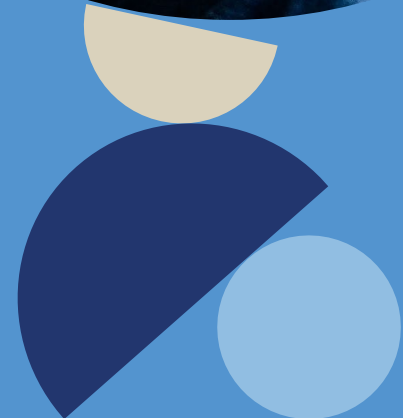


# Working in partnership

Zurich Group Income Protection



# Agenda



Marsh Elect Enhanced Terms



Health and Wellbeing Support Services



Operational Effectiveness



Q&A



# Marsh Elect Enhanced Terms



Term	Zurich's standard terms	Special terms for Elect clients
Payment loadings	Loadings apply for non-annual payment frequency	No loading for non-annual premium payment
Rate promise	Standard rates are applied, and terms are not issued on best rate first time unless requested	Best rates first time. Rates reflect a discount to standard terms for similar product features
Automatic acceptance limit / free cover levels	<p>If you're covering:</p> <ul style="list-style-type: none"> <li>•less than 20 members (£65,000)</li> <li>•20 members or more (£3250 per life insurance up to a maximum of £150,000)</li> </ul>	<p>If you're covering:</p> <ul style="list-style-type: none"> <li>•between 16 and 100 members: £150,000 if unlimited term or £200,000 if the Income Benefit is paid for a limited term with no lump sum</li> <li>•101 members or more: £180,00 AAL if unlimited term or £250,000 if limited payment term with no lump sum</li> </ul> <p>Temporary cover up to 120 days for members over the automatic acceptance level who would need to be medically underwritten.</p> <p>No additional premiums charged, and members costed in the headcount at the standard unit rate, up to and including 100% morbidity on Group Income Protection.</p> <p>One-time underwriting (forward underwriting) employees will usually only be underwritten once where schemes cover 16 or more members.</p>
Rare guarantee period	2 years	3 years
Tolerances	15% and 25% membership tolerance	<p>An enhanced unlimited membership / benefit variation limit for organic growth and a 50% membership / benefit variation for all other reasons, replacing our standard 25%, during the rate guarantee period.</p> <p>An enhanced quote tolerance of 25%, replacing our standard 15%, during the quotation validity period.</p>
Employee Assistance Programme	Included 8 counselling sessions	Includes 12 counselling session including uninsured populations up to 250 lives
Sustainability	We'll plant 5sqm of seagrass around the UK coastline	We'll plant 10sqm of seagrass around the UK coastline

# An award-winning proposition and market experience

We currently manage an in-force portfolio of £143m through 2,032 Group Income Protection schemes, £345m through 3,879 Group Life schemes, and £9m through 60 Group Critical Illness Schemes

As a leading provider of Group Life cover in 2025 we paid out £292m+ in claims and were the second-largest writer of new Group Income Protection business (Swiss Re report) with 19.02% New Business market-share, paying out £65m+ in GIP claims.

Our current in force premium is £497m, with 5972 corporate customers covering more than 2 million employees.

tNPS for Zurich Corporate Risk at the end of 2025 was +66

## An award-winning proposition



Winner of the Best Mental Health Support Service award for the last four years, plus the Outstanding Case Study Success award in 2022 and 2024.



Winner of the Outstanding Group Protection Provider award 2023 and Outstanding Mental Health and wellbeing support in 2025.



Winner of the Group Risk Provider of the Year award 2023 and 2024, plus 2024 winner of the Wellbeing Initiative of the Year award for our Raise the alarm – suicide prevention support toolkit.



Winner of the Best Group Risk Provider award 2022, 2023 and 2024.



Winner of the Best Group Protection Provider 2022 and 2024.



Winner of the Innovative ideas award 2023 for our Raise the alarm – suicide prevention support toolkit.

# Health and Wellbeing Support Services

In-house rehab and claims



# Rehabilitation Services – You're in good hands

We provide comprehensive award-winning, in-house rehabilitation services and essential stakeholder management within our team of Mental Health/General nurses/physiotherapists.

In 2023, 37% of referrals were for Mental Health conditions and 15% musculoskeletal issues and we supported over 900 cases of return to work, early intervention and presenteeism cases.



Mental Health focussed



Early Intervention service



Presenteeism support



Rehab Access Clinic



Case Management



Free Customer workshops



Specialist expertise across the team



Free MHFA training



# Rehabilitation Services – Rehab Access Clinic

EXCLUSIVELY for HR Personnel

Our Rehab Access Clinic is a seamless wellbeing and absence toolkit of support for our customers and their employees.

- ✓ Exclusive support for HR personnel who have a ‘non-claim’ related rehab query.
- ✓ Direct access to a medically qualified rehab professional for tailored guidance.
- ✓ Support with presenteeism cases (i.e. working whilst ill).
- ✓ Guidance on when to engage Occupational Health and how to get the best out of this service.

Plus, our clinic has its own dedicated hotline, manned by our specialist rehabilitation consultants, meaning our customers can get immediate support when they need it.

Here are some examples of the types of queries we receive:

What support is available for an employee who’s been hospitalised due to severe mental health concerns but wants to return to work?

What help can you provide a HR Manager to support a popular employee recently diagnosed with cancer, as well as support for their team due the anticipated impact this news will have?



Call us : 01793 502171

Mon, Tues, Thursday – 2pm – 5pm

Wednesday – 9am – 5pm

Friday – 9am – 1pm

# Rehabilitation Services

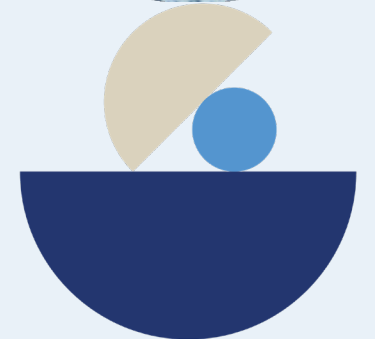
## Bespoke Cancer support service

Our team of specialist nurses are here to provide specialist support, reassurance and care for anyone managing, or who has been affected by, a cancer diagnosis.

Providing holistic support at any stage of their cancer journey - from investigation and treatment through to surgery and recovery – our team will support members every step of the way:

- We'll take time to understand member's situation to determine the support they need, taking things at their pace
- We'll discuss their treatment and ongoing support, answering any questions they have
- We'll find out if they have any other needs that have yet to be addressed
- We can advocate for them with their treatment providers
- We can offer psychological support
- We can help with signposting for financial support
- We'll discuss their health, wellbeing and recovery: looking at activity and guided exercise
- We can help support affected family members and colleagues
- We'll, keep in touch with all parties throughout and be there every step of the way

**Call us on 0800 181 4004**



# Rehabilitation Services

## Raise the Alarm – Suicide Prevention Support



Our [suicide prevention support toolkit](#) provides 'in the moment' support for those dealing with a reported threat of suicide. Our checklist prompts the right questions to ask at the right time to help protect lives. Our toolkit also provide lots of useful 'read ahead' information, best practise tips and guidance to help support our customers' own Mental Health wellbeing strategies:



Responder checklist - a prompt of the right questions to ask when dealing with the reported threat of suicide



How and when to engage emergency services



When is it ok to breach confidentiality?



