

# 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 Canada, and accidents have become the leading cause of death. From a soccer game injury to a catastrophic car accident, Zurich’s array of accident coverages can help employees manage sudden, significant expenses. Zurich helps provide peace of mind for the unexpected.



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

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.
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 payments 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.
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 Group Personal Accident 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 Group Personal Accident 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
- 24/7 dedicated claims assistance accessibility.

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.<sup>1</sup>
- 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.

### Reputation

- Greater Toronto's Top 2022 Employers.<sup>2</sup>
- 2021 Insurance Business Canada Leader of Change.<sup>3</sup>
- 2021 Canadian HR Reporter Best Place to Work.<sup>4</sup>

### Related offerings

- Hospital Indemnity coverage.
- Travel solutions ... and more.

1. 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](http://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.

2,3,4. Zurich Canada. "Employee Experience." <https://www.zurichcanada.com/en-ca/about-zurich/employee>

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