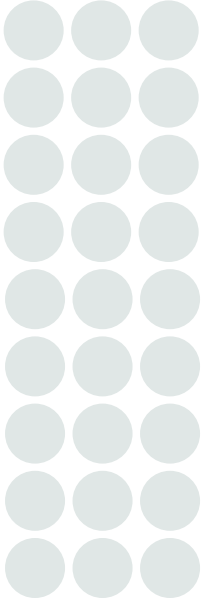
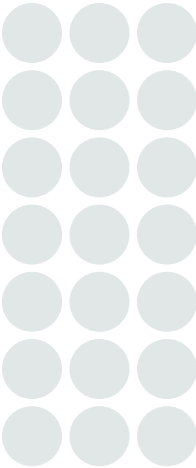


Zurich HelpPoint



# Occupational Accident

Work injury solutions for independent contractors



A guide to Zurich's products, services and advantages

# Why Zurich for Occupational Accident insurance?

## Trucking companies with an independent contractor based driver fleet

The trucking industry continues to depend on the use of owner-operators and contract drivers to ship freight for their customers. These independent contractors, however, are not employees and are often excluded from a trucking company's workers' compensation coverage – leaving both the injured driver and the trucking company without critical insurance protection should an accident occur.

Zurich offers Occupational Accident and Contingent Liability insurance to help financially protect both the on-the-job independent contractor as well as the trucking company. Our offering is designed for companies with 20 to 2,500 power units under full-time contract, hauling freight with minimal handling.

## Knowledge and commitment

- Zurich has been in the Occupational Accident space since 1997
- Local access to skilled and responsive underwriting specialists with knowledge in occupational accident coverage. Senior underwriters average 20 years of experience
- Direct access to a dedicated team that understands the unique risk management challenges from a state regulatory perspective when utilizing an independent contractor based fleet
- More than 90 percent of Zurich's Occupational Accident customers renewed their coverage with us in 2010

## Superior claims services

- Responsive in-house claims unit dedicated to Occupational Accident and Contingent Liability lines
- Superior claims handling and benefits coordination by Occupational Accident claims specialists averaging over 10 years of experience
- Claims generally assigned to a claims specialist the next business day
- Two-point contact by the claims specialist to the trucking company and injured party within two-business days after assignment helps to expedite the claims process
- Driver "Glove Box Kits" providing key claims reporting information and coverage highlights available upon request

## Risk management and administrative support services

- Multilingual capabilities available from our claims team
- Medical provider referral service available
- Pharmacy direct billing service available through a third-party vendor
- Programs to help make the most efficient use of benefit dollars: Zurich Managed Care, PPO networks, staff doctors and nurses, subrogation of at-fault third parties (PPO utilization not mandatory)
- Advanced safety tools/software services available to help manage transportation safety management
- Online educational resources and training to help manage employee health and safety risks

## Brand and financial strength<sup>1</sup>

- Industry's leading financial ratings from A.M. Best A+ / stable and Standard & Poor's AA-/stable<sup>2</sup>
- Zurich has nearly 140 years of experience and presence in more than 180 countries and territories
- Advisen rated Zurich North America as one of the top pacesetters for new products in North America in 2010

# Key features and product benefits

## Occupational Accident

Provides independent contractors coverage from injuries resulting from accidents that occur while on-the-job for the trucking company. Coverage highlights include:

	Typical	Maximum
Accident Medical Expense	\$1M/2yr	\$2M/3yr
Temporary Total Disability	\$500/wk/2yr	\$700/wk/3yr
Continuous Total Disability	\$500/wk/age 65	\$700/wk/65
Accidental Death & Dismemberment (AD&D)	\$200,000	\$300,000
Limit/person/occur	\$1M	\$2M
Aggregate limit/occur	\$2M	\$4M
Limited non-occupational benefits available.		
Hernia and Hemorrhoids are covered up to the policy limits.		
Benefits available for Occupational Disease and Cumulative Trauma.		

## Contingent Liability

Offers trucking companies with legal defense and workers' compensation settlement/benefit costs if a covered contract driver seeks employment status for purposes of receiving workers' compensation. Coverage highlights include:

- Available in 45 states
- High limits available (\$2 million up to statutory limit)
- Unlimited defense costs / costs do not count towards policy limits

## Superior services from a market leader

Through Zurich HelpPoint, we build long-term customer relationships, design products and services to help meet their insurance needs and deliver insurance and risk management solutions that work. Our customers rely on us to provide extensive knowledge and insight to help them mitigate their industry and operational risks.

## Global presence and knowledge

With nearly 140 years of experience, Zurich's worldwide presence helps us to draw upon the knowledge of a global network of professionals. We have the strength and confidence to look ahead to new growth opportunities, tempered by the understanding that we earn market leadership one customer at a time.



## Zurich – Your Accident insurance market of choice

Zurich Occupational Accident is just the beginning of our robust suite of employee benefits and Accident & Health portfolio of offerings. Ask your Zurich representative for more information.

- Workers' Compensation (including for motor carrier and small fleets contracted to the trucking company<sup>3</sup>, speak to a Zurich representative for more details)
- Workers' Compensation Accidental Death & Dismemberment (AD&D) Buy Back
- Texas Non-Subscriber
- 24-hour employer-paid AD&D
- Voluntary, employee-paid products, such as AD&D
- Membership Groups, such as organizations, clubs, schools, associations, etc.
- Zurich Compass™ – business travel accident insurance and travel assistance services
- DBA Accident Wraparound
- Disability insurance (NY and NJ only)
- Specialty Health/Stop-Loss



## Contact us

To learn more about Zurich's Occupational Accident coverage, or to send in your request for proposal or submission, please contact

[Accident@zurichna.com](mailto:Accident@zurichna.com)

You can also call 800-382-2150 or visit us on the web at

[www.zurichna.com/accidentandhealth](http://www.zurichna.com/accidentandhealth)



## Zurich

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This is intended as a general description of certain types of insurance and services available to qualified customers. Coverages are underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company, 1400 American Lane, Schaumburg, IL 60196, 800 382 2150. 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. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Risk engineering services are provided by Zurich Services Corporation.

Zurich Compass is available to qualified customers through World Travel Protection Canada Inc. WTP operates as a third party travel insurance administrator for Canadian life insurance companies and banks, and is expanding its travel assist capabilities internationally.

<sup>1</sup> Zurich in North America is a part of Zurich Financial Services Group (Zurich), an insurance-based financial services provider with a global network of subsidiaries and offices. Insurance product obligations are the sole responsibility of each issuing insurance company. For example, only the assets of Zurich American Insurance Company (and no other assets of the Zurich Financial Services Group) are available to meet its obligations for the performance of its products. This information is consolidated Zurich Financial Services Group information as of August 31, 2011 and is not audited. For more complete financial information, audited annual statements of the Group and information on the ratings and underwriting companies of Zurich in North America, access [www.zurich.com](http://www.zurich.com). No assurances can be given, and we make no representations, that such information has, or has not, changed since August 31, 2011.

<sup>2</sup> Rating as of August 31, 2011. For complete information on the ratings of the underwriting companies of Zurich in North America, access [www.zurichna.com](http://www.zurichna.com)

<sup>3</sup> Not offered as a stand-alone solution. Speak to a Zurich representative for complete details.

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