Prevention support for Employers and People Managers



Taking care of yourself



Mental Health resources and helplines

# Useful Resources

Our website hosts many useful films, webinars, case studies podcasts, guides, clinical pathways and fact sheets.

[www.zurich.co.uk/corporate-risk](http://www.zurich.co.uk/corporate-risk)

**Zurich Corporate Risk**

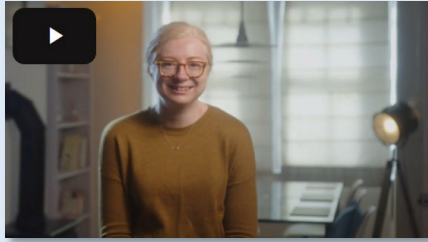
## Rehabilitation support case study - mental health issues in the workplace Ben's story

Our in-house team of fully qualified rehabilitation experts are always on hand to support employees as they return to work. Here's an example story of one employee who was displaying signs of distress and anxiety at work and how we were able to help with the **Presenteeism** using a **Cognitive Behavioural Approach**.

**Meet Ben.**

**What is the story and how was it resolved for this employee?**

Ben was a Senior Quality Control Manager at Zurich. He had been working in this role for over 10 years. In the last few years, he had noticed a change in his behaviour. He was no longer engaged in his work and was often absent from work. He was also experiencing anxiety and was struggling to manage his workload. Ben was referred to our Rehabilitation team by his manager. Our experts conducted a thorough assessment of Ben's situation and identified that he was suffering from **Presenteeism**. This is a condition where an employee continues to work despite having a health condition that is affecting their performance. Our experts used a **Cognitive Behavioural Approach** to help Ben manage his anxiety and improve his engagement. This approach involves identifying negative thought patterns and replacing them with positive ones. Ben was also given access to our Employee Assistance Programme (EAP) and our Rehabilitation team provided ongoing support throughout the process. Ben's manager was also supported by our team to ensure that Ben's return to work was a positive experience for both of them. Ben is now back to work and is performing well. He is also more engaged and motivated than before. Our Rehabilitation team is proud to have supported Ben and his manager through this challenging time.



## Mental health pathway

The foundation of Zurich's Group Income Protection claims and rehabilitation model is proactive and robust customer pathways that support employees ill health from the earliest stage.

- Step 1** Call your Dedicated Case Manager.
- Step 2** Your Dedicated Case Manager will identify the appropriate support care providers.
- Step 3** Our claims and rehab teams will work closely with all involved parties to achieve the best course of action.

- Mental health qualified team
- Rehab access clinic
- Presenteeism support
- Mental health focused resources
- Employee Assistance Programme
- Added value services

Zurich Assurance Ltd  
Registered in England and Wales under company number 04585071. Registered Office: Unity Place 1, Canine Close, Sandown, SW19 2AP  
www.zurich.co.uk

## Our rehabilitation service

## Coping over festive periods

## Managing a carer's absence

A working carer is someone who has caring responsibilities for someone who has a long-term health condition. This can be a challenging role, and it can be difficult to manage a carer's absence. Our experts can help you manage a carer's absence by providing support and advice. We can help you identify the appropriate support care providers and ensure that the carer's absence is managed in a way that minimizes the impact on your business. We can also provide support to the carer, including access to our Employee Assistance Programme (EAP) and our Rehabilitation team. Our experts can also help you manage the carer's absence by providing support and advice to the carer's manager. We can help you identify the appropriate support care providers and ensure that the carer's absence is managed in a way that minimizes the impact on your business.

## Wellbeing - just for the health of it!

## Domestic abuse and the role of employers

Domestic abuse is a cruel and often complex crime that can affect anyone. Victims are left with physical and emotional scars that can last a lifetime. Far too many individuals have their lives severely affected by abuse. The Office of National Statistics report that the Crime Survey for England and Wales during the ending March 2020, estimated that 8.6% of adults aged 16+ in the UK have experienced domestic abuse. The government has committed to transforming the response to domestic abuse including the revised Domestic Abuse Bill currently going through parliament. The Bill has passed all stages of the House of Commons with a view to receiving Royal Assent in 2021.

The prevention of abuse and the protection of victims lies at the heart of the Bill.

**The measures in the bill seek to:**

- protect and support victims - by introducing a new domestic abuse prevention notice and order
- transform the justice response - including helping victims to give their evidence in the criminal courts through the use of video evidence, witness and other specialist measures, and ensuring that victims of abuse do not suffer further trauma in family court proceedings by being cross-examined by their abuser
- improve performance - the Domestic Abuse Commissioner will set up to drive consistency and improved performance in the response to domestic abuse across all local areas and agencies

**5.5% of adults aged 16 to 74 years experienced domestic abuse**

## Understanding presenteeism

**Presenteeism is often referred to as the invisible absence. It's where an employee is at work but is ill.**

Presenteeism is often referred to as the invisible absence. It's where an employee is at work but is ill. It can be difficult to spot and sometimes goes unnoticed until there is a drop in the employee's productivity or their quality of work, or maybe there is an increase in absenteeism in workplace relationships. You may notice that an employee's concentration is reduced or they appear forgetful or disengaged.

People who are undergoing treatment for a physical illness may be absent, whereas someone with a psychological illness is more likely to remain in work.

An employee struggling with presenteeism can have a major effect on a business through increased and reduced productivity prompting a decline in customer service levels and damage to the company reputation.

Presenteeism can also have a negative impact on the wider work population as colleagues notice the change in behaviour. This can lead to a drop in colleague motivation and a feeling of guilt for the affected employee of burdening colleagues.

Employers who need to be aware 'Leaveless', which might be a new concept to some, but the behaviour it describes will be familiar to many people professionals.

Nearly one third of staff generally claim to be presenteeism and only 30% of staff are generally present and healthy.

The cost of presenteeism from mental health issues is estimated at costing £15.1 billion a year while absenteeism costs the UK economy £5.4 billion.

Nearly three-quarters of respondents to the Health and Wellbeing Survey report (CIPD March 2020) have observed some form of 'leaveless' such as using holiday entitlement to work over the last 6 months.

## How to get the best out of Occupational Health Services

## Supporting employees with cancer

Experience shows us that cancer can be a devastating disease. It can have a far-reaching detrimental impact on an employee's capability to function in and out of work.

Absence from work may be due to the disease causing functional limitations or as a consequence of treatment regimes which may be time consuming and cause fatigue and weight loss effects. However, cancer treatment has evolved immensely during the last few decades and is both effective and improved, in addition to a resolution in unwanted side effects caused by treatment.

Sometimes it must be remembered that cancer is not just a physical condition such as injury and depression can have an understandable impact. The way an employee reacts to an employee with cancer will have a big impact on their morale. All employees should take individual quality and performance to consider.

In our experience, returning to work at the earliest appropriate medical opportunity, one often represents an important opportunity for an individual experiencing cancer, and positive therapeutic for the employee.

There are more than 200 different types of cell in the body and **over 200 different forms of cancer**, each classified in accordance with type and site of cell origin.

In 2015, there were an estimated 890,000 people of working age living with cancer in the UK. This is set to increase to 1,350,000 by 2030.

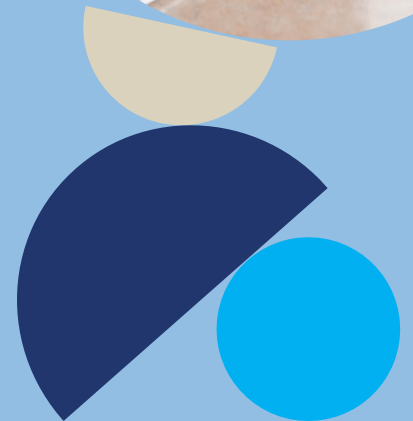
1 in 2 UK people will be diagnosed with cancer in their lifetime.

