

# A Business Travel Accident Proposal for The City of Lawton, Oklahoma

212 SW 9th Street, Lawton, OK, 73501

## **Renewal Policy Effective Date**

July 01, 2023

## **Submitted to**

Higginbotham & Associates, Inc.

## **Proposal Date**

March 31, 2023

## **Underwriter**

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This proposal is valid for 90 days from Proposal Date





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Thank you for considering Zurich as your Business Travel Accident insurance provider.

As part of Zurich Insurance Group, one of the world's top travel insurance providers,<sup>1</sup> Zurich North America has the global reach, financial strength, industry knowledge and innovative mindset to keep up with the evolving challenges of business travel.

The attached proposal details what our insurance solutions and services can do to help protect your traveling workforce. Please reach out with any questions you may have.

We also wanted to let you know about a special initiative we are involved with: We have already planted 15,000 trees in the "Zurich Forest" to honor our Business Travel Accident customers, and we will continue to support this critical project as we welcome future customers.

The "Zurich Forest" is a reforestation project that is part of a goal to restore a small part of the Atlantic Forest, which is vital to Earth's connected ecosystems. Planting trees, which capture carbon dioxide (CO<sub>2</sub>), is one of the best ways to help combat climate change.

At Zurich, we believe serving our customers goes beyond our insurance policies and services. It means acting as a responsible business and doing our part to help protect the communities we share ... and the world we share

[Learn more about the "Zurich Forest" >](#)

[Read more about Zurich's sustainability efforts >](#)



1. Finacord for Zurich Insurance Group. Travel Insurance and Assistance Global Market Share Estimates, 2017.

## Zurich at a glance

### Highlights

- Customer advocacy scores 40 points higher than the industry average<sup>1</sup>
- Industry-leading claims service in North America<sup>2</sup>
- A+ rating for financial strength from A.M. Best; AA- from Standard & Poor's<sup>3</sup>
- More than 90% of the Fortune 500 as customers

### Company profile

Zurich Insurance Group (Zurich) is a leading global insurance provider that delivers a wide range of property, casualty, specialty and life insurance solutions in more than 210 countries and territories.

Founded in Switzerland in 1872, Zurich quickly expanded. In North America, we have served businesses and other employers of people for 105+ years. Zurich North America is based outside Chicago, with offices across the U.S. and Canada.

Globally, Zurich has over 215,500 customers and approximately 54,000 employees. Our teams are united in purpose: to protect, inspire confidence and help you reach your full potential. We also share a passion for the communities in which we live and work.

In North America, our impact was USD 2 million in corporate and employee giving in 2018.

### Zurich values in action

- Created Zurich Innovation World Championship for insurtech startups.
- Increased women's representation on Zurich Board of Directors.<sup>4</sup>
- Launched Zurich apprenticeship program to expand career opportunities.
- Renewed Zurich Flood Resilience Alliance to help communities around the world.

### Recognition and awards

- Zurich Insurance Group on Forbes' Best Employers for Diversity list (Forbes, January 2019)<sup>5</sup>
- Zurich North America wins Torch Award for Marketplace Ethics (Better Business Bureau, October 2018)<sup>5</sup>
- Zurich Insurance named one of the 50 Most Engaged Workplaces (Achievers, August 2018)<sup>6</sup>
- Zurich Insurance continues to be an Employer of Choice for veterans (Military Times, May 2018)<sup>6</sup>
- Zurich Insurance rated a five-star carrier by brokers in survey (Insurance Business America, August 2017)<sup>6</sup>

1. B2B Industry average: 26 RNPS (Zurich North America score peak at 46 in 2015)

2. Medallia B2B benchmark data, 2015

3. Rating as of December 31, 2018. A.M. Best and Standard & Poor's financial strength rating are under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at [www.ambest.com](http://www.ambest.com). The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

4. Women held five of 11 positions on Zurich's Board of Directors as of April 2019. [www.zurich.com/en/corporate/about-us/corporate-governance/board-of-directors](http://www.zurich.com/en/corporate/about-us/corporate-governance/board-of-directors)

5. Zurich North America

6. Zurich Insurance Group

## Zurich Travel Assist™: There in emergencies

More employees are traveling across the country or around the globe and are often presented with unpredictable circumstances. Consider for a moment facing the challenges associated with accidents and illnesses, the frequent reports of disease outbreak, natural disasters, political unrest and even lost personal belongings. Where can a traveler turn for assistance in a foreign land?

