

Rehabilitation Service

Injury Management



Contents

Introduction	3
Benefits	4
Savings	5
How does it work?	6
Process	7
Suitable Injuries for the rehabilitation service	8
Advice and support	9



Introduction

Every year, workplace injuries and ill health impact thousands of employees and businesses across the UK. In 2024/25, over 40.1 million working days were lost due to work-related injuries and ill health, according to the Health and Safety Executive*. At Zurich, we understand that behind every number is a person—and a journey of recovery. That's why our dedicated team of nurses and allied health professionals work side-by-side with employers and employees, providing expert, holistic rehabilitation that supports physical, mental, and vocational wellbeing. Together, we help employees recover sooner, return to work safely, and build a brighter future for themselves and their workplace.

*<https://press.hse.gov.uk/2025/11/20/hse-publishes-annual-workplace-health-and-safety-statistics/>



Benefits

What benefits are possible from using Zurich's rehabilitation service?

At Zurich, we know that workplace injuries and accidents affect more than just the bottom line—they impact people's lives. Our rehabilitation service is designed to help your business manage and reduce the costs of workplace injuries by making sure employees receive the right support, at the right time.

We take a personal, proactive, and holistic approach to recovery—supporting each individual's physical and mental wellbeing and helping your team return to work safely and confidently. Together, we create a brighter future for your employees and your business.

Immediate Access to Expertise:

From the moment an incident occurs, your employees benefit from swift, direct access to our in-house team of nurses and allied health professionals. We offer a wide range of treatments—including physiotherapy, hand therapy, psychological support, diagnostic imaging, and surgical solutions—all coordinated to deliver the best possible outcome.

Proactive, Holistic Care:

We believe that early intervention makes all the difference. By acting quickly, we help prevent injuries from becoming chronic, reduce absence, and minimise the overall impact on your organisation. Our comprehensive approach covers physical, mental, and vocational rehabilitation, ensuring every employee receives the care that's right for them.

Mental Health Leadership:

Every team member of our rehabilitation team is a qualified Mental Health First Aider, ready to provide talking therapies, CBT, EMDR, and support for broader wellbeing challenges such as bereavement, debt, or relationship issues. We understand that recovery is about the whole person—not just the injury.

Flexible Solutions—Pre- and Post-Claim:

Our support starts before a claim is even made and continues throughout the recovery journey. We offer rehabilitation solutions irrespective of liability, integrating traditional insurance and risk management to meet the needs of your business and claims teams.

Transparent, Cost-Effective Support:

We never charge for case management time and all treatment costs are transparently tracked as part of your claims experience. By reducing the length of absence and loss of earnings, our team can make a significant impact on final claim costs—helping you manage risk and protect your bottom line.

Proven Results and Ongoing Partnership:

Our service is suitable for most workplace injuries and demonstrates your commitment to your employees' wellbeing. We keep you informed at every step, supporting return-to-work plans and workplace adjustments, and helping you build a resilient, positive workplace culture.

At Zurich, we see recovery as a partnership—working together to help your employees return to work stronger and when the time is right. Our service goes beyond simply managing claims; we take a proactive, personal approach that is both clinically appropriate and target-driven, ensuring every step supports optimal recovery for each individual.



Dedicated support from day one



Innovative, holistic approach



Comprehensive mental health support



Early intervention for faster recovery



No charge for case management



Proactive, clear communication



Proven outcomes that reduce costs and disruption

With Zurich, you have a partner that cares about your people and your business.

Savings

Investing in rehabilitation isn't just about recovery—it's about making a smart financial decision for your business.

Our aim is simple: help you achieve real, measurable savings on injury claims. While the total savings will vary depending on your business and the clinical nature of each case, our experience shows that the cost of professional treatment is often far less than the potential claims savings—reducing your overall claims spend.

What does that mean for you?

For most cases, the average cost of treatment is below £500, depending on complexity.

For every pound invested in early intervention, the benefits consistently outweigh the costs—helping you protect your people and your budget.