## Managing chronic pain

What is chronic pain? Chronic pain is a long-term condition that can last for months or years. It can be caused by a variety of factors, including injury, surgery, and underlying health conditions. Chronic pain can have a significant impact on a person's quality of life, affecting their ability to work, study, and engage in social activities. It can also lead to mental health issues, such as anxiety and depression. Managing chronic pain is a complex task that often requires a multi-disciplinary approach involving medical, psychological, and physical therapies. Our experts can help you manage chronic pain by providing support and advice. We can help you identify the appropriate support care providers and ensure that your pain is managed in a way that minimizes the impact on your business. We can also provide support to the person experiencing chronic pain, including access to our Employee Assistance Programme (EAP) and our Rehabilitation team. Our experts can also help you manage the person's chronic pain by providing support and advice to their manager. We can help you identify the appropriate support care providers and ensure that the person's chronic pain is managed in a way that minimizes the impact on your business.

# A truly dedicated service

Claims





Our claims team has grown by about 30% in the last two years.



Our team is a mix of team leaders, technical managers, claims managers, rehab consultants and administrators.



Each of our claims managers looks after approx. 60 claims at any one time.



We currently manage an in-force portfolio of £123m through 1,435 schemes for GIP schemes and £273m through 2766 schemes for Group Life.



We already have growth roles in place to continue to deliver for our customers in 2026/2027.



# Group Income Protection Claims



## Dedicated Case Manager

Each claim is assigned a dedicated and experienced case manager to handle the case from submission to resolution.



## No need to complete claim forms

We don't need a completed claim form, our case manager will gather all the information we need to start the claims process, over the phone.



## Speedy claims

When it comes to claims, it's important to act quickly. That's why we aim to process all claims activity as quickly as possible, often within 48 hours of receipt.



## Engaging Rehab services

Our Dedicated Case Managers identify opportunities to engage our Cancer Support nurses, when applicable, or our Rehabilitation Services Team to aid a person to return to or remain in work.



## Simple notification

To notify us of a claim, just contact your dedicated case manager.



## Serious Illness claims service

We can often assess and admit a claim for a serious or terminal illness with a note from a GP.



## eSignatures

Any signatures we need throughout the claims journey can be collected electronically, via eSignatures, which dramatically reduces the time it takes to make a claims decision.

[zcr\\_claims@uk.zurich.com](mailto:zcr_claims@uk.zurich.com)

0800 181 4004



# Health and Wellbeing Support Services

Third party



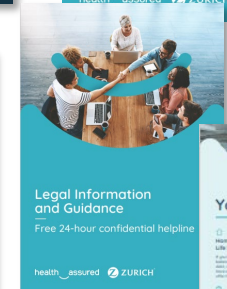
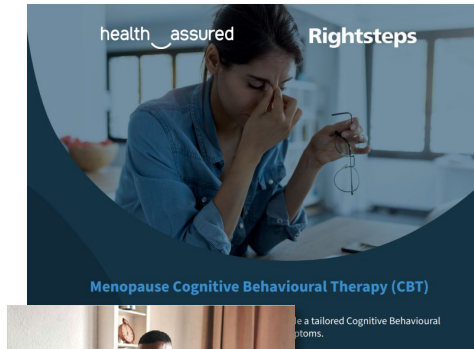
# Employee Assistance Programme (EAP)

Group Income Protection



## Service Overview

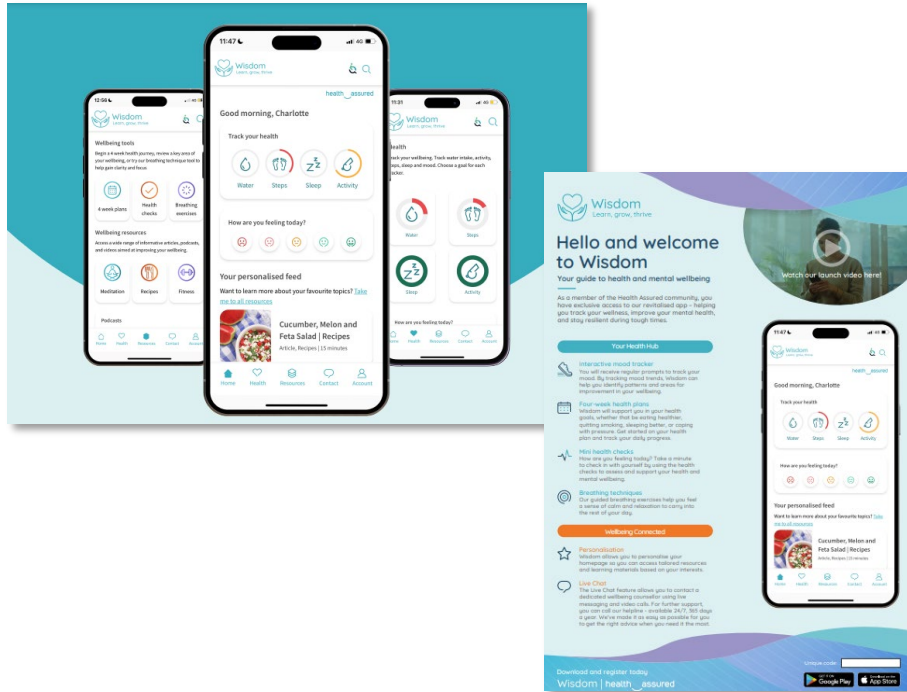
- Includes 12 sessions of face-to-face, telephone or structured online counselling, per issue, per year where clinically appropriate.
- Full case management protocols for all structured counselling cases.
- Unlimited access to 24/7/365 confidential helpline.
- Callers are proactively allocated to counsellors with lived experience.
- Up to 8 sessions of telephone or online video counselling per issue, per year, for partner, spouse or dependant (immediate family members (spouse/partners) and children aged 16 to 24 in full time education, living in the same household).
- Self, Manager and HR, wellbeing referrals.
- Legal information services including debt & financial information.
- 24/7 crisis assistance support available.
- Family advice line on topics such as childcare and eldercare.
- Access to self-led CBT facilitated by Silvercloud.
- Self-led Menopause CBT facilitated by RightSteps.
- Manager consultancy and support.
- Access to the 'Wisdom' app including 'Wisdom AI' - an online Q & A service relating to mental and physical health.



health assured

Call the helpline on  
**0800 023 2296**  
Unique reference number –**ZGIP**

# Health Assured – Wisdom app



health assured



You can download the app here  
User code – ZGIP

- Designed to improve mental & physical health
- Track steps, sleep, hydration & activity
- Wellbeing counsellors are available 24/7/365
- Interactive mood tracker
- Breathing techniques
- Mini health checks
- 4-week health plans
- Wisdom AI: Questions and answers
- Access to Resource Library – articles, webinars, podcast series, workouts, meditation and soundscapes
- Live chat & Video Call
- Bright Perks discounts

## Free Service Overview

In partnership with Munny, Health Assured offer a suite of services to make financial education and support more accessible to adults across the country. With the 1:1 coaching service, individuals can access personalised financial coaching to help unlock their financial potential.

