

Zurich Group Personal Accident Insurance

Offer your clients a personal accident solution to help their employees manage the cost of accidents. Group Personal Accident (GPA) plans from Zurich help individuals minimize recovery expenses and prepare for unexpected long-term financial burdens.



Zurich's accident solutions team specializes in insurance products and services that help protect employees from the financial risks related to injuries. Our GPA insurance is more than just another accident program. We tailor our coverage options to help meet employee needs while providing enterprise solutions for your clients.

Are employees adequately covered?

In 2012, America's hospitals treated 133 million people in their emergency departments and provided care for 542 million other outpatients.¹ Yet in 2014, 41 percent of existing health plan members feel they do not have enough coverage for routine visits, serious illness or injury.²

Group Personal Accident Options	Coverage Descriptions	Customer Value
Accident Medical Expense	Offers both scheduled indemnity and usual and customary accident medical expense options.	We help you, your client and client's employees understand a cost effective way to manage medical and other expenses.
Accident In-Hospital	Delivers added accident hospital admission and/or confinement benefits.	We provide benefits to be used as needed when individuals are laid up for the short and long term.
Accidental Death/Catastrophic Injury	Provides varying limits of lump sum cash benefits for death, dismemberment, loss of use, critical burn and/or coma.	We offer employees customized insurance plans designed to address their unique coverage needs.
Accident Disability	Offers varying benefit payment options for temporary and permanent disabilities resulting from an accident.	We provide resources to help pay expenses when disabled.
Zurich Travel Assist [®] *	Zurich's premier travel assistance service provides coverage for vacation and business travelers.	We help employees travel around the corner or around the world with confidence.
Additional Benefits	Provides a complement of group appropriate benefit options.	We work with you to tailor a plan that addresses the specific risk and exposure needs of your clients.

GPA highlights

Zurich's underwriters are committed to knowing your clients' business, understanding their risks and providing solutions to help meet their unique needs. We offer:

- Employer tailored benefit packages
- Streamlined benefits administration
- Group-priced benefit solutions

Target insureds

Zurich provides GPA coverages to companies with 500+ eligible employees in a wide variety of industries.

Ease of administration

Zurich makes it easy for your clients to administer their GPA benefits. We provide:

- An array of professional employee communication and enrollment resources that facilitate enrollment and system integration
- The flexibility to work within virtually any broker, client or vendor technology platform
- A single point of contact case manager with administration tools that detail processes, forms and employer/employee contact information
- Dedicated claims management, handled and coordinated by experienced accident specialists who respond to customers within 24 hours on average

Why Zurich?

Our mission is to help customers understand and protect themselves from risks. We provide the knowledge and insight to help our customers and their employees do exactly that.

Strong financial rating and broad global reach

- Industry leading financial ratings³ from A.M. Best A+/stable and Standard & Poor's AA-/stable.
- Zurich Insurance Group⁴ has a significant global network covering 200 countries and territories⁵ around the world.

Claims expertise

- Zurich Insurance Group's global claims team consists of over 8,000 claims, legal and support professionals.

Focused product offerings

- In addition to Group Personal Accident, Zurich Accident and Health offers travel, group sponsored and occupational accident insurance plans as well as specialty health stop-loss and excess coverage lines.

To learn more about Group Personal Accident benefits contact your Zurich representative or visit us at www.zurichna.com/zna/accident-health

1. American Hospital Association, Economic Contribution Often Overlooked, March 10, 2014

2. J.D. Power, Concerns About Not Having Enough Health Coverage Drive Down Member Satisfaction, March 10, 2014

3. Rating as of June 30, 2014. A.M. Best's and Standard & Poor's Ratings are under continuous review and subject to change and/or affirmation. For information about the ratings of Zurich American Insurance Company, access the ratings section on www.zurichna.com. The rating represents the overall financial status of Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of the issuing insurance company.

4. Zurich Insurance Group is a leading multi-line insurance provider with a global network of subsidiaries and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets.

5. As defined under International Organization for Standardization (ISO)

Zurich

1400 American Lane, Schaumburg, Illinois 60196-1056
800 382 2150 www.zurichna.com

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