

# Zurich Group Personal Accident and Sickness Insurance

Zurich Accident and Health



Leading the  
Group Personal  
Accident and  
Sickness  
revolution

# Zurich Accident and Health

Zurich Accident and Health is part of a global initiative which reflects our strong capability and dedication to this segment. Zurich is committed to delivering innovative solutions for you and your clients now and into the future. Zurich provides products that cover your clients and their employees when it matters most.



## The revolution is here!

### Zurich Group Personal Accident and Sickness Insurance

At Zurich, we deliver when it matters. With a personal service, prompt response and understanding, we ensure that you, your clients and their employees are well looked after in the event of a loss.

We've started a revolution in Group Personal Accident and Sickness insurance by focusing on the things that matter; broad cover, removing unnecessary conditions and exclusions and adding new innovative benefits that provide real value to your clients and their employees.

### Why choose Zurich's Group Personal Accident and Sickness Insurance?

Zurich has built a team and service offering which is focused on delivery of excellent service to you and your clients.

Zurich provides a high quality, local claims service focused on you and your clients' needs and the security of one of the world's largest general insurance companies.

Zurich's Group Personal Accident and Sickness policy provides the flexibility for you to select the cover you want to suit your individual needs, with a range for features and benefits to choose from.

### Zurich leads the way with revolutionary product and service innovation in Group Personal Accident Insurance and Sickness including:

- Clear and easy to follow policy wording
- Unexpired membership benefit extended to include temporary total and temporary partial disablement
- **renewalRewardz** – recognition for claims free status
- Recruitment expenses for both temporary and permanent replacement employees
- Accommodation and transport expenses for spouse/dependent children
- Lump sum benefit for miscarriage or premature childbirth as a result of an accident
- 6 month salary definition applies
- Escalation of claims benefit linked to Australian Consumer Price Index (CPI)
- Corporate image protection extended to include any person/s visiting the insured's business premises

## Key features and benefits

Feature	Benefits Summary
<b>Accidental death cover</b>	Cover for accidental death as a result of an injury suffered from an accident
<b>Capital benefits cover</b>	Lump sum benefits for listed disablements resulting from an injury suffered from an accident
<b>Weekly injury benefits</b>	Loss of income cover as a result of temporary or partial disablement as a result of an injury suffered from an accident
<b>Weekly sickness benefits</b>	Loss of income cover as a result of temporary or partial disablement as a result of sickness
<b>Injury resulting in fractured bones</b>	Lump sum benefits for listed fractured bones
<b>Injury resulting in loss of teeth or dental procedures</b>	Lump sum benefits for loss of teeth or capping of teeth as a result of injury
<b>Independent financial advice benefit</b>	Cover for independent financial advice following a payment for accidental death or selected capital benefits
<b>Dependent child assistance</b>	Includes: <ul style="list-style-type: none"> <li>• Education fund supplement Lump sum benefit for surviving dependent child upon the accidental death of an insured person</li> <li>• Orphaned benefit Lump sum benefit for surviving dependent child upon the accidental death of an insured person and their spouse or partner from the same event</li> </ul>
<b>Partner retraining benefit</b>	Pays for certain costs associated with the training or retraining of an insured person's spouse or partner following the accidental death or permanent total disablement of the insured person.
<b>Corporate image protection</b>	Reimbursement of costs relating to: <ul style="list-style-type: none"> <li>• the engagement of public relations consultants; and/or</li> <li>• the release of information to the media</li> </ul> following the accidental death or permanent total disablement of an insured person
<b>Unexpired membership benefit</b>	Provides cover for the reimbursement of unexpired paid membership, association or registration fee, for any sport which the insured person is unable to continue as a result of injury
<b>Miscarriage/premature child birth benefit</b>	Lump sum benefit for miscarriage or premature childbirth which results from an accident
<b>Funeral benefit</b>	Covers reasonable funeral and/or cremation expenses and/or the cost of returning the insured person's body or ashes to their country and/or state of residence following their accidental death
<b>Recruitment expenses</b>	Provides cover for external recruitment expenses incurred in hiring: <ul style="list-style-type: none"> <li>• a temporary employee to complete the tasks of an injured employee; or</li> <li>• a permanent employee to replace an injured employee.</li> </ul>
<b>Accommodation and transport expenses</b>	Pays reasonable accommodation and transport expenses incurred by an insured person's spouse or partner and/or children to travel to or remain with them should they be admitted to a hospital which is 100 km from their home
<b>Chauffeur benefit</b>	Covers reasonable costs incurred for the hire of a suitable chauffeured vehicle or taxi to transport an insured person directly to and from their normal place of residence and normal place of work
<b>Corporate image protection</b>	Reimbursement of costs relating to: <ul style="list-style-type: none"> <li>• the engagement of public relations consultants; and/or</li> <li>• the release of information to the media</li> </ul> following the accidental death or permanent total disablement of an insured person or any other person whilst visiting an insured's business premises
<b>Home and/or motor vehicle modification benefit</b>	Cover provides for costs necessarily incurred to modify the insured person's home and/or motor vehicle, or relocating to a suitable home in the event of a claim for a 100% capital benefit

\* This is a summary only. Please refer to the policy wording.

# How would your clients manage their employee accident or sickness risks?

## Case study 1. Lidia

Lidia was the senior sales assistant for a local fashion retailer. A routine breast check revealed a lump which was diagnosed as breast cancer. Following initial surgery the cancer was found to have spread to her lymph nodes. Over the course of two years Lidia underwent hormone therapy, chemotherapy, radiotherapy and additional surgery. Because of this she was unable to work for a full two year period. Lidia is now in remission and has returned to work on a part time basis.

