



Zurich Affinity Solutions

Specialized benefits that help attract and retain members



Zurich Affinity Solutions can help associations, financial institutions, membership clubs, and other eligible groups show a deeper commitment to member well-being and enhance membership appeal for new and existing participants.

Our portfolio of customizable insurance products offers a financial safety net for a range of accidents, illnesses, and travel disruptions, often with no restrictions on how the payout is used. Zurich Affinity Solutions provide added value to any organization by helping to retain and grow its membership base.



Why offer insurance benefits?

Offering benefits to your members is important in showing them that, as an organization, you are invested in their overall health and financial well-being. Zurich Accident & Health is here to help you accomplish that.

Related offerings

- Special Risk coverages for schools, churches, and other organizations that sponsor activities and travel
- Occupational Accident coverages
- Specialty Health solutions
- Employee Benefit Solutions
- Business Travel Protection

With Zurich Affinity Solutions, you can provide useful supplemental health, accident, and travel benefits to individuals who may not otherwise have access to them. Our products are easy to administer, with affordable options for members, spouses, and dependents. Plans are customizable to member needs and allow groups to embed, cross-sell and up-sell products.

Benefit options



Hospital Indemnity

Provides daily cash payments if a covered member or dependent requires hospital care due to an accident or illness. In addition to hospitalization, other options include daily benefits for additional medical care facilities, surgery, ambulance, ER, urgent care, lab tests, x-rays and more.



Personal Accident

- **Accident Medical Expense** – Provides various levels of coverage for accident-related medical expenses.
- **Accidental Death & Dismemberment** – Paid for by the sponsoring group or the individual, this provides a lump sum cash payment in the event of death, dismemberment, or loss of usage of a limb due to an accident.
- **Accident Disability** – Provides weekly payments in the event an insured is disabled due to an accident and unable to work.



Critical Illness

Provides a lump-sum payment upon diagnosis of a critical illness or impairment. Coverage options include heart/ circulatory disease, cancer, paralysis, and major organ transplants.



Travel Protection

Coverage for travel 100 or more miles from home with options that include benefits for evacuation, emergency medical expenses, accidental death, travel inconveniences like trip cancellation and bag delay, and more. All plans include multi-lingual travel and security assistance provided by Zurich Travel Assist™ – available 24/7/365.

Through a collaborative underwriting approach, we work with you to tailor a plan to your group's profile, preferences, and priorities. Additional benefits are available, each designed for peace of mind.

Zurich Affinity Solutions: How we deliver

Zurich's Accident & Health team provides a streamlined journey from initial plan design through ongoing support and claims handling.

We offer:

- Flexible plans that can be customized for the specific needs of each group
- Access to our seamless online enrollment and administration platform (contact your Zurich representative to view a demo)
- The capability to work within a wide range of benefits administration platforms, whether 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 are at the heart of everything we do.



Why Zurich?

Global reach

- Managing complex risks for 7,600 International programs through our global network.
- Providing comprehensive solutions and insights for 25 industries.
- Serving more than 95 percent of Fortune 500 companies as customers

Recognition

- A+/stable and AA/stable ratings for financial strength¹
- Winner of Social Equity and Community Empowerment Award²
- Named to Forbes' list of America's Best Large Employers 2021³
- Named to Bloomberg's Gender Equality Index⁴

To learn more about how Zurich Affinity Solutions can add value to your group please contact:

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1. A+/stable rating from A.M. Best and AA/stable from Standard & Poor's as of February 17, 2022. 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 contract provisions, rates, or practices of each issuing insurance company.
2. "Insurance Industry Honors Diversity, Equity, and Inclusion Leaders." American Property Casualty Insurance Association. 17 March 2021.
3. "America's Best Large Employers 2021." Forbes.
4. "Bloomberg's 2021 Gender-Equality Index Reveals Increased Disclosure as Companies Reinforce Commitment to Inclusive Workplaces." 27 January 2021.

Zurich

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