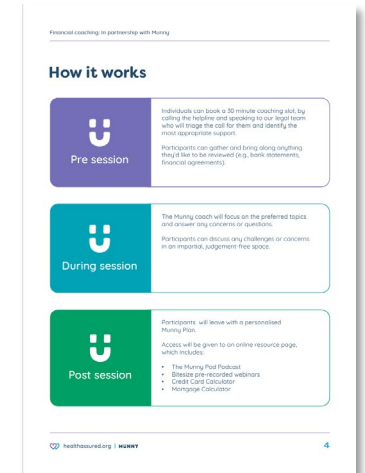
The service offers access to an informal 1:1 conversation, tailored to the individual's needs, with an experienced Munny coach. These private and confidential sessions provide space to openly discuss financial circumstances, goals, and challenges.

Sessions are typically 30 minutes and are held via video call.

## Common Discussions

- Budgeting
- Benefits
- Debt Advice
- Buying a house
- Car Finance/Lease
- Family Finances
- Pensions
- Investments

Please note this service does not offer advice on specific products or investments.



health assured

Call the helpline on  
**0800 023 2296**

# Munny – How it works

## Before the session

Individuals can book a 30-minute coaching slot by calling the helpline and speaking to Health Assured's legal team who will identify the most appropriate support.

Callers can bring along anything they'd like to be reviewed, ie bank statements, financial agreements.

## During the session

The Munny coach will focus on the preferred topics and answer any concerns or questions.

Callers can discuss any challenges or concerns in an impartial, judgement-free space

## After the session

Munny will produce a personalised plan, and callers will have access to an online resource page, which includes:

- The Munny Pod Podcast
- Bitesize pre-recorded webinars
- Credit Card Calculator
- Mortgage Calculator



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Call the helpline on  
**0800 023 2296**

# Introducing Zurich Plus, powered by Onsi



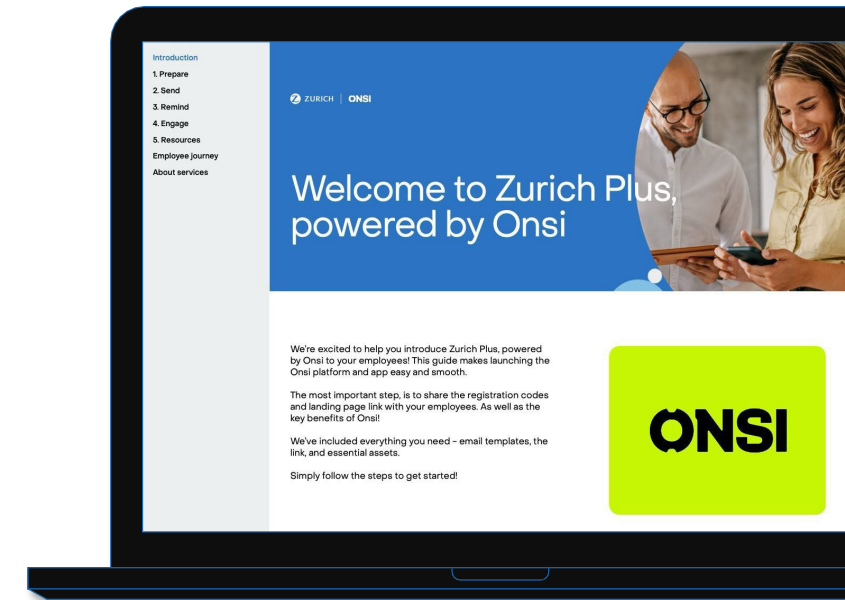
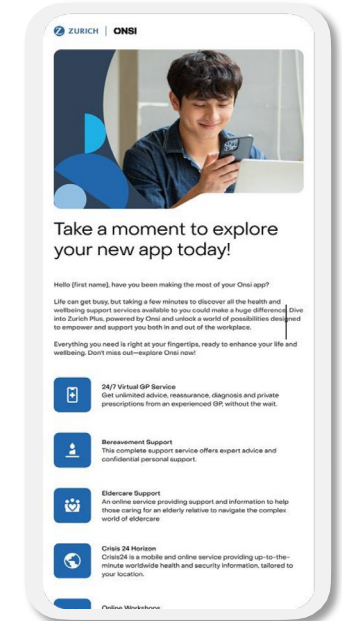
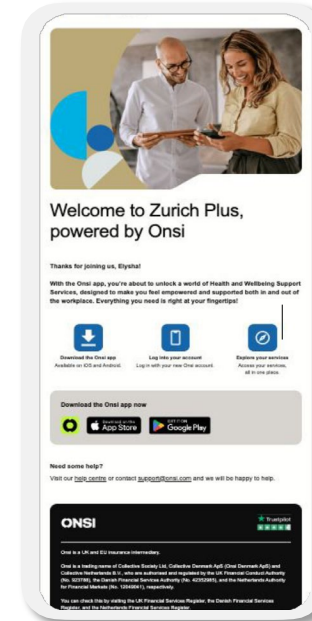
## Service Overview

### Everything all in one place.

Zurich Plus, powered by Onsi, enables our customers, and their employees, to access all their available Zurich additional services in one place.

### What are the benefits of Zurich Plus?

- Clear visibility of all available services and support
- Direct access to services from the app
- Mobile or desktop access, anywhere, 24/7
- Notifications to inform users of new services
- Zurich Plus can help to support existing health and wellbeing strategies.
- **Enhanced communication support** - Access is centralised which makes promoting the wide range of services simpler and can help to support existing health and wellbeing strategies. Better communication means employees are well-informed and more proactively engaged.
- **Employee Engagement** - The more engaged employees are, the better understanding they'll have of the support on offer. An increase in use of the available health and wellbeing support can help to create a positive workforce that proactively manages their health and wellbeing.
- **Boosts productivity** - A healthy workforce is a productive workforce. Studies have consistently shown that employees who are in good physical and mental health are more engaged, motivated, and efficient.



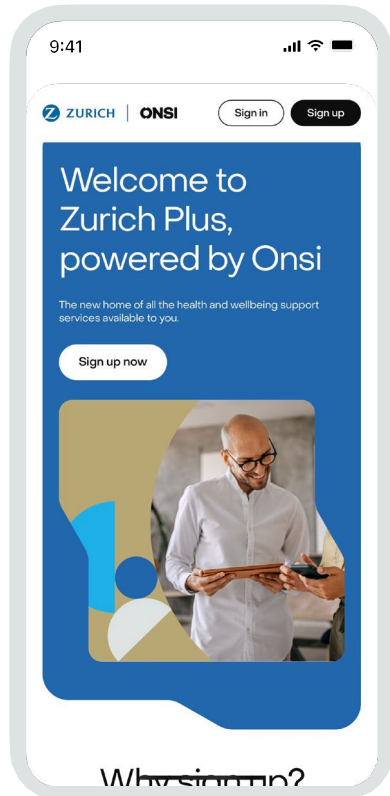
# Introducing Zurich Plus, powered by Onsi

Easy access to essential support

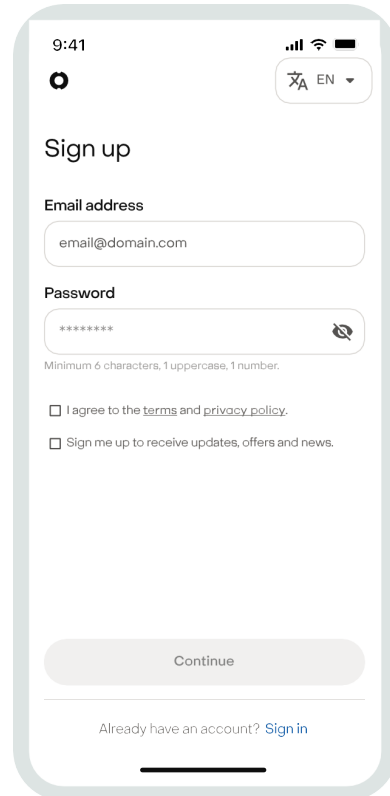


Before downloading the app, register for Zurich Plus [here](#).

