



Zurich Group Personal Accident Insurance

Delivering tailored solutions to meet your employee needs

Individual lifestyles and family dynamics pose different financial consequences when minor or catastrophic injuries show up in an employee's life, including inconvenient medical bills, nagging living expenses or long-term budget burdens. Group Personal Accident (GPA) plans from Zurich minimize these risks and provide value-added coverage for the unique needs of your diverse workforce, lessening the impact of unexpected accidents for both the employee and your company.



Zurich's accident solutions team specializes in insurance products and services that help protect your 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 your employee needs while providing enterprise solutions for you.

Can employers or employees afford the rising cost of healthcare?

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 your employees obtain 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 your 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 provide a world of services to your employees through a medically based travel assistance program.
Additional Benefits	Provides a complement of group appropriate benefit options.	We tailor a plan that addresses the specific risk and exposure needs of your employees.

GPA highlights

Zurich's underwriters are committed to working with you to understand your business and your employee needs. We provide solutions that meet the unique needs of your employee population. Zurich offers:

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

Simplified administration

Zurich makes the administration of your GPA benefits easy. We provide:

- An array of professional employee communication and enrollment resources that facilitate enrollment and system integration
- The flexibility to work within any broker, vendor or your own 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?

At Zurich, we believe success is built by helping you understand and protect your employees from risk and, more importantly, to be there for your employees when an unexpected injury occurs – around the corner or around the world.

Strong financial rating and broad global reach

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

Claims expertise

- Zurich Insurance Group's global 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 broker 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)

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