiles are flipped.

The amount of money gained, for each Health tile they own at the end of the game



The additional money a player needs to pay for the initial cost of buying future insurance cards

## 5 Player Guides + 1 Setup Guide (63mm X 88mm)

Each player starts with a Player guide with the Human side up, flipped over to the zombie side when all Health tiles are flipped. The Setup guide assists players in setting up the game and shows end of turn and end of game actions.



Choose an option to perform on a player's turn.



## 64 Money Tokens

There are 34 X 1Wonga coins, 16 X 5Wonga coins, 10 X 10Wonga coins, 4 X 20Wonga coins. Each player starts with 3 Wonga.



## 1 First Player Marker

The player who is the oldest will be the first player and, he/she takes the First Player Marker. At the start of a new round, pass the First Player Marker to the next player and the next player will start first for the new round.



# GAME SETUP

## Table Setup



## Player Setup



To set up a game of **Zombielife Insurance**, follow these steps in order:

1. Place Investment, Endowment Insurance, Medical Insurance, Critical Illness Insurance & Life Insurance (A) respectively in the middle of the playing area. Arrange Critical Illness Insurance & Life Insurance with the highest value on top and the lowest value at the bottom.

- Separate the Action cards based on the player count symbol found on the bottom left of the card **(B)**. For a 2 players game, use the unmarked Action cards. For 3 players, add the Action cards with 3 player symbol on it. For 4 players, add the cards with 3 & 4 player symbols and for 5 players, add the cards with 3,4 & 5 players symbol.
- Separate the Infection cards and Personal Protective Equipment cards (PPE) from the other Action cards and give each player **(C)**:
  - 3 X Action cards
  - 1 X PPE card
  - 3 X 1 Wonga coins
  - 3 X Health Tokens
  - 1 X Human Guide card
 After that, insert the Infection cards into the Action Deck, shuffle it and place the deck, face-down **(D)**.
- Leave some space for the Round Indicator Area to place Action cards during the end of each round which determine the dividend value of Investment cards.
- The player who most recently bought an insurance policy goes first. Pass the First Player Marker **(E)** to the first player. You are ready to begin!

## GAMEPLAY

The game plays over 6 rounds. During each turn, players can choose one of the two options on the Human Guide.

### 1) Collecting Salary & Paying Insurance Premiums

Depending on the options you choose, you will collect either 2 Wonga or 3 Wonga as your salary. After collecting your salary, you have to pay the maintenance cost of your Insurance cards, if any. For Endowment Insurance, instead of returning the Wonga back to the bank, place the Wonga on the Endowment Insurance card. If you are unable or unwilling to pay for an Insurance premium, you must discard the Insurance card from the game.

### 2) Taking Actions & Buying Investment or Insurance

There are 3 possible Actions: 1) Play an Action card, 2) Buy an Investment card or 3) Buy an Insurance card. You may take any mix of those Actions, including repeating the same Action. There is no limit on the number of Insurance cards you can have. When you buy an Insurance card, pay the cost indicated on the top left corner of the card plus 1 Wonga for each Health Token you have flipped. **Example:** You purchased a Life Insurance card with 2 Health Token already flipped. You pay 3 Wonga for that Life Insurance card instead of the usual 1 Wonga.



**Did you know:** When you purchase an insurance policy and you have an pre-existing health condition, insurers can choose to increase your premium or exclude that medical condition from the coverage.

### 3) End Turn Card Draw & Getting Infected

You end your turn by drawing a card from the Action Deck. If you draw an Action card, keep it in your hand and your turn ends. However, if you draw an Infection card, reveal it immediately and perform the following actions.

1. Flip one of your green Health Tokens to red. If all of your Health Tokens are now red, you have turned into a zombie. Flip your Human Guide to the Zombie Guide side and discard all your Investment and Action cards. You must now perform one of the three actions indicated on the Zombie Guide during your turn instead.
2. Make a claim on any insurance you met the requirements for and discard those Insurance cards from the game.
3. Slot the Infection card back into the Action Deck in any position you want without letting other players see where you slotted the card and end your turn. You cannot change the order of other cards while slotting the Infection card back.



If you own a Personal Protection Equipment (PPE) card, you may play it immediately by paying its cost to ignore the Infection card and put it back into the Action Deck in any position.

