



Zurich Group Personal Accident Insurance

Coverage options for a wide range of accidents

Employers and brokers today are seeking a broader range of group accident coverages, for good reason. An accidental injury happens every second in the United States, and accidents have become the leading cause of death for Americans under age 44.¹ From a soccer game injury to a catastrophic car accident, Zurich’s array of accident coverages can help employees manage sudden, significant expenses, such as high deductibles, emergency room fees and supplemental child care. Zurich helps provide peace of mind for the unexpected.



Zurich’s Accident & Health team specializes in insurance products and services that help protect employees from financial distress and disaster.

In a competitive labor market, employers offering accident insurance increased almost 21% between 2017 and 2018.²

– Society for Human Resource Management, Employee Benefits Survey

Group Personal Accident options	Coverage descriptions	Customer value
Accident Medical Expense	Provides payments following serious accidental injuries requiring medical treatment.	There are no restrictions on how a payment is used for this or other coverages listed here.
Accidental Death/Catastrophic Injury	Provides lump sum or periodic cash payments following catastrophic accidents resulting in death, dismemberment, critical burn, coma and other loss of use; i.e., high-severity, low-frequency accidents.	Attractive to people who may not qualify for life insurance or who simply find this an affordable supplement to other insurance, ensuring family financial continuity.
Accident In-Hospital	Provides a lump sum payment triggered by a hospitalization resulting from an accident.	Helpful to people for whom a hospitalization could mean lost or reduced wages and unexpected dependent care expenses, etc.
Accident Disability	Provides payments following temporary and permanent disabilities resulting from an accident.	A safety net for those without short- or long-term disability insurance, or a supplement when such coverage would be insufficient.
Zurich Travel Assist™	Provides global travel, medical and security assistance 24/7 to travelers more than 100 miles from home.	Particularly valuable to travelers overseas who may not speak the language or be familiar with laws and customs.

Zurich Group Personal Accident: How we deliver for you

Zurich's Voluntary Benefits underwriters listen to understand the specific needs of each business and its employees. Next, we customize group-priced benefit solutions. Then we simplify the administration of your Voluntary Benefits program. We provide:

- Modular coverages that can be selected and packaged under a single policy.
- An array of clear and concise employee communication and enrollment tools and resources.
- Group- and payroll-specific rate sheets in a functional format that facilitates enrollment and system integration.
- Single point of contact as your case manager, as well as an administration manual that details processes, forms and employer/employee contact information.
- 24/7 online accessibility.
- Dedicated claims management, handled and coordinated by specialists in Group Personal Accident plans.

We also have the flexibility to work within a wide range of benefits administration platforms, whether managed by a broker or vendor or developed in-house. At Zurich we work every day to be "simply better."

Why choose Zurich?

Financial strength and global reach

- Industry-leading financial ratings: A+ from A.M. Best and AA- from Standard & Poor's.³
- A large global network serving customers in more than 210 countries and territories around the world.
- More than 90 percent of Fortune 500 companies as customers.

Commitment and experience

- Serving businesses for over 147 years worldwide, 106 years in North America.
- Approximately 54,000 employees worldwide.
- Customer advocacy scores 40 points higher than the industry average.⁴
- Industry-leading claims service in North America.⁵

Reputation

- Named to Military Times' list of Best Employers for Veterans (May 2019).⁶
- Named to Forbes' list of Best Employers for Diversity for second year in a row (January 2019).⁷
- Three consecutive years as a Top Company for Executive Women, according to the National Association for Female Executives (March 2018).⁸
- Rated a five-star carrier by brokers surveyed by Insurance Business America (August 2017).⁹

Related offerings

- Critical Illness Insurance
- Hospital Indemnity coverage
- Travel solutions ... and more.

To learn more about Group Personal Accident benefits, contact your broker or visit us at www.zurichna.com

1. National Safety Council Injury Facts®.

2. Society for Human Resource Management. 2018 Employee Benefits Survey. Appendix Table 3. P. 22.

3. Ratings as of March 31, 2019. A.M. Best's and Standard & Poor's ratings are under continuous review and subject to change and/or affirmation. For the latest Best's and S&P's ratings, visit www.zurichna.com. The ratings represent the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and are not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

4. Zurich Transactional Net Promoter Score: 75, January 2017-June 2019. Insurance industry NPS average: 35 in 2019. Source: Medallia.

5. Based on Zurich Closed Claims Net Promoter Score of 83, January 2017-June 2019. "Best in Class" NPS threshold for insurance industry: 51 (2019). Source: Medallia.

6,7,8,9. Zurich North America. "Awards and recognitions." <https://www.zurichna.com/en/about/awards-and-recognitions>

Zurich

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