Our extensive network gives your employees access to a wide spectrum of therapies—including psychological support, physiotherapy, hand therapy, diagnostic imaging, and more—all at preferential rates that are often significantly more competitive than self-pay or claimant-sourced options.

But the savings don't end with claims costs. Early intervention and effective rehabilitation can also minimise hidden costs such as:



Loss of productivity



Retraining expenses



Overtime requirements

By helping your employees recover sooner and return to work safely, Zurich's rehabilitation service delivers value that goes far beyond the numbers—building resilience for your team and your business.



How does it work?

Rehabilitation begins by conducting a detailed telephone assessment with the injured party to establish any outstanding rehabilitation needs.

Our Rehabilitation Case Manager (RCM) works closely with each injured party to create a rehabilitation plan that's realistic, personal, and tailored to their unique needs—covering physical, mental, social, and work-related aspects. We use the biopsychosocial model, which means we look at the whole person and how their injury affects every part of their life, not just one area in isolation.

Research shows that the longer someone is away from work, the harder it can be to return. That's why we aim to start treatment as soon as possible after receiving a referral, helping them recover sooner and get back to work with confidence.

Throughout the process, the RCM stays in regular contact—monitoring progress, making sure treatment remains effective, and sharing clear reports from our supplier network. Our goal is to support both short-term recovery and long-term independence.

Successful rehabilitation is a team effort. We encourage the injured party to take an active role in their recovery, working together with us to get the best possible outcome.

If someone doesn't fully engage with their treatment plan, the RCM will discuss next steps and, in some cases, may need to withdraw treatment. This helps ensure that everyone involved is making the most of the support available.

Return to Work: Supporting a Brighter, Sustainable Future

At Zurich, we believe that getting back to work is more than just a milestone—it's a journey we take together. Your dedicated Rehabilitation Case Manager (RCM) will take the time to understand your workplace and tailor a return-to-work plan that truly fits the employee's needs.

Our approach stands out because:

Personalised planning: We work in partnership with both the employer and employee from day one, ensuring every step is carefully considered and fully supported.

Safe and sustainable outcomes: Our goal is always to help the injured employee return to their pre-injury duties wherever possible. If that's not immediately practical, we design phased return plans with gradual increases in hours or responsibilities, making the transition smooth and safe.

Flexible support: We help identify reasonable adjustments—such as lighter duties, alternative roles, or other workplace changes—to enable a prompt and supported return.

Collaborative care: If you have Occupational Health (OH) services, we'll work closely with your OH team, seamlessly integrating our rehabilitation support for the best results.

Vocational rehabilitation: In cases where a return to the original role or employer isn't possible, we arrange specialist support to explore alternative work options and training opportunities that match the employee's abilities and aspirations.

With Zurich, you're not just helping your employees get back to work—you're showing a commitment to their wellbeing and future success. Together, we create a pathway for recovery that's caring, adaptable, and built for long-term results.



Process

A typical rehabilitation case



INCIDENT OCCURS ON SITE

- Incident occurred on site
- Injury is of a type likely to benefit from injury management

ZURICH'S RCM NOTIFIED

- Customer notifies Rehabilitation Case Manager (RCM) of the incident via gbz.zrt@uk.zurich.com or via <https://liabilityclaims.zurich.co.uk/index.html>
- The RCM will liaise with all parties to establish full information surrounding the injury

If case is not suitable for injury management, the RCM will advise insured site coordinator and the claims handler

If injury case is suitable for injury management, the RCM will agree a treatment plan with the injury party and advise insured site coordinator

If treatment is already being provided (e.g. by the NHS) the RCM will monitor the case and consider intervention at a later date if necessary

The RCM will liaise with all parties throughout to update on progress etc. If treatment via the NHS is appropriate and timely, the RCM may withdraw from the case if no further support is required.

Suitable injuries for the rehabilitation service

To obtain the best results it is vital the injury is reported immediately. Any delay in providing treatment can have a significant impact on the recovery process.

Use the injury assessment table below to help you identify if an injury is likely to be suitable. If you need guidance, contact your Rehabilitation Case Manager (RSM).