Enter: Zurich Travel Assist, a global travel assistance coverage from Zurich. As an enhancement to your business travel or 24-hour Accidental Death and Dismemberment insurance from Zurich, our travel assistance program offers business and vacation travelers peace of mind...once they arrive at their destination and before they go.

### Emergency assistance services around the clock, around the world

#### Administered by...

- World Travel Protection, a Zurich member company that provides 24-hour medical, travel and security assistance services around the globe.

#### Available for...

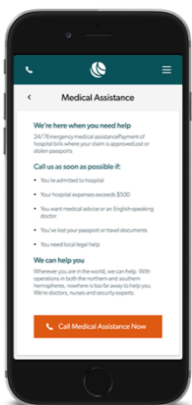
- Trips 100 miles or more from home.

#### Access to...

- Multilingual support and services (e.g., pre-travel and security briefings, travel tracking, safety and well-being checks).



### An app for Zurich Travel Assist customers



- Available for download by travelers with Zurich Travel Assist coverage
- Mobile risk alerts and information on destinations worldwide
- Country-based travel information covers:
  - Security issues
  - Health concerns
  - Political conditions
- On-call emergency assistance and claims filing capabilities

## Proposed Premium

Proposed Premium	Description
Three Year Annual Installment Premium: \$13,916 per Installment	2023 Renewal Quote

## Eligibility & Classification of Insureds

Class I	All Active full-time Police Officers of the Policyholder.
Class II	All other Active full-time employees of the Policyholder working a minimum of 30 hours per week.

## Principal Sums

Class I	\$75,000
Class II	\$50,000

At age 70, for the Insured only, the Principal Sum will be reduced based on the Insured's previous Principal Sum per the following schedule:

Age at Date of Loss	Percent of Original Principal Sum
70-74	65%
75-79	45%
80-84	30%
85 and Over	15%

## Coverages

Coverage	Applicable Class
24 Hour Accident Protection, Business and Pleasure excluding Corporate Owned or Leased Aircraft Passenger Only H-1	Class I,II
Exposure and Disappearance Coverage	Class I,II

## Benefits

Benefit	Applicable Class
<b>Accidental Death &amp; Dismemberment and Loss of Use</b>	Class I,II
Loss of Life	100% of Principal Sum
Covered Loss of	
Both Hands or Both Feet	100% of Principal Sum
One Hand and One Foot	100% of Principal Sum
One Hand or One Foot plus the loss of Sight of One Eye	100% of Principal Sum
Sight of Both Eyes	100% of Principal Sum
Speech and Hearing	100% of Principal Sum
Speech or Hearing	50% of Principal Sum
One Hand; One Foot; or Sight of One Eye	50% of Principal Sum
Thumb and Index Finger of the same Hand	25% of Principal Sum
Covered Loss of Use of	
Four Limbs	100% of Principal Sum
Three Limbs	75% of Principal Sum
Two Limbs	66.66% of Principal Sum
One Limb	50% of Principal Sum
Coma Benefit	Class I,II
• Payable For: 1% Up to 100 months, with the balance payable in a lump sum thereafter.	
HIV Occupational Accident Benefit	Class I,II
• 20% to a maximum of \$15,000	

## Additional Benefits

Benefit	Applicable Class
Critical Burn Benefit	Class I,II
• 10% to a maximum of \$7,500	
Day Care Benefit	Class I,II
• 10% to a maximum of \$7,500	
Higher Education Benefit	Class I,II
• 10% to a maximum of \$7,500 per year	