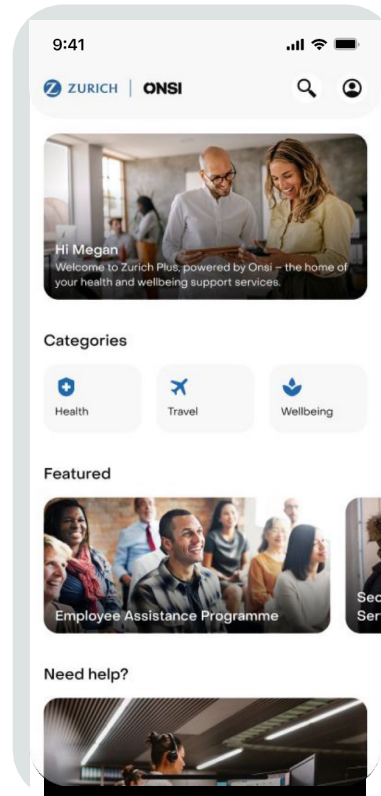
1 Download the app



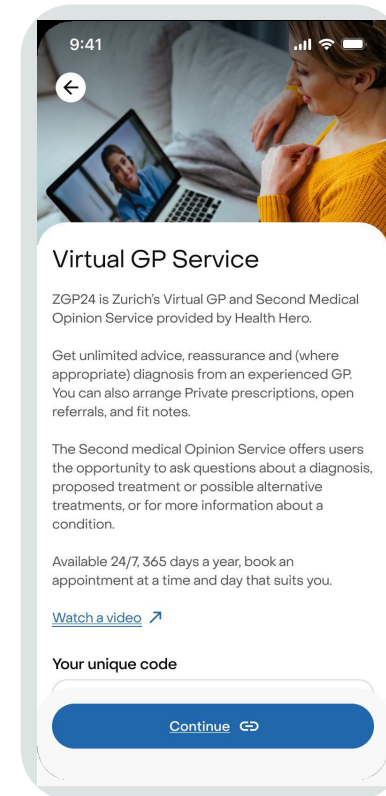
2 Sign up with your unique access code



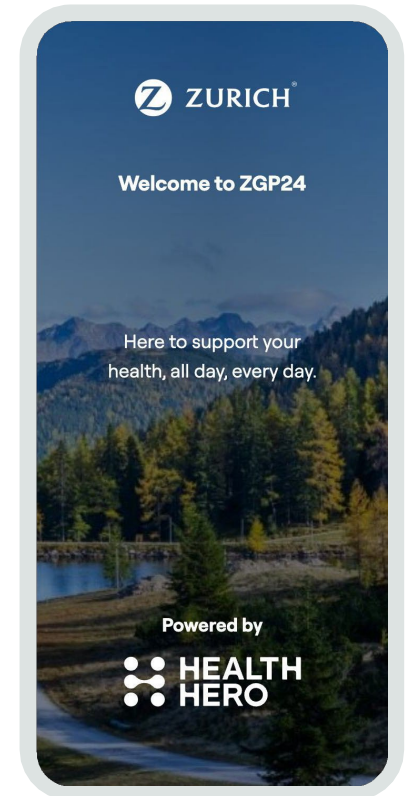
3 Browse the available services



4 Click on each service to find out more



5 Direct access to chosen service



# Thrive Mental Wellbeing app

Group Income Protection

Thrive is a simple Cognitive Behavioural Therapy (CBT) app, which assesses the user's frame of mind, through a series of questions and detects any vulnerability.

Should the user screen positive for mental ill health, they'll be directed to speak to their EAP provider, medical professionals and other useful resources. It also enables the employer to identify and manage the specific, most costly stressors affecting their staff.

- A corporate wellbeing app that screens for anxiety and depression using NHS approved assessments.
- The app can detect, prevent and manage stress as well as pre-screen for mental health disorders.
- Relaxation, breathing and meditation techniques.
- Provides comprehensive and personalised data, enabling users to measure impact and recovery.
- 92% of users sought further help based on the results of their app screening, getting the support they need.
- We regularly co-host webinars with Thrive covering topics such as 'Managing Anxiety' and 'The importance of sleep', 'Menopause' and 'Men's Health'.

## Thrive : MENTAL WELLBEING

- |   |  |
|---|--|
|  Proactive CBT Programme |  Wellbeing guides     |
|  Meditation              |  Mood journal         |
|  Deep Muscle relaxation  |  Progress tracking    |
|  Calm breathing          |  Goal setting         |
|  Self suggestion         |  In-app assessments   |
|  Applied relaxation     |  Educational content |



You can download the app here  
User code – ZCR01GIP

# Virtual GP and Second Medical Opinion service



ZGP24 provided by Health Hero - the largest digital-first healthcare provider in Europe - provides free access to Virtual GP and Second Medical Opinion service. Service quality and the ease with which it can be engaged is critical to us, which is why our offering doesn't require employers to enrol or manage membership data.

## Virtual GP

- 24/7 unlimited access to practising GPs
- No fees for referrals or fit notes
- Available to members and their immediate family and dependants who live in their households
- Book consultations 24/7, day and night
- Arrange prescriptions and referral letters
- GPs can arrange private prescription for collection from a pharmacy or delivery to any UK address
- Translation service for up to 200 languages

## Second Medical Opinion

- Free to access.
- Face-to-face, telephone or video consultations with a specialist consultant.
- Access to an experienced specialist with relevant experience in the appropriate specialty.
- Network of clinical specialists across the UK.
- Provide peace of mind about a diagnosis.



Access ZGP24 by scanning the code below, or by calling **0345 319 0484**



Your unique access code is **00000**

ZGP24 services provided by Health Hero - the largest digital-first healthcare provider in Europe - provides free access to a range of services.

## Virtual GP



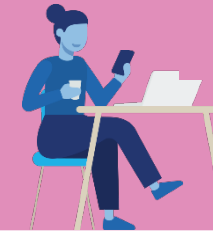
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- Translation service for up to 200 languages

## Physiotherapy



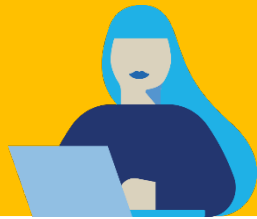
- Direct access to qualified physiotherapists
- Support for muscle, joint and movement issues
- Tailored exercise plans with clear guidance and follow-up
- Video consultations from home
- Access to up to 6 virtual sessions, subject to clinical appropriateness
- Quick access with no waiting lists
- Option to book with the same clinician up to 6 weeks in advance
- Support focused on long-term improvements in movement and physical health

## Dietitian and nutrition



- Direct access to qualified dietitians
- Practical, personalised nutrition advice
- Support for digestive issues, fatigue, weight concerns and more
- Phone or video consultations
- No waiting lists or travel time
- Flexible appointments at times that suit
- Support to feel healthier and more energised
- Nutrition advice that supports long-term wellness

## Symptom checker




This easy-to-use online tool is available 24/7 and provides reliable healthcare guidance whenever it's needed.

