



Employers in New Jersey have to have it: Zurich makes it easier to get

New Jersey Temporary Disability Benefits Law (NJTDDB) provides a short-term disability benefit for New Jersey employees who are unable to work because of a non-occupational illness or injury. Any employer with employees in New Jersey is required by the state to provide TDB to their employees. This includes employers headquartered outside of New Jersey – if there are employees working in the state, they must be covered.

Employers are automatically enrolled in a state-sponsored program, but they have the option to obtain coverage through a state-approved private insurer, such as Zurich. Many employers find private plans desirable, enjoying competitive rates, flexibility, excellent service and administrative ease. Most important, a private plan such as Zurich's offers a commitment to quick turnaround of claims, helping employees obtain their benefits as quickly as possible.

Zurich has been an industry leader in NJTDDB for many years. We offer an experienced, knowledgeable claims team and administrative ease – backed by the financial stability of Zurich.