<ul style="list-style-type: none"> <li>Benefit will be paid for 4 consecutive years</li> </ul>	
Home Alteration and Vehicle Modification Benefit <ul style="list-style-type: none"> <li>10% to a maximum of \$7,500</li> </ul>	Class I,II
Rehabilitation Care Benefit <ul style="list-style-type: none"> <li>10% to a maximum of \$7,500</li> </ul>	Class I,II
Safety Device Benefit <ul style="list-style-type: none"> <li>10% to a maximum of \$7,500</li> </ul>	Class I,II
Spouse Retraining Benefit <ul style="list-style-type: none"> <li>2% to a maximum of \$25,000</li> </ul>	
Therapeutic Counseling Benefit <ul style="list-style-type: none"> <li>Maximum benefit amount \$5,000</li> </ul>	Class I,II
Travel Assistance Plan <ul style="list-style-type: none"> <li>Assistance Provider: World Travel Protection</li> <li>Medical Evacuation Maximum \$50,000</li> <li>Medical Repatriation Maximum \$25,000</li> <li>Non-medical Repatriation Maximum \$10,000</li> <li>Return of Remains Maximum \$5,000</li> <li>Visit to Hospital Maximum \$5,000</li> <li>Return of Child Maximum \$5,000</li> <li>Return of Companion Maximum \$5,000</li> </ul>	Class I,II

## Key Information / Other Provisions

- Conversion Privilege: If the insurance of an Insured ceases for reasons other than termination of the Policy, the Insured is entitled to convert his or her Coverage to an Individual Accidental Death or Dismemberment (IAD) policy or to a Family AD&D (FAD) policy if the Insured selected a Plan covering his or her Dependents. The Principal Sum for the IAD or FAD policy will be the lesser of the Insured's Principal Sum under the Group Accident Policy or \$100,000

## Additional Notes

- Broker Compensation: 15%

## General Exclusions

A loss will not be a Covered Loss if it is caused by, contributed to, or results from:

1. suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury.
2. war or any act of war, whether declared or undeclared.
3. involvement in any type of active military service.
4. illness or disease, regardless of how contracted, medical or surgical treatment of illness or disease or complications following the surgical treatment of illness or disease.
5. participation in the commission or attempted commission of an assault, any felony.
6. any other extra-hazardous activity, bungee jumping, parasailing.
7. being intoxicated while operating a motor vehicle.
  - a. An Insured will be conclusively presumed to be intoxicated if the level of alcohol in his or her blood exceeds the amount at which a person is presumed, under the law of the locale in which the Accident occurred, to be intoxicated, if operating a motor vehicle.
  - b. An autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the Insured's intoxication MVA only.
8. being under the influence of any prescription drug, narcotic, or hallucinogen, unless such prescription drug, narcotic, or hallucinogen was prescribed by a physician and taken in accordance with the prescribed dosage.
9. travel or flight in any aircraft except to the extent stated in the Coverage Section.

### Note :

Under the policy(ies) offered, coverage will not be provided, and payments cannot be made hereunder to the extent that such coverage or payment would violate any applicable trade or economic sanctions law or regulation, including but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").

The premiums referenced above are based on Zurich American Insurance Company's Proposal as shown – any requested changes to the proposal may result in a change in premium.

This proposal remains valid for 90 days or until the proposed policy effective date, whichever is later. This is a proposal for insurance. It is not an insurance policy. Any coverage description shown may be an abbreviated title and does not indicate in-force coverage. Only the policy itself provides coverage. This proposal is not a part of and is not incorporated into the insurance policy. If there is any conflict between the coverage descriptions shown in this proposal and the actual insurance policy, the insurance policy prevails. The insurance policy supersedes this proposal.

Zurich Travel Assist services are administered by World Travel Protection Canada Inc., a member company of Zurich Insurance Group. World Travel Protection operates as a third-party travel insurance administrator for insurance companies.

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