Users simply answer a few straightforward questions about their symptoms and based on their responses they'll receive clear recommendations for the next steps.





# ZGP24 services

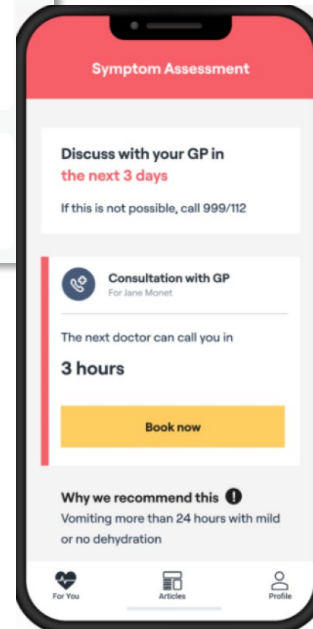
Service quality and the ease with which it can be engaged is critical to us, which is why our offering doesn't require employers to enrol or manage membership data.





## Discuss your health

-  **GP consultation**  
See a GP via a phone or video call for your non-emergency conditions [Book consultation](#)
-  **Virtual Physiotherapy**  
Get professional advice to manage your aches and pains effectively [Book consultation](#)
-  **Virtual Dietitian**  
Discuss and analyse your eating habits to get advice on your dietary and nutritional problems [Book consultation](#)
-  **Symptom assessment**  
Tell us your symptoms through a questionnaire to find the care you need [Assess symptoms](#)



**Symptom Assessment**

Discuss with your GP in the next 3 days


If this is not possible, call 999/112

Consultation with GP  
For Jane Monet

The next doctor can call you in **3 hours**

[Book now](#)

**Why we recommend this**  
Vomiting more than 24 hours with mild or no dehydration



### Introducing ZGP24 services

Get fast, convenient access to a Virtual GP, Physiotherapist, or Dietitian through HealthHero.

Flexible virtual appointments that fit around your work and life, with access for you and your immediate family. Book your consultation online through the web app, or phone our friendly customer service team.

#### How we help you feel better

**Virtual GP consultations**  
Enjoy convenient virtual GP consultations, available 24/7. Get fast advice on medical advice, diagnosis, and medication whenever you need it.

**Physiotherapy**  
Access 24-hour consultations with an experienced physiotherapist to address all your medical issues from back pain, to joint and joint pain. Services include personal exercise programmes, mobility guidance, and recommendations for further care where appropriate.

**Dietitian Consultations**  
Book a 15-minute consultation with an experienced dietitian who will review your diet, medical history, and lifestyle. You'll receive personalised advice, weight advice, identification of potential nutritional deficiencies, and clear next step recommendations.

#### Dietitian Consultations

Personalised nutrition support to help you feel your best

Our Dietitian service gives you direct access to qualified, registered dietitians through our digital platform. Whether you're managing a health condition, exploring your energy levels, or trying healthier eating habits, expert support is available at any time that suits you.

The service is delivered as a 15-week nutrition programme through one-to-one consultations. Dietitians assess your diet, medical history, lifestyle, and health goals to provide practical, personalised advice. Clients are invited to all their appointments and receive support and encouragement to help you make sustainable lifestyle and dietary changes.

Appointments are available from 9am to 8pm, Monday to Friday, including bank holidays. You can receive an initial 30-minute assessment followed by a 15-minute follow-up call and further sessions where appropriate.

What the service offers:	Benefits
• Direct access to qualified dietitians	• No waiting lists or referral requirements
• Personalised nutrition support	• Support for your health and wellbeing
• Flexible appointment times	• Support for your health and wellbeing
• 15-week nutrition programme	• Support for your health and wellbeing

#### Private prescriptions, referrals and fit notes

When clinically appropriate, our ZGP24 services provide prescriptions for medication, referrals to other services, and fit notes for work or school. There is no charge for issuing a prescription or for issuing a referral. The pharmacy will supply the medication and the fit note will be sent to you via email. For more information on how to use our services, please contact our customer service team.

**What the service offers:**

- Issue prescriptions for medication
- Issue referrals to other services
- Issue fit notes for work or school

**Benefits:**

- No waiting lists or referral requirements
- Support for your health and wellbeing
- Flexible appointment times
- 15-week nutrition programme

#### Virtual Physiotherapy

Expert physiotherapy support, whenever you are

Our Virtual Physiotherapy service provides professional advice to experienced physiotherapists through secure video consultations. It's available 24/7 and includes personal exercise programmes, mobility guidance, and recommendations for further care where appropriate.

Virtual physiotherapy can play an important role in reducing time to recovery by supporting correct rehabilitation, pain management, and return to normal activities.

Our Virtual Physiotherapy service provides professional advice to experienced physiotherapists through secure video consultations. It's available 24/7 and includes personal exercise programmes, mobility guidance, and recommendations for further care where appropriate.

Physiotherapy support is available from 9am to 8pm, Monday to Friday, including bank holidays. You can receive an initial 30-minute assessment followed by a 15-minute follow-up call and further sessions where appropriate.

Access ZGP24 by scanning the code below, or by calling **0345 319 0484**



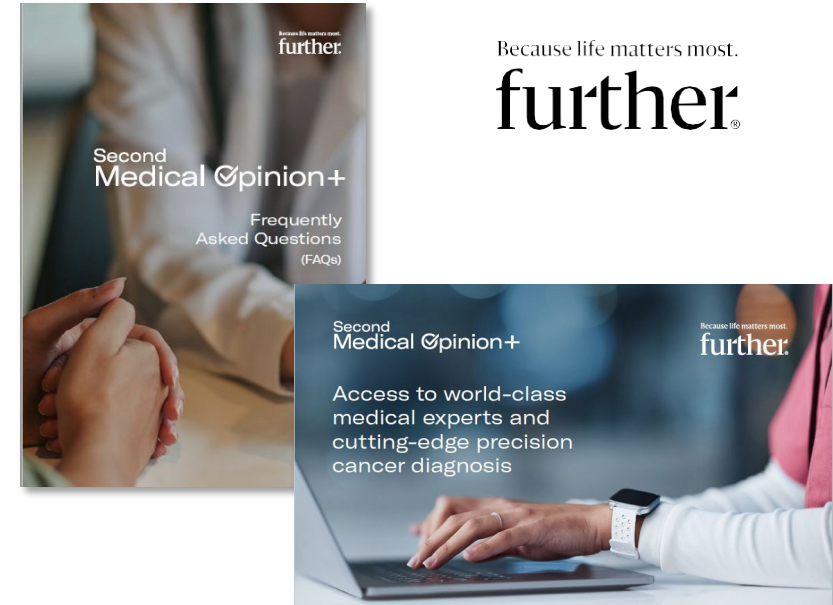
Your unique access code is **00000**

# Second Medical Opinion+

This service is not just a Second Medical Opinion service, it also offers access to Precision CancerCare, which provides access to advanced genetic testing, which uses the latest tumour profiling technology and expert medical panels.

