

# Help when you need it most

## Zurich Income Protection's rehabilitation support

At Zurich, we know that getting the right support quickly can help you recover faster.

That's why we provide both rehabilitation services in house, and access to our external rehabilitation partners where appropriate. We'll also sign post you to further support that can help you with your recovery.

Our in-house team includes highly skilled, medically qualified rehabilitation case managers. We have nurses and physios with varied backgrounds, such as mental health, cancer, orthopaedics, cardiovascular, gynaecology and endocrinology.

Here are some examples of where our rehabilitation services can help if you need to claim.

### Mental health conditions

Mental health is a crucial aspect of overall well-being. If you're unable to work due to mental health issues, we can provide access to mental health therapists for counselling sessions. Your therapist will be carefully matched to your personal circumstances, offering bespoke support to aid in your recovery.

### Neurological conditions

If you've had a brain injury or have a neurological condition that stops you from working, we can recommend neurological occupational therapy. These experts are dedicated to assisting you in your recovery, helping you to reach a point where you can live comfortably and return to work.

### Musculoskeletal conditions

If you're off work with a bad back, or another musculoskeletal condition, our rehabilitation team can engage with you to explore your needs, assist you and help your return to work when possible.

These are just examples of the conditions we can provide help with. We'll be able to support you with a much wider range of medical conditions and will aim to help wherever we can.



## Helping you get back to work

Being off work, especially for a long period, can be tough. When you're ready to go back, our income protection cover continues to provide financial support to ease the transition.

If you return to work on fewer hours or in a different lower paying job, we'll top up your income to help bridge the gap. Our goal is to ensure you're financially supported as you get back into work.

If you return to work and you need to go off sick again for the same or a related reason within 12 months, we offer seamless claim reinstatement. We can start paying you again immediately, subject to us accepting your new claim and restrictions for limited payment term policies that cover up to two years per claim.

Your well-being is our priority, and our rehabilitation services are here to support you every step of the way.

