

Accident insurance for the gig economy

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



36% of U.S. workers had a gig work arrangement in some capacity.¹

69% total number of independent workers grew from 2020 to 2022.²

46% of U.S. workers say companies have been unfair when it comes to their benefits.³

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.⁴

Coverages for Workers

- **Accidental Death, Dismemberment and Paralysis**
- **Primary or excess 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.
- **In-house Claims unit** dedicated to Occupational Accident and Contingent Liability claims with amenities such as:
 - Pharmacy direct billing service
 - Medical provider referral service
 - Managed care through Zurich staff doctors and nurses
 - In-house subrogation and special investigations team
- **Contact with claimant and platform** within two business days, from report of claim.
- **Multilingual capabilities**

Coverages for Gig Platform Companies

- **Contingent Liability:** For legal defense and workers' compensation settlement/benefit costs if a covered contractor seeks employment status to receive workers' compensation.
- **Corporate Workers' Compensation:** Covers employee injuries and events outlined in state law.

Experience and service you can count on



20+ years: Average experience of our in-house Claims unit employees dedicated to Occupational Accident and Contingent Liability lines.

For more information please email us at usz.lifeaccidenthealth@zurichna.com

Sources:

1. Zippa."23 Essential GIG Economy Statistics [2023]: Definitions, Facts, And Trends On GIG Work" Zippa.com Sept. 22, 2022, <https://www.zippa.com/advice/gig-economy-statistics/>
2. https://info.mbobpartners.com/rs/mbo/images/MBO_2022_State_of_Independence_Research_Report.pdf
3. Pewresearch. "The State of Gig Work in 2021" pewresearch.org December 8, 2021, <https://www.pewresearch.org/internet/2021/12/08/the-state-of-gig-work-in-2021/>
4. Coverage may vary by state.

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