

A WINNING COMBINATION FOR ACCIDENT & HEALTH



HELPING YOU PROVIDE AN END-TO-END SOLUTION FOR YOUR CLIENTS

To provide your clients with insurance today and tomorrow, you need a provider that is committed to the Accident and Health marketplace. Ideal clients include:

- Pre-existing insurance programs without an accident benefit
- Associations with strong affinities
- Unions and large employee groups
- Colleges and universities
- Travel insurance providers

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Zurich in North America has made significant investments to grow and enhance their products and services in this key sector and is dedicated to serving our brokers, agents and customers. AmWINS Group Benefits and Zurich are now working together to provide an end-to-end solution to meet your clients Accident and Health needs.

The Zurich Accident and Health Portfolio is built on the Base Accident Death Benefit with flexible riders/endorsements.

- Accident Medical Expense
- Critical Illness
- Wellness
- Waiver of Premium for Involuntary Unemployment
- Personal Property

OTHER RIDERS IN THE ZURICH ACCIDENT AND HEALTH SUITE INCLUDE:

- Higher Education Benefit
- Common Carrier Benefit
- Common Disaster Benefit
- Carjacking Benefit
- Felonious Assault
- Rehabilitation Benefit
- Seat Belt/Air Bag Benefit
- Identity Theft Resolution Services

ACCIDENT & HEALTH SOLUTIONS *(cont.)*

PERSONAL ACCIDENT & HEALTH*

Hospital Cash Pays a fixed daily benefit in addition to other insurers during a hospital stay of 24 hours or more.

Senior Care/Broken Bones Covers selected medical costs for fractures, burns, sprains and dislocations for people aged between 50 and 75.

Holiday Travel Provides cover for travellers and family members to and from their destination, and during their entire stay. Customers can buy cover by trip or on an annual basis. Cover includes Accidental Death and Disability, medical expenses, trip cancellation and interruption, loss and delay of baggage and flight delay.

Peace of Mind Safeguards a policyholder's current standard of living in case of redundancy, disability or Accidental Death and Disability.

Lifestyle Plan Protects against unexpected events such as loss of cash, hospital bills, unauthorized use of credit cards and loss of possessions such as mobiles or laptops.

Safeguard Plan A package of cover protecting policyholders and their families from financial difficulties caused by accidents, as well as Accidental Death and Disability, accidental hospital income (senior care) and accidental medical expenses.

*All of these benefits are not yet available in the United States.

CORPORATE ACCIDENT & HEALTH

Group Personal Accident Secures employers against accidents during and after business hours. Includes cover for Accidental Death and Disability and medical expenses.

Business Travel Covers business travellers to and from their destination and during their stay.

- Lost Baggage
- Trip Interruption
- Loss of Personal Money
- Out of Country Accident Sickness Medical
- Travel Assistance (WTP)

ABOUT AmWINS GROUP BENEFITS

AmWINS Group Benefits offers the industry's most compelling solutions for group insurance programs and administrative services. Our mission is to provide benefit professionals the tools they need to solve complex issues. Dedicated to empowering clients with the information and infrastructure to manage group plans, we develop, distribute and administer benefit programs with tremendous efficiency. Through individual attention and responsiveness, we become an invaluable partner to those we serve.

ABOUT ZURICH

Zurich in North America is a part of Zurich Financial Services Group (Zurich), an insurance-based financial services provider with a global network of subsidiaries and offices in North America and Europe as well as in Asia Pacific, Latin America and other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland and employs approximately 60,000 people serving customers in more than 170 countries, including more than 9,500 employees in North America.