

# Accident & Health benefits from Zurich Integrated Products

A great benefit for your employees, a great value for you

Accidents are the fifth leading cause of death and are increasing at a faster rate than the top four causes<sup>1</sup>.

As an employer, you can respond by offering Accident & Health insurance to help your employees prepare for this potential risk. We understand how critical your employees are to your business – and how important it is to offer them affordable benefits they'll value.

## Product choices

Zurich Integrated Products currently offers two ideal product options for your company, and our product portfolio is continually expanding:

**Business travel accident** – This is employer-paid coverage that provides 24-hour accidental death and dismemberment insurance for employees when traveling on business. Premiums for this coverage are very affordable: For example, a firm with 200 employees providing \$250,000 in coverage per employee/occurrence could cost an approximate annual premium ranging from of \$1,050 to \$2,450 for a typical policy.

**Basic 24-hour AD&D** – This is employer-paid or employee-paid coverage that covers employees for accidents both on and off the job, 24-hours a day, anywhere in the world. This benefit is also quite affordable: For example, a firm with 200 employees providing \$100,000 in coverage per employee/occurrence could cost an approximate annual premium ranging from \$4,600 to \$10,100 for a typical policy.

Policies include Zurich Travel Assist®:

- Medical Assistance
- Information Assistance
- Legal Assistance
- Personal Assistance
- Concierge Services

Additional coverages and benefits available may include:

- Coverages
  - Exposure and Disappearance
  - Family Traveling With Insured
  - On-Premises Terrorism
  - War Risk
  - and many others
- Benefits
  - Identity Theft
  - Medical and Dental Expense
  - After School / Day Care
  - Coma
  - Higher Education
  - Home And Vehicle Modification
  - Rehabilitation
  - Seat Belt / Air Bag
  - Therapeutic Counseling
  - and many others

1. [http://www.nsc.org/news/injury\\_data.aspx](http://www.nsc.org/news/injury_data.aspx)

For more information, call

**866-683-5996**

or e-mail

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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 member companies of Zurich in North America, 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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