### End of Round

After all players have taken a turn during the round, do the following steps to prepare for the next round:

1. The last player draws a card from the Action deck and places it face up at the Round Indicator Area.
2. All players will collect the number of Wonga indicated at the bottom of the Action card for each Investment card. **Example:** You have 2 Investment cards and Social Distancing card is drawn with 2 Wonga on the Dividend indicator. Each Investment card will earn 2 Wonga with the player earning 4 Wonga in total.
3. The First Player Marker is then be passed to the next player.



## GAME END

The game ends after 6 cards have been placed in the Round Indicator Area. All players will score based on the amount of Wonga they have and Wonga from end game bonuses.

- **Survivor Bonus:** Each player gains 5 Wonga for each of their green Health Token.
- **Endowment Bonus:** Each player gains 2 Wonga and double the amount of the Wonga placed on their Endowment Insurance cards.

The player with the most Wonga wins the game. If there is a tie, the player who was last to take a turn wins. **Example:** You end the game with 1 green Health Token, an Endowment with 4 Wonga on it and 20 Wonga in cash. You earn 5 Wonga for the Health Token and 10 Wonga  $((4 \times 2) + 2)$  from Endowment. You have 35 Wonga in total.

# CARDS GUIDE

You can make a claim on your insurance based on the number of Health Tokens you have flipped to red. There is no limit on the number of Insurance cards you can own.



**Medical Insurance** pays out whenever a person is hospitalized or need medical care. Whenever you flip a Health Token from Green to Red, you gain the money indicated adjacent to the virus icons. It will always pay out even if the second or third Health Token is being flipped.



**Life Insurance** pays out whenever a person dies or in this case, zombified. If you have 3 red Health Tokens, you gain the money indicated adjacent to the virus icons.



**Critical Illness Insurance** pays out whenever a person becomes ill with a life threatening disease. If you have 2 red Health Tokens, you gain the money indicated adjacent to the virus icons. This card can only be purchased when you have less than 2 Red Health Tokens.



**Endowment Insurance** is a form of savings insurance that usually pays out on death of the policy holder. When you pay the maintenance cost of the card, instead of returning the Wonga to the bank, you place it on the card. This does not apply to the initial cost of the card. If you have 3 red Health Tokens, you gain the money indicated adjacent to the virus icons. If you to survive until the end of the game, you gain 2 Wonga plus double the amount of Wonga placed on the card. If you are unable to pay for the maintenance cost at any point of time, discard the Endowment card from the game and all the accumulated Wonga on the Endowment.



**Lawsuit** You can play this card even if it is not your turn. It cancels the effects of the Action card played by another player. The other player will not use a Wonga or Actions as a result of this. This card cannot be used to stop a Personal Protective Equipment or prevent an Infection



**Personal Protection Equipment (PPE)** When you draw an Infection card, you may play this card to ignore it and place the it back into the Action Deck in any order. You need not flip over a Health token. You can also use this card to prevent a Zombie player from taking an action.

### 0 FAKE VIRUS CURE



Take 1 or take another action. Then, draw a card.



**Fake Virus Cure**  
Take 1 Wonga or take another action immediately after playing this card. Then, draw a card from the Action deck. This does not count as the card drawn to end your turn.

### 1 EXPERT ADVICE



Look at the top 3 cards of the deck and return them in any order.



**Expert Advice**  
Peek at the top 3 cards on the Action Deck and put them back in any order. You do not need to let other players see the cards.

### 0 PILFER



Take a random card from the hand of any player.



**Pilfer**  
Take a random Action card from another player without looking at their cards.

### 0 FAKE NEWS



Place another card in your hand into any position in the deck.



**Fake News**  
Place an Action card from your hand into any position in the Action Deck. You cannot see or change the order of other cards in the Action Deck.

### 0 SOCIAL DISTANCING



End your turn without drawing a card.



**Social Distancing**  
At the end of your turn, you do not need to draw a card from the Action deck.

### 1 TOILET ROLL GRAB



Draw the top card from the discard pile.



**Toilet Roll Grab**  
Take the topmost card from the Action discard pile. (before discarding this card)

## SYMBOLS GUIDE



The cost to play this card



The cost to maintain this card in play. Discard this card if unable/unwilling to pay.



Place the Wonga used to maintain this card on this card instead. Discard this card if unable/unwilling to pay.



The number of red Health Tokens to claim insurance



Whenever a Health Token is flipped to red



The amount of Wonga to be distributed to players with Investment cards.

## CREDITS

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