## Second Medical Opinion

- Independent, in-depth review of a diagnosis and treatment by medical experts in all specialties for eligible conditions covered by the service, including major conditions such as:
  - ✓ cancer
  - ✓ heart surgery
  - ✓ neurosurgery
  - ✓ bone marrow transplant
  - ✓ live-donor organ transplant
- Peace of mind about a diagnosis or confirmation that the appropriate treatment plan is in place
- Helps to highlight alternative choices when making health decisions, including options that may not be available in the UK.
- A full clinical report of results and recommendations, providing information and options for next steps.
- Access to a pool of global experts.
- This service is available once per unique diagnosis.
- A dedicated Case Navigator to address any questions to help inform health decisions
- Support for partners and dependant children up to age 22
- Access to Further's Precision Cancer Care Service



Access the service here



This innovative service delivers an expert clinical report that provides personalised guidance regarding cancer treatment options.

By understanding the genetic make-up of the cancer, Further can provide a customised treatment plan specific to the molecular profile of the tumour, which can potentially improve outcomes, significantly reduce negative side effects of treatment and help to improve the individual's overall quality of life.

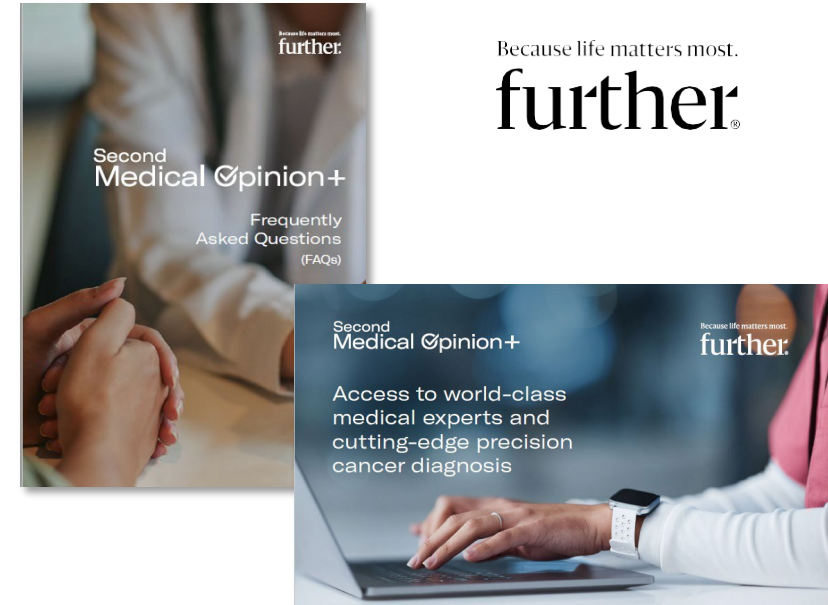
## Precision Cancer Care™

- Genetic testing in world-leading laboratories, reviewed by precision medicine experts.
- If a genetic or hereditary element to the cancer is found that could affect siblings and children, counselling and testing is offered to help them make decisions about their future health.
- An Expert Clinical Report with personalised treatment options
- Navigation on clinical trials
- Understanding the genetic make-up of the cancer means a more accurate prognosis.
- Co-ordination and collaboration with member's treating clinician
- This service is available once per unique cancer diagnosis.
- Access to Precision CancerCare is via the Further Second Medical Opinion Service

### In order to be eligible to access this service, the cancer must be either:

Not responding to 1st line treatment

- Diagnosed as stage 3 or 4
- From an unknown primary source, or
- A rare form of cancer – Cancers with an incidence of <6/100.000 included on the Surveillance of Rare Cancers in Europe (RARECARE) list published on their website <https://www.rarecarenet.eu/>.



Access the service here



# Eldercare support

Our free-to-access eldercare support service is available to all our corporate risk customers and their employees (both insured and uninsured).

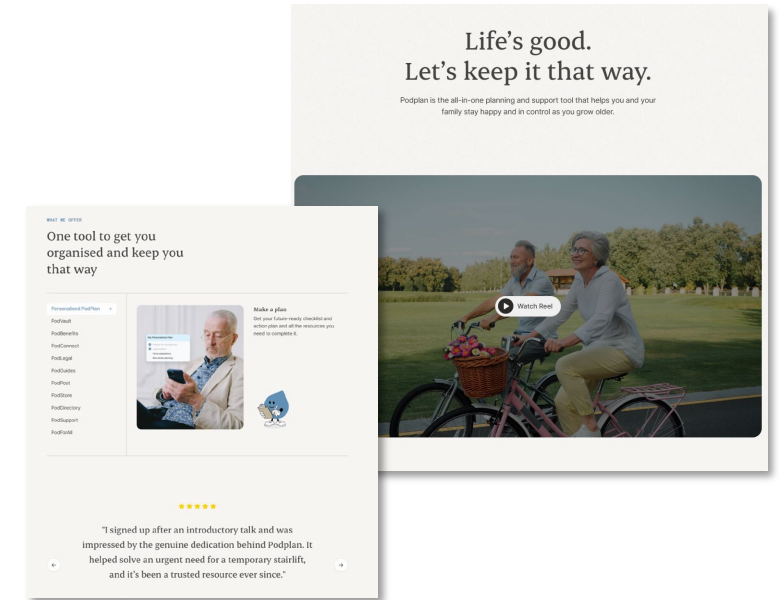
Podplan is an online resource designed to aid users in navigating the complex world of eldercare (adult social care).

Podplan uses digital technology to provide essential information in simple, easy-to-understand formats, helping employees to overcome the barriers associated with dealing with eldercare concerns.

## Service overview

The service provides fantastic member benefits:

- Master the care system with ease.
- Easily locate experienced, self-employed carers nearby.
- Be guided through vital planning tasks.
- Enjoy an easy way to find solutions to common problems.
- Discover little-known benefits.
- Protect safety with our accident prevention tools.
- Get everyone involved by sharing access with up to 4 family members.
- Library of useful films, guides and other useful resources
- Uncover a path to private help should it be needed.



 PODPLAN

Access Podplan by scanning the code below



# Empathy Loss Support™



Empathy Loss Support™ a bereavement support service that helps employees and their families manage the emotional and practical challenges that follow the loss of a loved one.

Empathy Loss Support™ offers practical and emotional support through a dedicated Care Manager and an award-winning app. The service guides families every step of the way with a personalised Care Plan, grief resources, estate administration support, funeral planning tools and more.

## Key Features

- Dedicated Care Manager: Available whenever they need support.
- Personalised Care Plan: Tailored to each individual's situation.
- Grief Support Resources: Guidance from world-renowned experts.
- Help Finding Professionals: Connects your people with trusted, recommended services.
- Family Collaboration: Tasks and information can be shared with up to 5 family members.
- Secure Vault: Store and access important documents safely.
- Identity Theft Protection: Safeguard loved ones' identities.
- Account Closure Support: Assistance with managing paperwork and closing accounts.
- Funeral Planning: Help with organising and planning.



