

Accident insurance for the gig economy



Benefit from Zurich's 20+ years of experience delivering accident solutions



Coverages and capabilities to serve gig economy needs

Zurich gig economy solutions help individuals and organizations pursue their goals their way, by bridging the accident coverage gap. We offer flexible options through companies that connect people with on-demand work and other gig jobs as delivery drivers, home healthcare workers, landscapers, dog walkers and more.

COVERAGES FOR WORKERS

- **Accidental Death, Dismemberment and Paralysis**
- **Accident Medical Expense**
- **Passenger accident:** Covers non-fare paying passengers riding in a contractor's vehicle, helping to reduce the platform's liability exposure.
- **Up to \$250 reimbursement:** For repair or replacement of smartphone/tablet if damaged during a covered accident.
- **Extended accident coverage:** Limited coverage available to contractors outside of work assignments.
- **Sexual assault counseling:** Expanded benefits if assaulted while on a gig.
- **Temporary and Continuous disability.**

CAPABILITIES

- **Flexible rating and coverage pricing** per mile, per delivery, per task, per hour, per day, per week, per month, etc.
- **Ability to consider earnings** from all platforms the contractor is working on when calculating disability benefits.
- **Flexible premium structure** that can be company-paid or contractor-paid.
- **World Travel Protection** is a Zurich company and manages claims and assistance services on all Zurich Canada Group Accident and Business Travel Insurance programs.
- **Multilingual capabilities**

For more information on Zurich Canada's Group Accident & Business Travel and Zurich International Programs, please speak to your broker or local Zurich contact or Khalid Sohail, Head of Travel, Accident & Sickness
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