Our team of rehabilitation nurses can give you support when you need it most

The sooner you get the support you need, the sooner you’re likely to get better. That’s why at Zurich we have a team of rehabilitation nurses here to help. The average long-term sickness absence from work is seven years. With rehabilitation, people get back to work over a year sooner than they otherwise would.¹

A team of medical experts and vocational experts
We have a team of general nurses, mental health nurses, occupational health nurses and physiotherapists – all with years of experience in the health industry. We’ve supported people through minor injuries and life-changing ones, through Parkinson’s disease and multiple sclerosis, through cancer treatment and managing mental illnesses such as stress. We’ve been the listening ear that hears every question people want to ask – as well as the ones they’re too worried to put into words.

We’re here to support you
As soon as you tell the Zurich claims team you’re too ill or injured to work, your dedicated claims specialist will contact you to see whether our rehabilitation team can help you with your recovery. If it sounds like we can help, a member of our rehabilitation team will get in touch. We’ll talk to you to understand your illness or injury, and to hear about what’s happened so far – whether you’ve already started treatment, for instance, or which symptoms are the most painful, or the trickiest to handle. Then we’ll talk through what we can do to help you.

¹ ‘The benefits to business and the economy of early intervention and rehabilitation’, CEBR, October 2015
We’ll help you take control
If you’re struggling with chronic back pain, for instance, we can give you advice on how to manage it – by giving you a specific exercise plan or offering physiotherapy. Or, if you’re recovering from a heart attack, we can give you information and support on how to boost your recovery. And if you’re suffering with a mental illness, we can often recommend treatment plans for you, or find you a local support group, and put you in touch with relevant charities.

We’ll arrange and even pay for treatment if it will help
If you’re struggling with mental illness, for instance, and you need cognitive behavioural therapy (CBT), we can help you get it faster. We can arrange your treatment and we’ll pay for it on top of any other money we’re paying you – it doesn’t affect the monthly income you’ll get from your Zurich Income Protection policy.

We’ll coordinate this care with your GP or consultants you’ve already seen, to make sure everything joins up. And if there’s anything we think could help you that they haven’t mentioned, we’ll work with them to put it in place.

We’ll help you make a plan to get back to a routine
We’ll help you explore how you can return to work. We can create a return-to-work plan with you, based on things like whether you might be able to return to work on reduced hours, reducing your travelling or even working from home.

We’ll make sure you get back to a routine that you can manage. We want you to be able to get well and stay well – rather than rushing your recovery and returning to work too soon.

We’ll keep in touch when you’re getting better
Your dedicated claims specialist will keep in touch with you throughout your recovery to see how you’re doing. Normally, we’ll schedule calls. But we know that problems don’t happen at scheduled times. So we’ll be a person to talk to whenever you need us.

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We’ll help you get back to a routine
If you’re employed, we can talk to your employer to make sure they’re doing what they can to help you.

We can talk to your employer about how they can help you gradually return to your work role and hours.

We’ll discuss any adjustments you may need in your workplace – if you need a different desk, or a more supportive chair, for instance. We’ll also make sure they’re in the loop with your return-to-work plan, so they can support you as you build up your strength again.
In 2017, we helped 433 people get the rehabilitation they needed

In 2017, we helped 433 people with illnesses and injuries like diabetes, Parkinson’s disease, multiple sclerosis, back pain and broken bones. More than half of the people we helped were off work for their mental health, including things like anxiety and depression. Here are examples of how we’ve helped our customers:

We helped our customer get the chest physiotherapy she needed to get back to work

We helped a customer who had a respiratory disorder. She’d been out of work for a year, and she was about to lose her job. She really needed chest physiotherapy, but the waiting list was too long. She was feeling low and frustrated because she wasn’t getting better. We arranged and paid for chest physiotherapy for her along with private counselling to help her with her recovery.

We’d speak to her on the phone once or twice a week – sometimes to check in on how her breathing exercises were going, sometimes just to have a chat. She said things were tough, and the physiotherapy was tiring, but she was making great progress.

We worked with her line manager to find her a role in another area, and to create a six-week return-to-work plan.

Now she’s back at work and feeling well. She told us how nice it is to have someone to talk to – someone who’d ask about how she was doing in and outside of work.

We helped our customer cope with workplace stress

We spoke to a customer who’d gone through a big restructure at work. He’d been put into a new role, rather than being made redundant, but he hadn’t been given any training. He was under a lot of pressure, and became more and more stressed – until he just couldn’t cope.

We talked to him about how he was feeling now he was off work. He said he felt better, but when he went back to work things got worse again. So we set up a meeting with his line manager, to see what we could do to help. Then we created a return-to-work plan that included making sure he was fully trained for his new role.

We kept in touch to see how everything was going. He said he was coping well and felt valued in work now – having actually been trained to do the job.

To get in touch with our claims team, call us on 0370 243 0827

Your dedicated claims specialist will contact you to see whether our rehabilitation team can help you with your recovery. If it sounds like we can help, a member of our rehabilitation team will get in touch. We sometimes record and monitor calls to help us improve the service we give you.

This document has been approved for customers to use only with their financial adviser.

Zurich Assurance Ltd.
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