

Hard-working businesses deserve hard-working protection.



Personal Accident and Business Travel

Unexpected events can disrupt all the hard work that's gone into travel plans or even life plans.

From hiccups like lost property to accidental death, we provide cover that works hard when customers need us most.

Appetite

In an increasingly uncertain world, we provide protection and risk management advice related to the safety and security of our customers and their employees.

Our wide range of customers includes global manufacturing, charities, pharmaceuticals, energy, retail, and professional services, demonstrating our broad appetite for risk. We will consider flexible and tailored solutions for every programme. As there are no turnover limitations, our appetite covers the majority of UK-based businesses.



Core cover

- Personal Accident covers included as standard: Death; Dismemberment; Loss of sight; Loss of hearing; Loss of speech; Catastrophic injury rehabilitation; Permanent total disablement or partial disablement; Temporary total disablement or partial disablement; Full terrorism cover including nuclear; chemical and biological events.
- Business Travel cover included as standard: Overseas medical expenses; Personal property; Money; Electronic business equipment; Cancellation, curtailment, rearrangement and replacement expenses; Kidnap; Political and natural disaster evacuation; Legal expenses; Personal liability; Rental vehicle collision damage waiver; Personal Security Assistance.
- Our Business Travel proposition has **been enhanced with the extension** of the Accidental Death Benefit for employees who suffer a **heart attack or stroke** whilst on a business trip. This is an innovative and superior enhancement to our offering, which we are bringing to the market. Providing employees with cover for this common cause of death, not normally covered in an Accident and Travel policy.

Value added-services

To give customers greater value and reassurance, we offer access to tools and services that complement our cover, including online risk management, legal cover (provided by ARAG) and helplines.

Trade with us at: **Zurich Online** or on **Acturis**

For more information about our products and trading tools please speak to your usual Zurich contact.

Contact us

Call us on: **0800 026 1814**

Find out more at: zurich.co.uk/business/sme

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What our cover can offer:

Personal Accident

- ✓ **Crisis PR assistance** – a service providing internal and external stakeholder communications support, brand rehabilitation and recovery services.
- ✓ **Catastrophic injury rehabilitation benefit** – up to £250,000 to assist with a range of rehab services.
- ✓ **Medical second opinion** – an arrangement for employees to gain access to a medical second opinion on any critical illness they are suffering.
- ✓ **Counselling & support services** – a wide range of support and advice for a company's employees in times of personal need.

Business Travel

- ✓ **Kidnap and ransom** – provides a £500,000 benefit split, £250,000 consultants costs and £250,000 Ransom cover per claim.
- ✓ **Heart Attack & Stroke** – matching the Accidental Death benefit for this common cause of death, while travelling outside country of residence.
- ✓ **Rental vehicle collision damage waiver** – £1500 limit per claim.
- ✓ **No pre-existing conditions exclusion** – for under 85s.
- ✓ **UK repatriation expenses included.**
- ✓ **Automatic Director and Director's family leisure travel cover** – including one salaried domestic staff.

A claims service to be proud of

Until you need it, it's hard to appreciate just how valuable our personal claims support can be.

- ✓ Customers can contact us 24/7 365 days a year by phone, or they can submit a claim online.
- ✓ One of our specialist team will look after the claim and they'll be in touch within 48 hours of the claim being submitted. Payments will be made within 48 hours of settlement being agreed.
- ✓ For low value losses (under £2k), we have a fast-track payment service which allows us to raise payment without requesting further evidence:
- ✓ Our experienced team works in partnership with Healix International, providing assistance 24 hours a day. Healix have access to over 40,000 healthcare facilities worldwide and handle over 42,000 acute in-patient medical cases in over 160 countries every year.