Download the app or access the service [here](#)

# Crisis24Horizon – Worldwide travel health and information service

Access up-to-the-minute health, security and travel information



Timely and detailed location intelligence and risk ratings for 200+ countries, 800+ provinces, and 400+ cities



Local emergency numbers and dialing code information



Travel advisories, political and security concerns, travel logistics, and health information



Interactive map with health and security information for each location



Information on medical care available in each location



Travel health information such as vaccination recommendations



Cultural considerations and local currency information



Safety, security and travel-related alerts specific to the user's location



Weather related information

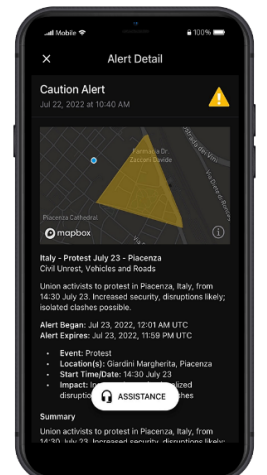
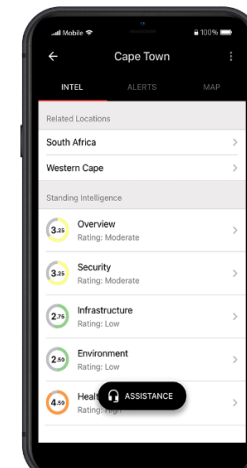
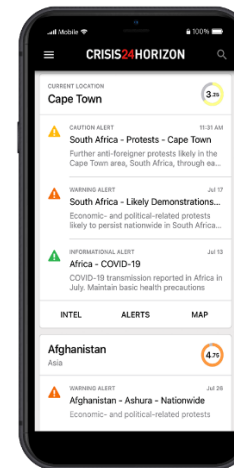


Register here : <https://crisis24horizon.com/zcr>

Access code is the policy number: e.g. A1234567



Crisis24 Horizon app



# Sustainability plans exclusively tailored for MMB

- We're also working with the Marine Conservation Society and will plant 10 square metres of seagrass around the UK coastline for each Elect customer where their Group Income Protection cover is placed with us.
- Did you know?
  - Seaweed produces 70% more oxygen than land plants<sup>1</sup>
  - Around 25% of all CO<sub>2</sub> emissions<sup>2</sup> and 90% of excess heat from human activity<sup>3</sup> have been absorbed by the sea
  - 92% of UK seagrass has been lost or damaged in the past century<sup>4</sup>

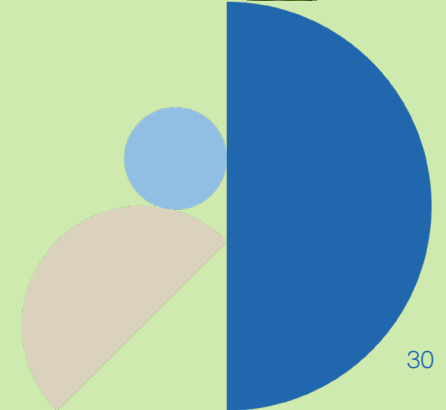


<sup>1</sup> [Power and potential of seaweed | Marine Conservation Society | Marine Conservation Society \(mcsuk.org\)](#)

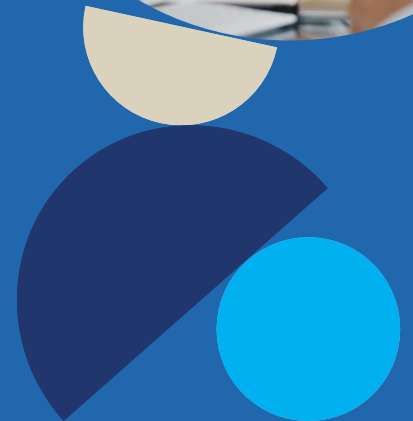
<sup>2</sup> [How much carbon does the ocean absorb? | World Economic Forum \(weforum.org\)](#)

<sup>3</sup> [Climate Change: Ocean Heat Content | NOAA Climate.gov](#)

<sup>4</sup> [Protecting seagrass in Plymouth Sound | Latest news | Marine Conservation Society \(mcsuk.org\)](#)



# Operational Effectiveness



# Account Management

You will have your own dedicated Account Manager, as well as the support of a specialist team.



Dedicated Customer Relationship Manager to support existing schemes



Dedicated operations contacts including new business processing and accounts



Dedicated Scheme Underwriter



Dedicated marketing/comms



Dedicated Claims Case Manager



Tailored MI at portfolio level



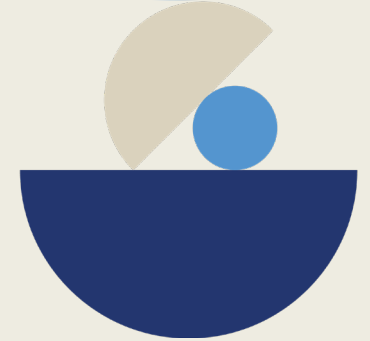
Mutually beneficial SLAs



Marsh Elect Microsite



Regular meetings to discuss service levels and feedback



# Useful information



To get a quote: email - [zcrquotes@uk.zurich.com](mailto:zcrquotes@uk.zurich.com)



For Marsh Elect scheme enquiries: email [zcr.mercer.elect@uk.zurich.com](mailto:zcr.mercer.elect@uk.zurich.com) or call 0800 141 2002



To notify us of a claim: Please contact the Dedicated Case Manager for the scheme or call 0800 181 4004 and choose 'option 1' or email [zcr\\_claims@uk.zurich.com](mailto:zcr_claims@uk.zurich.com)



For general proposition queries - <https://www.zurich.co.uk/corporate-risk/Mercer> or your Account Manager

# Zurich Corporate Risk

Meet the Team





**Darren Lee**

**Partnership Account Manager**

Email: [Darren.lee3@uk.zurich.com](mailto:Darren.lee3@uk.zurich.com)

Mobile: 07812 265522

Darren joined Zurich Corporate Risk in 2020 and spent over a decade in our retail business. Currently, Darren's role aligns him with one of Zurich's key partnerships and he acts as a point of contact for referrals from our colleagues in the retail business.

Darren started his career in our contact centre and remains passionate about customer service. He has worked in back-office and client-facing roles including sales and spent 5 years working as a Paraplanner for financial advisers.

Having worked for a global insurer and intermediaries, Darren brings an understanding of each and a balanced perspective to his current role as an Account Manager. Darren will work with you to understand what you need from Zurich and take ownership of



**Amanda Sanderson**  
**Account Manager**

Email: [Amanda.sanderson@uk.zurich.com](mailto:Amanda.sanderson@uk.zurich.com)

Mobile: 07875 887928

Amanda joined the corporate risk area of Zurich in 2012 and prior to that has worked in many different sales and management roles within Zurich. She has been solely aligned to Marsh since 2020.

Amanda is passionate about building strong and lasting relationships with Marsh and clients to ensure they are kept up to date on our proposition and will work proactively to ensure they are aware of all the benefits they have by partnering with Zurich.

Service is cornerstone to Zurich's proposition, which is why Amanda will work closely with everyone within Zurich Corporate Risk to ensure the smooth onboarding of schemes and that queries are dealt with timely and accurately.

# A little bit about Zurich



- Zurich Corporate Risk (ZCR) is part of Zurich Assurance Ltd, which is a member of the Zurich Group – one of the world’s largest insurance groups, and one of the few to operate on a truly global basis.
- With about 56,000 employees, the Zurich Group provides a wide range of property, casualty, and life insurance products in more than 210 countries and territories.



## A little bit about Zurich Corporate Risk

Zurich Corporate Risk is one of the market-leading Group Risk providers in the UK, offering competitive propositions, supported by innovative services delivery.

Our award-winning Group Risk business, provides tailored, customer centric services to meet their varied needs.

We’re an end-to-end Group risk business, providing a sensitive, efficient and no-fuss service for our customers, who benefit from our competitive proposition and innovative approach to claims management.

We have knowledge, skills and spirit to make a difference to our customers.



Any questions?

Thank you

Zurich Corporate Risk

Zurich Assurance Ltd Registered in England and Wales under company number 02456671. Registered Office: Unity Place, 1 Carfax Close, Swindon SN1 1AP.

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