

Zurich Accident & Health Solutions

Zurich offers an array of accident and health solutions designed for the unique needs of our diverse customer base. From coverage for business travelers, to school children, to independent trucking contractors, to employers with self-funded medical plans, Zurich is there when injury or illness occurs.

Basic Accidental Death & Dismemberment (AD&D)

Covers employees for accidents occurring on and off the job, 24 hours a day.

Voluntary AD&D

Employee paid, high limit coverage for accidents occurring on and off the job, 24 hours a day. Available through convenient payroll deduction, employees select the amount of coverage and decide whether or not to cover family members.

Business Travel Accident

Covers employees 24 hours a day for accidents occurring while on business travel. Optional Zurich Travel Assist and Out of Country Travel Medical Insurance services/benefits can be added to help meet the comprehensive assistance, injury and unexpected illness needs of employees traveling on business anywhere in the world.

Zurich Travel Assist

Available as an enhancement to any Accidental Death & Dismemberment solution, Zurich Travel Assist* provides 24 hour a day, 365 day a year informational, personal, medical, security and legal assistance to travelers.

Accessible worldwide, enabled by a highly trained multilingual staff and robust network of physicians, hospitals, clinics, transportation companies and security professionals, Zurich Travel Assist also includes insurance for the likes of medical evacuation, repatriation and security evacuation.

Out of Country Travel Medical Insurance

Covers medically-necessary medical expenses resulting from injury or unexpected illness while traveling abroad. Coverage can be provided on a primary or secondary basis.

Zurich International Programs for Business and Group Travel

With one of the world's largest global networks, Zurich International Programs have earned the trust of customers around the world to help them efficiently manage their cross-border insurance needs.

Powered by the award-winning** Zurich Multinational Insurance Application, a worldwide, continuously updated country database that helps customers' programs align with local insurance and premium tax regulations, and supported by a global proprietary system for policy, premium, tax and claims management, Zurich International Programs provide comprehensive and flexible solutions to suit the needs of companies doing business internationally, regardless of size.

Defense Base Act (DBA) Wraparound

Worldwide accident coverage for overseas government contract workers. Accidental death and dismemberment benefits paid in addition to any other insurance. Optional medical and disability benefits apply when employees are not on the job or are reduced by other occupational injury benefits. Available to qualified customers even if their primary DBA insurance is not provided by Zurich.

Group Sponsored Special Risk (GSSR)

Loss of life, catastrophic injury, medical expenses and/or lost wages coverage for diverse participant groups and select membership organizations. Highly customizable and with a broad array of available benefits, these accident-based coverages protect groups/organizations by helping mitigate potential costly lawsuits and cultivate membership loyalty and value.

Occupational Accident for Independent Trucking Contractors

Coverage for injuries resulting from accidents that occur to an independent contractor (owner-operator) while on the job for a trucking company, including accident medical expense, AD&D and temporary and permanent disability.

Medical Stop Loss (MSL)

MSL coverage reimburses self-funded employers for large claims that exceed their specific deductible level. Optional aggregate stop loss coverage helps to protect bottom line results against unanticipated spikes in total claim costs.

Our stop loss policy defers to the employer's plan document to determine eligible claim expenses and enrollment eligibility, thereby helping to eliminate potential gaps in coverage.

Our claim service is designed to be simple and fast. We require the minimum necessary information to reimburse a claim. In 2012, 99% of claims were processed within 10 business days, and the average turnaround time on eligible claims was four days.

For more information, contact your broker or visit:
www.zurichna.com/zna/accidentandhealth

*Zurich Travel Assist is available to qualified customers through World Travel Protection Canada Inc. (WTP), a member company of the Zurich Insurance Group. WTP operates as a third party travel insurance administrator. Zurich Travel Assist is a registered trademark for travel assistance coverage and administered by WTP.

**Business Insurance 'Innovation Award 2012' in North America and 'Highly Commended Insurance Innovation of the Year' Insurance Times Awards 2012.

Zurich

One Liberty Plaza, New York, NY 10006
866 860 7292 www.zurichna.com

This is intended as a general description of certain types of insurance and services available to qualified customers through Zurich American Insurance Company (NAIC # 16535, domiciled in New York), 1400 American Lane, Schaumburg, IL 60196, 1-800-987-3373, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

©2014 Zurich American Insurance Company

