

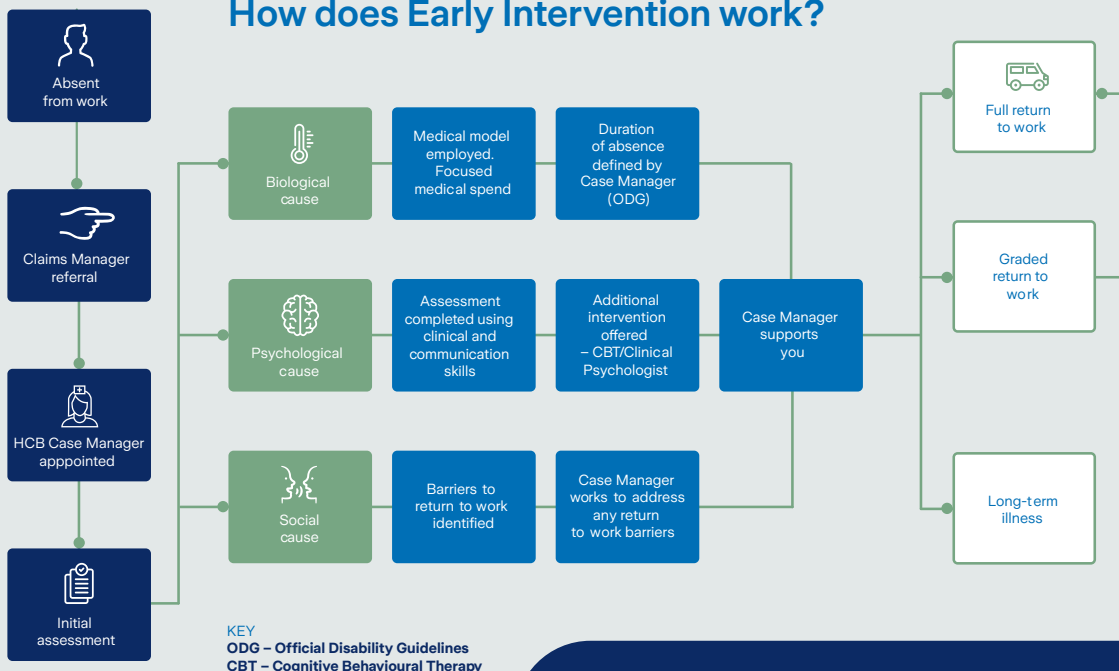
Early intervention and Back-to-Work services

When you have Income Protection with Zurich and you get ill or injured, let us know as soon as you can. You may immediately be able to benefit from our Early Intervention service which is provided by our partner Health Claims Bureau (HCB Group).

If you notify us of a potential claim, we will assess whether our back-to-work services can support your wellbeing. These services are particularly effective when the underlying cause is due to mental health and musculo-skeletal conditions, which together make up over 50% of our claims*.

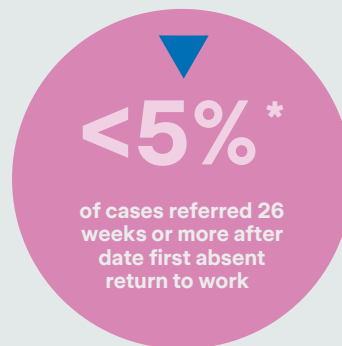


How does Early Intervention work?



And even when you're back at work, Zurich can keep supporting you. With Zurich's proportionate benefit we can top-up some of your salary if you are unable to return full time and you're not earning as much as before.

Zurich's Early Intervention services are provided through HCB Group, experts in Early Intervention and Employee Health Management with a track record of 30 years of helping people get back on their feet.



*Source: HCB Group, May 2024. Aggregated across the full HCB Case Management Portfolio including Insured and Employer Direct referred cases.

Testimonials*



I'm thrilled with how positive this case has been and have found a lot of value in the HCB service!"



I would just like to say thanks for everything that you did for me; if it weren't for you, I wouldn't be here now. Thanks for all your help it was really appreciated."



I just want to say thank you to my Case Manager for her prompt and professional support and advice in a difficult situation. Her very calming and informative approach was much appreciated."



I received the report. Thank you very much. I was taken aback that in our short time speaking you really heard me and got a complete understanding of my thoughts and feelings."



The most helpful thing that had happened since I became ill was your visit; I found it a very positive experience and I have really benefitted from you remaining in telephone contact with me."



I just wanted to thank you so much for coming to see me; I can't tell you how much it helped me! I actually feel so much calmer – I can't put it into words but want to thank you for listening and helping me get it all out! You have helped me so much more than you will ever realise."

*Testimonials from clients given to HCB Group.



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