



Zurich Group Personal Accident Insurance

Prepare for the unexpected



Whether from a soccer game or a car accident, injuries can result in sudden, significant expenses. Emergency room visits, x-rays, hospital stays, and even follow-up doctor visits may be necessary after an accident.

These medical expenses can add up and may not be fully covered by a major medical plan. Zurich's Group Personal Accident Insurance can help with those unexpected or out-of-pocket costs.



Related offerings

- **Critical Illness Insurance** – provides benefits related to cancer, heart attack and other conditions and illnesses outlined in the policy.
- **Hospital Indemnity coverage** – provides benefits related to a hospitalization.
- Travel Protection and Business Travel Accident and other travel solutions, including **Zurich Travel Assist™** service.

Zurich's Accident & Health team specializes in insurance products and services that help protect insureds from financial strains.

You can use payments from the benefits however you choose, taking the weight off your mind and your finances.

Group Personal Accident options	Coverage descriptions	Customer value
Accident Medical Expense	Provides reimbursement of out-of-pocket expenses from medical treatment required after an accident.	Can help cover additional out-of-pocket costs, like copays, deductibles, or co-insurance responsibilities.
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.	An affordable supplement to other insurance that helps alleviate financial burdens and ensure family financial continuity after a loss.
Accident In-Hospital	Provides a lump sum payment triggered by a hospitalization resulting from an accident.	Helps cope with out-of-pocket costs, from high deductibles to childcare or reduced wages, due to a hospitalization
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 Group Personal Accident: How we deliver

Zurich's underwriters:

- Listen to understand the specific needs of each organization.
- Customize group-priced benefit solutions.
- Simplify the administration of your program.

We provide:

- Flexible plans that can be customized for the specific needs of each organization
- The capability to work within a wide range of benefits administration platforms, whether utilizing our seamless online enrollment and administration platform or one managed by a broker or vendor.
- A dedicated support team for coordination of plan development, marketing, administration onboarding, and program management.

At Zurich, our customers' needs remain at the heart of everything we do.

**To learn more about Group Personal Accident Insurance, contact your broker
or visit us at www.zurichna.com/insurance/accident**

Zurich

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All benefits are subject to the terms and conditions of the group policy. Please refer to your Certificate of Insurance for a detailed description of the insurance coverage, including the exclusions, limitations, reductions and termination.

Coverage may not be available in all states or certain terms, conditions and exclusions may be different where required by state law. Coverage terminates at age 65. This insurance provides limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative, it is intended to help supplement Comprehensive coverage. This insurance does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

This is intended as a general description of certain type of insurance available to qualified customers, provided solely for informational purposes. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern.

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