



### **Leading the Statutory Disability Market in New York since 1950**

Zurich is one of the largest private carriers of New York statutory disability insurance. We have been a leading carrier of New York Disability Benefits Law (NYDBL) coverage for more than 50 years.

All employers that have one or more employees working in New York are required to provide short-term disability benefits should the employee be disabled by an off-the-job injury or illness. (Coverage for on-the-job disabilities is provided by Workers' Compensation insurance.)

Zurich's NYDBL team offers services backed by experience and insight. Our team understands the intricacies of New York's disability law and can design coverage to address an employer's individual needs. Additionally, our claims management program helps manage expenses and return employees to work quickly.

Our dedicated web site offers 24/7 access to quotes, premium payments, paperless claims reporting and claims tracking.

In addition to our full range of services, Zurich offers some of the most competitive [rates](#) available for employers with 1 – 25 employees in NY.\*

*\*certain territories apply*

*Note: coverages written by member companies of Zurich North America, including Zurich American Insurance Company. Certain coverages may not be available in all states. In addition, certain coverages may be written on a nonadmitted basis through licensed surplus lines brokers.*