

Accident Insurance

Zurich's group accident insurance provides financial protection and practical support with that extra level of care. It provides a payout in the event of accidental death or permanent disability, based on payroll or a fixed insured amount.



What is covered?

24/7

- Lump-sum benefit for accidental death or permanent disability
- Worldwide 24/7 cover or occupational cover including commuting

Who is covered?



- All permanent employees (standard)
- Optional: agency workers, interns, visitors, temporary staff, directors and major shareholders

Legal assistance (DAS)



- Included at no extra cost
- Expert legal support to recover damages from the responsible party
- Cover for personal injury and property damage

Additional benefits



- Daily hospital allowance after an accident
- Repatriation services
- Dental expense coverage
- Recruitment cost reimbursement in case of employee death
- Zurich Trauma Helpline: 24/7 support after traumatic events with personal guidance and referral to medical and psychological care
- Psychological support for colleagues & families after accidents

Support after a claim



- Modifications to home, vehicle or workplace
- Coverage for retraining if the previous role is no longer viable

How to report a claim?



You can submit your claim either online via the claims page or by completing the claim form (PDF).