Thankfully her employer had taken a Zurich Group Personal Accident and Sickness Insurance cover for its employees which included weekly sickness benefits. Lidia received a full benefit over the two years of her treatment. Her employer was able to bring casual staff to cover her duties in her absence with the Zurich policy covering the costs associated with the recruitment.



## Case study 2. Bill

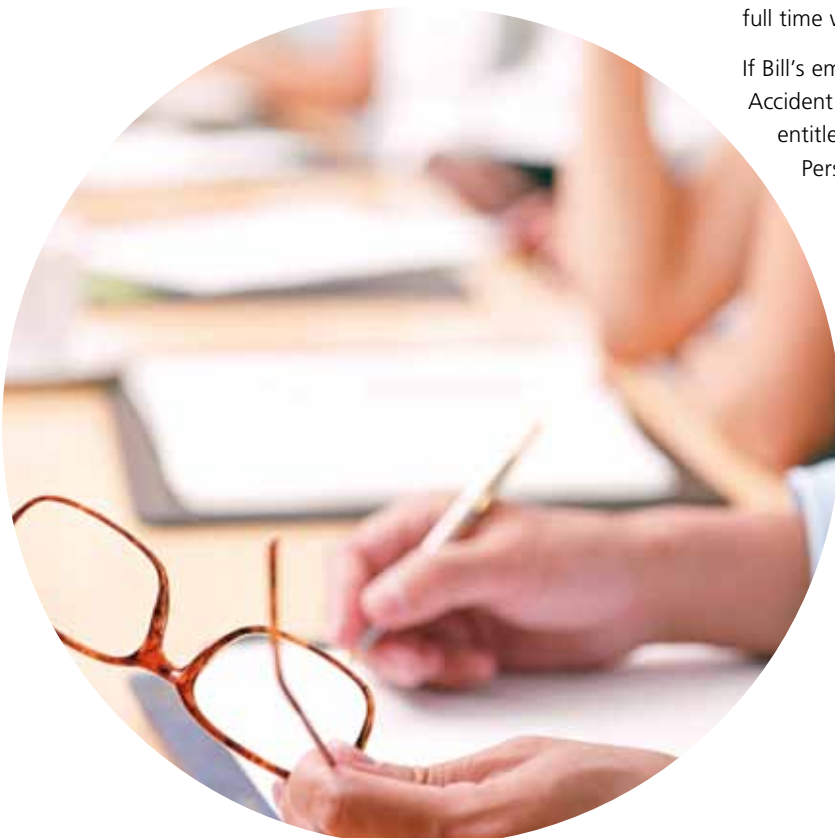
Bill Johnson was the sales manager at a mid size manufacturing firm located in Melbourne. The company just celebrated excellent half yearly results when Bill became ill with flu like symptoms aching muscles and lethargy. After

three weeks of tests he was diagnosed with chronic fatigue syndrome. Bill used up all of his accrued leave and the company feeling sympathetic to his situation continued to pay him for another four months. Bill was still unable to return to work and having used most of his savings his wife returned to full time work to help pay the mortgage and living expenses.

If Bill's employer had purchased Zurich's Corporate Personal Accident and Sickness Insurance, Bill would have been entitled to a weekly benefit under his Employers Group Personal Accident program for the period of his illness.

### Important information

The case studies above are examples only of the types of situations that could be covered under a Zurich Group Personal Accident and Sickness policy. The examples are not descriptions of real people and your insurance cover will depend on the policy that you have taken out. Please refer to the full terms and conditions of your policy for details of your cover.





Zurich's Group Personal Accident and Sickness Insurance also provides an attractive range of additional benefit options including:

- Student assistance benefit
- Domestic home help
- Non-Medicare medical expense cover
- HECS/post-graduate fee cover
- Home nursing care benefit
- AIDS/HIV needle stick injury benefit

Zurich's Group Personal Accident and Sickness policy provides you and your clients with the flexibility to tailor their coverage to suit their needs and budget. You can select or combine the following options:

- 24 hours / 365 days a year
- Working hours only, excluding commuting (at work injuries)
- Working hours only, including commuting (at work injuries including travel to and from work)
- Non-working hours (outside work injuries)
- Commuting to and from work
- Voluntary work

\*Note: weekly sickness benefits are only available on 24 hour / 365 days a year coverage

### Find out more

Go to [www.zurich.com.au/accidentandhealth](http://www.zurich.com.au/accidentandhealth) for detailed information regarding Zurich's Group Personal Accident and Sickness Insurance Policy.

Zurich Group Personal Accident and Sickness Insurance suits your clients' business.

There are very few occupations and business types we are unable to consider. If your clients have employees, we are interested in talking to you about their cover.

### How to obtain cover

You can lodge your quote request or submission online at [www.zurich.com.au/accidentandhealth](http://www.zurich.com.au/accidentandhealth) or send your electronic submission to [zurich.accidentandhealth@zurich.com.au](mailto:zurich.accidentandhealth@zurich.com.au)

Alternatively, contact your local Zurich representative.

### The Zurich Difference

At Zurich, we deliver when it matters. When you deal with Zurich, you are partnering with one of the world's leading general insurance companies, with over 130 years of experience. We deliver service to customers in more than 170 countries and employ more than 60,000 staff.

Zurich HelpPoint™  
Here to help your world.



Zurich is proud to support football as an Official Partner of the Hyundai A-League



**Zurich Australian Insurance Limited**  
ABN 13 000 296 640 AFS Licence No: 232507  
Head Office: 5 Blue Street North Sydney NSW 2060  
Client Enquiries: Telephone 132 687  
[www.zurich.com.au](http://www.zurich.com.au)

