



Optimal risk
coverage for
you and your
employees

Business People

Accident insurance

As an employer, you are required to conclude an accident insurance for your employees. With Business People, you can insure your compulsory benefits and, furthermore, attain optimal risk coverage for your employees.

Who benefits from Business People?

Small and medium-sized companies

Detailed information

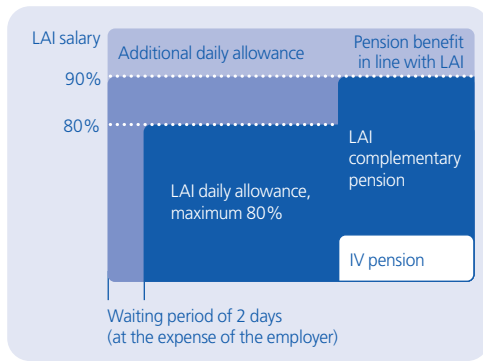
Business People accident insurance provides comprehensive protection including medical and integration expenses, a daily allowance for temporary inability to work and a disability retirement pension for long-term inability to work, as well as survivors' protection in the event of death.

To keep your administrative expenses to a minimum, you can process accident notifications easily on the Internet using our Sunet claims management tool.

Free movement of persons CH-EU

For Swiss citizens as well as citizens of an EU state who are employed in Switzerland and/or an EU state, the insurance coverage provided by a single state suffices with respect to social insurance in the compulsory sector. The «country of employment» principle applies in this case. If the non-independent activity takes place in several countries, the «principle of residence» applies (insofar as a non-independent activity is also exercised in the country of residency). Zurich can offer needs-based solutions here as well.

Basic insurance and supplementary insurance services



Basic insurance

The basic insurance encompasses the following benefits:

Medical expenses

- Out-patient and in-patient, general ward
- Medical aids such as prostheses
- Damage to aids that replace a body part or a body function
- Travel, transport, rescue and salvage costs (limited abroad)
- Transportation of corpse and funeral costs

Daily allowance

- 80% of the insured salary in the event of total inability to work; maximum salary of CHF 126,000 (as of 1.1.2008)
- The daily allowance will be paid from the third day following the accident until recovery of the ability to work, death or disability.

Disability

- Disability pension: 80% of the insured salary in case of total disability, together with IV or AHV pension, max 90% of the insured salary
- Allowance for physical and mental impairment in accordance with the defined degree of disability table, max. CHF 126,000, regardless of entitlement to a disability pension
- Long-term care allowance

Death

- Spouse's pension: 40% of the insured salary
- Pension for orphans deprived of one parent: 15% of the insured salary
- Full orphan's pension: 25% of the insured salary
- The survivors' pensions are limited to a total of 70%, together with AHV or IV pensions, to a maximum of 90% of the insured salary

Supplementary insurance

In addition, you can extend coverage for your employees beyond the compulsory benefits:

Medical expenses

- Supplementary coverage for private ward and private clinics all over the world

Daily allowance

- 80% –100% for the first 2 days following the accident (up to the LAI maximum salary of CHF 126,000)
- 20% of the salary loss (up to the LAI maximum salary of CHF 126,000)
- 80% –100% daily allowance for the surplus salary (above CHF 126,000), generally up to a maximum of CHF 300,000 per year and person

Disability and death

- Pension or capital payments for the insurance of the LAI salary and the surplus salary

Differential coverage

In case of an unintentional accident caused by the insured person's fallible actions as well as in the case of exceptional dangers or ventures, the LAI insurer can reduce or refuse payment of benefits. With differential coverage, the corresponding reductions can be avoided.

SUVA operations

Companies required to provide basic insurance to their employees through SUVA can insure the missing benefits above the compulsory benefits via a supplementary accident insurance policy with Zurich.

Insurance by special agreement

Insurance by special agreement ensures the benefits of the legally prescribed non-occupational accident insurance in the event of unpaid vacation, interruption of employment without entitlement to a salary or the termination of an entitlement to a salary.

Conditions

Benefits

The insurance benefits are granted in the event of occupational and non-occupational accidents as well as occupational illnesses.

Duration of employment

If the weekly duration of employment is less than 8 hours/week, only the occupational accident risk will be insured.

Prolongation of cover/ insurance by special agreement

Prolongation of coverage by 30 days for retiring employees, followed by insurance by special agreement for up to 180 days, is possible

Single policy option

Transfer option to individual insurance for retiring employees

Your advantages at a glance

- Financial security for your employees in the events of accident and occupational illness
 - Supplementary insurance for the extension of LAI benefits according to specific needs
 - Discharge of the obligation to pay the salary in the case of incomes exceeding the LAI maximum salary
 - LAI supplement also for SUVA companies
 - Profit participation on portion exceeding the compulsory insurance (if agreed)
 - Sunet claims management system
 - Support when checking the incapacity to work and for rapid reintegration
-

We would be pleased to meet you in person and advise you on your needs. Simply contact your nearest Zurich agency, call us toll-free at 0800 80 80 80 or get in touch directly with your agent/broker.
www.zurich.ch

Zurich Insurance Company Ltd
Thurgauerstrasse 80, 8050 Zurich
Phone 0800 80 80 80, www.zurich.ch

If the details in this factsheet deviate from the respectively applicable terms and conditions of insurance, the latter shall take precedence.



Because change happenz[®]