Category	Description	Timeframe	Examples
Too minor	<ul style="list-style-type: none"> Injuries that do not require medical attention. <p>Rationale These injuries tend to resolve of their own accord and do not require any active intervention. If the condition does not improve, they can be referred to Zurich for injury management.</p>	Injuries that result in an absence of less than three days.	<ul style="list-style-type: none"> Minor cuts Bruises Minor sprains/strains Superficial and minor burns
Appropriate referral	<ul style="list-style-type: none"> Accidents reportable to the HSE (form F2508). A specific incident that occurs during the injured party's employment. Injuries involving absence or where an employee is at work but struggling to complete their normal duties. <p>Rationale These cases will be managed by your Rehabilitation Case Manager within Zurich's Rehabilitation General Insurance team.</p> <p>Where the NHS is already providing a service, we often keep a watchful wait and we would not remove someone from the NHS list. In these cases, our intervention might be restricted to case management where the RCM is monitoring progress and offering advice.</p> <p>If treatment via the NHS is appropriate and timely the RCM may withdraw from the case if no further support is required.</p>	Injuries that result in an absence or require a temporary restriction to duties due to the injury.	<ul style="list-style-type: none"> Muscular injuries Injuries to joints Hernias Fractured bones Back injuries Moderate/severe lacerations Crushing injuries Falls from heights Injuries from machinery Head injuries Specific workplace trauma-related anxiety
Further discussion necessary	<ul style="list-style-type: none"> Injuries where there is a delay between occurrence and reporting. Injuries/illness that affect a pre-existing condition. Some cases where the workplace has caused injury without a specific incident. <p>Rationale This type of injury requires careful consideration before acceptance into injury management. We will only accept the case if we believe we can provide a positive impact. This decision will be made in conjunction with any medical evidence that is presented to us.</p> <p>Where the NHS is already providing a service, we often keep a watchful wait and we would not remove someone from the NHS list. In these cases, our intervention might be restricted to case management where the RCM is monitoring progress and offering advice.</p>	Injuries up to six months old.	<ul style="list-style-type: none"> Older injuries from "Appropriate Referral" list Indirect psychological injury following a specific workplace incident Acute exacerbation of a pre-existing condition Cumulative conditions Repetitive strain injuries
Out of scope	<ul style="list-style-type: none"> Injuries where there is a long delay between occurrence and reporting. Some cases where the workplace has caused injury without a specific incident. <p>** For non-work-related stress that the employees GP is unable to immediately support and there is no access to an Employee Assistance Programme, please speak to us, we may be able to offer a short-term solution.</p> <p>Rationale Our experience shows that once an injury is over six months old, it is very difficult to impact positively on the case. Any intervention has a questionable cost benefit for both the employer and insurer.</p>	Any injury more than six months old	<ul style="list-style-type: none"> Any injury over six months old Occupational asthma Asbestosis Stress due to a non-work-related cause** Mesothelioma Industrial deafness Dermatitis

Policy Cancellation or Lapse

The injury management service will only be provided for cases reported prior to the cancellation or lapse date, which have occurred during the term of the policy and where treatment has not already begun. The injury management service is not private medical insurance and whilst we consider rehabilitation and potential private treatment options, we are not obliged to progress these where our referral criteria is not met.

Advice and support

The Zurich Rehabilitation team provide help, support and advice to our injured parties and the wider Zurich business.

A selection of information brochures are available for our injured parties on a variety of subjects including:

- Pain and how you can manage it
- Sleep Hygiene
- Managing Back Pain
- Hand Desensitisation
- Quick Guide to Benefits

Case Study One

Circumstances

An employee trapped his right, dominant middle finger in the door frame resulting in partial amputation. He was admitted to hospital as surgical intervention was required. Following discharge, ongoing management was provided by the GP surgery for dressings and pain management. Other than that no active treatment was provided by his GP and Fit notes as unfit to return to work were issued.

What we did

An investigation of the provision of NHS hand therapy demonstrated this was inadequate and untimely, therefore, a hand therapy assessment was arranged on a private basis. Face-to-face ongoing hand therapy treatment was not required as he was self-motivated and, with the appropriate advice, education and home exercise, he would be able to self-manage his residual symptoms. He was provided with written information regarding desensitisation techniques, how to care for the hand and reduce swelling.

