



Zurich International Claims

When an unfortunate loss happens, Zurich's dedicated international claims team is there to help customers recover and get back to business as quickly as possible. Zurich provides a single point of contact for complex Claims needs, including one point of contact across all lines of business.

The Zurich international network comprises Zurich-owned offices in over 50 countries, as well as direct and indirect partners. Driving network execution are five Network Service Centers that ensure indirect partners adhere to Zurich servicing standards and make it easier for customers to coordinate claims across multiple countries. As a leading global insurer, Zurich has the depth of resources to respond to claims scenarios, no matter when or where they arise.

Reporting Claims

You will be prepared with the information you need from the start. When the binder or policy is issued, the producing country underwriting team provides a customized guide with local contact information for claim reporting for each country or territory outside of the U.S. where the insured has operations.

For all claims, have the following information available:

- Location and type of loss
- Details on damage
- Information on emergency services engaged

Voluntary International Employee Compensation (VIEC) claim under the U.S. master policy

- Use the domestic Zurich Care Center channels to report the claim
- VIEC coverage may apply if the statutory workers' compensation law has a limited extra territorial scope related to the definition of temporary or business travel, or if the employee is outside the U.S. longer than time limits imposed by their home state

Zurich Travel Assist¹ claim

- Contact Zurich Travel Assist at 1.416.205.4645
- Available 24 hours a day, 365 days a year for year-round emergency medical care, hospital admissions, prescription assistance and other travel needs

Foreign general liability claim

- The local insured and/or local broker should report the claim to the local-directed policy contact
- The claim is subject to and should be in the manner required by local country practice
- The Freedom of Services (FoS) policy will be consulted for any potential Difference in Conditions (DIC) or Difference in Limits (DIL) coverage on general liability claims involving a European Economic Area (EEA) country
- The U.S. master policy is not admitted for EEA countries and will generally not apply

Over **110,000**
international claims handled every year

7,800+
International programs managed

600+
IPZ-certified Claims professionals

200+
countries and territories
with local knowledge

18
years average of
on-the-job experience

Over **90%**
of international claims handled
by 50+ Zurich-owned offices

Property claim

- Report claims to the U.S. Customer Care Center

Freedom of Service (FoS) master policy or other local admitted policy claim

- The local insured and/or local broker should report the claim to the local directed policy contact indicated in the customized guide provided by the producing country underwriting team at time of bind or policy issuance
- The claim is subject to and should be in the manner required by local country practice
- If there is no local policy and an FoS policy provides ground-up coverage, the local insured and/or local broker should report the claim under the FoS policy

Non-Zurich local policy (direct or indirect partner) claim

- Claims must be reported to the Zurich Network Service Center that manages the fronting partners in the specific country
- The appropriate Zurich Network Service Center contact details are available in the customized guide provided by the producing country underwriting team
- Do not contact the indirect partner

No local directed policy and a U.S. master policy applies ground up

- Claims can be reported to the U.S. Care Center by phone, fax, email or internet at any time, 24 hours a day, 365 days a year.
- **Loss runs** can be requested through either the underwriter or the International Service Specialist.

Claims Servicing and Capabilities you can count on

A Globally Consistent Claims Process

Uniform services across our global network from local experts trained by Zurich

Fast, efficient cash movement

From our network to the Zurich office managing the local program – getting funds where you need them quickly

Transparency via Innovative Tools

Information on loss adjustment and claims activities in different countries

Up-to-the minute view of claims status, local tariff and retention requirements and other real-time data

Following a Claims experience, customers are

5X more likely to recommend Zurich than not²

U.S. Claims Care Center

1.800.987.3373

usz_carecenter@zurichna.com

fax: 1.877.962.2567

www.zurichna.com/claims/

customer-care-center

International Claims Support

For Claims assistance, please contact:

Tom Dohrer

International Claims Coordinator

tom.dohrer@zurichna.com

847.605.4312

1. Zurich Travel Assist is a travel assistance program administered by World Travel Protection Canada, Inc. (WTP Assist). WTP assist is a member company of Zurich Insurance Group and operates as a third party travel insurance administrator for insurance companies.

2. ZNA TNPS Program 2023.

Zurich

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

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