

Insurance solutions for

Accidental death and dismemberment (AD&D)

Zurich offers customized catastrophic accident insurance products and services designed to help achieve positive outcomes by providing high-limit benefits and services to help protect employees or members. Programs include business travel AD&D, basic 24-hour AD&D, voluntary AD&D, participant and group accident, group occupational accident for independent truckers and excess occupational accident buy down.

Customer profile

Zurich will consider organizations in most industries.

Products

Zurich Compass™ – our premier Zurich Travel Assist® services and 24-hour employer-paid business travel accident coverage with high-limits. Compass offers customers medical, security, personal, legal and informational services coupled with our business travel accident insurance.

Basic 24-hour AD&D – covers employees for accidents occurring on and off the job, 24 hours a day and includes Zurich Travel Assist® services.

Voluntary AD&D – high limit, employee-paid coverage offers employees flexibility in selecting the amount of coverage and the option to cover family members. Coverage is available through convenient payroll deduction and includes our robust Zurich Travel Assist® services.

Group Sponsored Special Risk – Accident coverage for membership groups, such as organizations, clubs, schools and select associations and participant accident groups, such as soccer clubs and jockeys.

Group occupational accident for independent contractors – a comprehensive solution providing accidental death, accident medical and accident disability to independent contract truck drivers who are not covered under workers' compensation policies.

Excess occupational accident buy down – insurance that helps minimize the impact of losses resulting from catastrophic accident related workers' compensation claims falling within an employer's deductible or selfinsured retention.

Texas Non-Subscriber – provides occupational accident and liability coverage for Texas-based companies who opt out of providing workers' compensation benefits to employees.

Zurich Travel Assist®

Zurich Travel Assist® services provide business and vacation travelers with access to medical assistance, global security assistance, legal counsel, information and aid in personal emergencies. Designed to help an employer deal with the logistical, administrative and financial burdens of mobilizing a global network when an employee is faced with the hazards of traveling.

For more information about Zurich's Accident and Health products and services, contact your Zurich regional representative or call us at 866-860-7292.

Customer Management Services

Our customers remain at the center of all we do. That's why all Group Accident customers receive dedicated account management services from our Customer Management Services team. Customers can take advantage of our customized servicing solutions such as proactive claims management, policy performance review and enjoy a centralized service intake center that enables our team to provide effective and timely responses to your needs and more.

Complementary products and services*

Employers and employees can benefit from a range of other quality disability and specialty health programs from Zurich. These include:

- Statutory Disability insurance
- Medical Stop Loss insurance

Zurich

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*Subject to certain limitations.

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by individual member companies of Zurich in North America, 1400 American Lane, Schaumburg, IL 60196, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

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