

Our guide to Musculoskeletal Claims

Our expert team are on hand to provide support quickly and sensitively, with early access to rehabilitation experts to support delivery of the best possible outcomes for employees and employers.

1. PRE-ABSENCE SUPPORT

We appreciate that you may need support with employee health concerns before an employee becomes absent from work.

Our presentee support give you access to our medical rehabilitation team who can provide, guidance, support and sign posting at an early stage to help deliver the best outcomes for employers and employees.

3. MEDICAL REHABILITATION

Your dedicated claims case manager will put you in touch with a member of our medically qualified rehabilitation team to ensure that you and your employee are receiving the right support.

Your Rehabilitation Case Manager will get in touch with you and your employee, carrying out an assessment over the telephone or where possible face to face.

Our expert team will draw up a case management plan and when appropriate a graded return to work plan. We'll even arrange and fund treatment, such as physio therapy or a specialist assessment to help support a return to work.

5. DECISION

We'll aim to reach a decision four weeks before the end of the deferred period.

We'll communicate the decision to you as soon as possible, over the telephone and in writing.

If our rehabilitation team is involved, they will continue to work with the employee to ensure they are still receiving the right treatment, and if possible begin getting them to return to work.

2. NOTIFICATION

When an employee becomes absent from work you need to be able to access support quickly and without fuss.

All it takes is a call to your dedicated claims case manager who will gather the information needed from you and your employee over the telephone, without forms, and even collect consent quickly and conveniently using eSignatures.

We'll take things at the employees pace, sensitive to their medical situation, to ensure that we gather the information that we need whilst building trust and rapport.

4. CLAIMS CASE MANAGEMENT

Your dedicated claims case manager will keep you updated regularly. We'll gather any medical information needed so that we can consider a claim if required.



Zurich Assurance Ltd.

Registered in England and Wales under company number 02456671.

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173007850 (11/21) TCL

