

A decorative graphic consisting of a large blue semi-circle and a smaller blue circle, both with a white outline, positioned to the left of the title.

Early intervention and claim notification guidance

Our claims and rehabilitation services team provide support and advice to help you manage employee absence from the earliest stage. Our team will work with you, even before an employee has stopped working, to help keep them in the workplace.

You'll have a dedicated claims case manager assigned to your scheme to coordinate all rehabilitation and claims activity. They're the single point of contact for you and your employees, and you'll have their direct contact details.

1. At what point should you notify us of an employee absence?

We typically encourage notification of any employee absence lasting, or expected to last, over four weeks. However, if you have any employee absent with a mental health or a musculoskeletal condition then please get in touch with us as soon as possible as experience shows that rehabilitation support can be especially effective for these conditions.

Your Dedicated Claims Manager (DCM) can also speak to you about employees who are still working with a medical condition if you are concerned that their health may start to impact their ability to work.

2. How to notify a claim?

Your DCM should be your first point of contact for any queries or to notify us of an employee absence. Simply call your DCM and they will run through the details that we need to begin our assessment. There are no forms for you to fill in, we'll gather all of the information that we need by speaking with you over the telephone.

3. How long will the call last?

The call with your DCM will typically last 15 to 20 minutes and following the call we'll send you an eSignature link to complete for you to confirm that we have gathered the information accurately and that you are happy for us to proceed.

4. What happens next?

At the end of our call we'll ask for your consent to contact your employee so that we can speak to them about their absence.

We suggest that you speak to your employee before we call to advise them that we will be in touch. There are no forms for your employee to complete and we'll gather all of the information needed over the telephone.

We'll also ask for their consent using eSignatures. The call with your employee will last around 30 minutes and there is no preparation required. We'll take the call at their pace, taking breaks if needed and they can have someone with them during the call if they would like.

When appropriate your DCM will involve a member of our rehabilitation services team to engage with you and your employee to help facilitate a return to work or coordinate treatment.

Throughout the process your DCM will keep you updated on the progress they have made with your employee's rehabilitation and claim.



A truly dedicated service



A Dedicated Case Manager

Each claim has its own Dedicated Case Manager who is professionally qualified to personally manage all aspects of the claim, including early intervention and rehabilitation activity.



48 hour Turnaround

When dealing with claims, at Zurich we know how important it is to act quickly. That's why our standard turnaround time on all aspects of claims processing is 48 hours.



Fast paperless claims

And because our customers talk directly to their case manager, there are no forms to complete. We'll simply send an email summary of the conversation, which means we gather just the information we need, no more. This makes the process fast and efficient.



eSignatures

We've removed the need for paper consents as part of the claims assessment process, further simplifying the process of making a claim.



Pay Direct

In accordance with the terms of the policy, we can continue paying income benefits direct to individuals who are no longer employed by you, managing the relationship with them moving forwards. We also keep the same definition of disability, rather than following the convention of changing the definition of disability to 'suited' (a more restrictive definition than 'own' occupation).



Crisis24

A new, free of charge service for our customers (and their employees), which gives access to online worldwide security and health information. This is particularly relevant for employees who travel overseas.

If you have any questions, please contact us – we'll be happy to help.



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