The outcome

His employer was able to formalise and clarify the reasoning behind the advice that the employee had been given by the Occupational Hand Therapist to support a successful return to work.

Estimate Return to Work without Zurich Rehabilitation General Insurance	120 days
Return to Work with Zurich Rehabilitation General Insurance involvement	60 days
Treatment costs at closure	£497
Estimated savings on gross loss of earnings	£16,500

Case Study Two

Circumstances

A male scaffolder was injured at the scene of an explosion on site resulting in psychological trauma and burns to his face and hands.

The burns injuries were treated via the NHS burns unit, but he was discharged from their care with reduced function in his dominant hand and ongoing psychological symptoms.

On closing his eyes, he experienced flashbacks of the event. His sleep was severely disrupted by nightmares and heightened anxiety related to the work site resulting in apprehension regarding his return to work. At the time of referral, he was concerned that he would never be able to work again.

What we did

The injured person's employer notified Zurich's Rehabilitation Team nine days after the index incident due to ongoing symptoms.

Our medically trained Rehabilitation Case Manager contacted the employee via telephone and established a need for urgent treatment.

The goal of the treatment plan was to regain full function of his dominant hand and for him to return to the workplace and his pre-injury role.

A psychological assessment was conducted on a private basis 14 days after the telephone assessment. The symptoms of significant emotional distress associated with the index event were not resolving and fifteen sessions of treatment were recommended. This is consistent with the NICE guidelines for the treatment of PTSD. At the start of treatment, psychometric scores were in the severe range with a Hospital Anxiety & Depression Score (HADS) of 37 and Impact of Event Score (IES) of 88. By the time of discharge, he had developed adaptive coping strategies which helped him to effectively manage his symptoms and restore his confidence in the workplace. Psychometric scores had reduced to within the normal range (HADS 8 and IES 23).

At the time of the initial assessment with the Rehabilitation Case Manager, he had been attending twice weekly dressing clinic appointments for the burns to the hands and face via the NHS and as the wounds appeared to be healing, he was discharged from their care. Due to contractures caused by the burns, he was unable to fully extend or achieve a clenched fist with his dominant hand. He was unable to move or lift heavy objects and manual dexterity was limited. Hand Therapy was arranged on a private basis and twelve sessions of treatment were provided. Interim progress reports were obtained at midpoint of treatment to ensure that input was effective, and the injured party was on track to achieve his rehabilitation goals. The treatment was completed with a successful outcome.

Regular updates were provided to the employer along with continued liaison with their Occupational Health Service which facilitated workplace meetings and ultimately supported him to successfully return to the workplace on a phased return to work programme.

The outcome

Due to the provision of timely psychological treatment, hand therapy and regular contact from Zurich's Rehabilitation Case Manager, working collaboratively with all parties including the employer to establish positive rehabilitation goals, he was able to return to work on his pre-incident duties within six months of the index event.

The average timeframe for access to psychology support via the NHS is 18 months. The equivalent wait for NHS hand therapy is approximately 12 weeks.

Zurich's rehabilitation service offers you a trusted partnership built on clinical expertise, genuine care, and practical support. By integrating physical, psychological, and vocational rehabilitation, we help your employees recover in a way that is clinically appropriate, sustainable, and tailored to their needs. Our transparent and collaborative approach helps you manage risk, control costs, and foster a positive workplace culture—making Zurich the clear choice for supporting your people and your business.

Find out more

To learn more about how the Zurich Rehabilitation service can help you, refer to your usual Zurich contact or contact the Zurich Rehabilitation Team at gbz.zrt@uk.zurich.com

Learn more about our rehabilitation proposition



Making it Personal...

Clear...

Effortless...

and Collaborative.

That's our promise to you, our Claims Commitment.

Zurich Insurance Company Ltd.

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance Company Ltd 2025. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.

MCSLCA.05 (NP722595005_1121322) (12/25) TAG

