

## Zurich Global Employee Protection

# Corporate Accident and Business Travel

### Why does your company need corporate accident and business travel insurance?

As your employees work and travel for you they are exposed to risks such as accidents, illness, natural catastrophes or terrorism, where they live or around the world. Companies have a **duty to protect the health, safety and wellbeing of their employees in the workplace, and while travelling for business**. Our Corporate Accident and Business Travel insurance has been created to meet the evolving risks faced by your workforce, ensuring that you and your employees always feel protected. Our ambition is that it forms part of your people protection policies and procedures, particularly for your mobile workforce.

### CORPORATE ACCIDENT

Our Corporate Accident policies include a breadth of benefits as standard. With a wide range of operative times covering **accidents at work, whilst on a business trip or at any time**, we can provide cover that suits your workforce. Our Corporate Accident cover provides an agreed benefit payment which can complement an employer's liability programme, where claims can involve lengthy trials and settlement negotiations.

### Where our cover stands out

Our Corporate Accident policy can provide **a fast solution**, with valid claims being **paid as quickly as 48 hours** from receipt of the appropriate documentation.

Our cover helps employees **adjust to permanent injury**. In the event of a **catastrophic injury**, such as paraplegia or quadriplegia, we have a specialist rehabilitation service available, to ensure the employee gets the care they need.

We also offer a range of additional covers and benefits including coma benefit cover, cover for injury which results in permanent facial scarring, and cover for cosmetic reconstructive surgery due to an injury. In addition, we offer counselling, support services and medical second opinions.

### Product Highlights

- Up to £10,000,000 accidental death or disability limit per person where required
- Up to £250,000 funding for catastrophic injury rehabilitation
- Up to £50,000 Corporate Reputation Protection cover
- Up to £40,000 Prosthetic Limb Fund
- Flexible benefit options for Accidental Death, Loss of Limb, Permanent Disablement and Temporary Disablement etc.
- Up to £350 ergonomic injury/physio support & mental health/stress support resulting from working from home





## BUSINESS TRAVEL

If an employee is travelling, their employer needs to protect them in the best way possible. Our comprehensive Business Travel Benefits, combined with our Assistance services, ensure that **your employees are protected when they need it most.**

### Product Highlights

- Death caused by Heart Attack or Stroke benefit
- Unlimited Overseas Medical and Home Country Repatriation expenses
- Incidental Holiday cover included as standard
- Up to £500,000 of Kidnap and Ransom cover
- Pandemic/Global travel disruption response guaranteed
- Unlimited access to a travel and medical information app
- Online travel risk awareness training



Employees can access our assistance services through one telephone number, providing immediate help and support wherever, and whenever it's needed.

All emergency telephone calls are answered and triaged by an assistance specialist. The handler will continue to manage medical cases through to conclusion and will pass security related calls to security specialists.

### Where our cover stands out

Our cover, crafted with the experience acquired over time, not only offers indemnification but also access to specific medical services when needed.

Our **Business Travel proposition** includes the Accidental Death Benefit for employees who suffer a fatal **heart attack or stroke** whilst on a business trip. This is an innovative enhancement to our offering. Providing your employees with cover for these common causes of death, protecting them further and helping you to look after their welfare.

Our **comprehensive Travel Assistance Service** also grants customers access to our smartphone, tablet and desktop Travel Oracle mobile app, which provides **full mobile travel risk functionality** and emergency swipe calling to our assistance telephone number. Access to a **worldwide network of clinics** and various **app-based e-learning** including crisis management training are included as standard. We also include **GPS tracking capabilities at no extra cost.**

For major travel disruption, we provide cover for necessary reasonable additional travel and accommodation expenses, including as a result of enforced and unexpected quarantine, following regulation or official instructions from public authorities or governments, both for the employees home country and travel destination.

Additionally, if travel has to be curtailed due to the British Government, through its Foreign, Commonwealth & Development Office or equivalent body, issuing advice recommending travellers should leave the country in which they are travelling, we cover reasonable additional travel expenses that are incurred (subject to a maximum limit).



## Why choose Zurich for Corporate Accident and Business Travel insurance?



### Global Leader

Zurich Insurance Group are a global carrier in Accident and Health insurance, writing multi-billion (USD) premium in 2024. We write domestic policies, cross border and multi-national programmes.

In 2025 Zurich celebrates over 50 years of international programmes business. We specialise in multi-national programmes, with A&H teams in 20 countries and local policy capabilities in 212 countries.

Our product range includes Personal Accident, Business Travel, Travel Assistance, Supplemental Health Cash Benefits, tailored Schemes, Excess of Loss and Reinsurance. We also provide capacity for A&H MGAs, Broker Facilities and Coverholders.



### Brand Strength

Zurich has a strong brand and a reputation for being able to understand the risk our customers face and the ability to structure offerings that meet their unique needs. We, Zurich Insurance Company Ltd are part of the Zurich Insurance Group, and have a financial rating of AA/Stable (Standard & Poor's) as at March 2025, demonstrating the stability we look to provide.



### Claims Commitment

We are committed to doing the right thing and working with our customers throughout the claims process through a personal, effortless, clear and collaborative process. From attritional to major losses, our experience is extensive, so no matter what type or size of loss occurs, we know how to resolve it.



### E-Trade

Through Acturis and our Zurich Online platform, brokers can access our product supported by a network of underwriters. These faster trading platforms make it easier to quote and renew, with fewer questions, and wider acceptance.

Our UK based e-trade service centre is responsible for handling referral cases and answering any queries through our Live Chat function, which allows you to get in contact directly with our underwriters.



### Zurich Travel Assistance Expertise

The Zurich-owned assistance network (World Travel Protection – WTP) and other network partners handle more than 200,000 cases globally each year and provide medical, assistance and security services in one place.





### Sustainability

Sustainability is a journey we are all on together. At Zurich we believe we can have a positive impact in our role as insurer, investor, employer and in society.

We are aiming for net-zero by 2050 in our insurance and investment portfolios in ways that support real-world emission reductions, in line with science-based pathways. We are also aiming to achieve net-zero operational emissions by 2030.



### Charity

The Zurich Community Trust (ZCT) is the independent charity arm of Zurich in the UK and through an inspiring range of partnerships and programmes, helps to improve the lives of vulnerable people, and build a more inclusive and resilient society.

As one of the UK's longest standing corporate trusts, ZCT has been supporting communities across the UK and overseas for over 50 years. During that time, ZCT has donated over £100 million to worthy causes, brokered over 600,000 volunteering hours, and helped improve the lives of over 5 million people.



### Diversity and Inclusion

Is one of Zurich's key people priorities. Zurich are focused on improving the diversity of their workforce and ensuring that - once recruited - everyone feels able to bring their whole selves to work. Zurich has five employee networks, each of which is sponsored by at least two members of the Executive Team.

## CONTACT US

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