

Disaster Relief Information *

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Federal Government Assistance

You must register with the Federal Emergency Management Agency (FEMA) to get relief. Use their website – www.fema.gov -- or call 1-800-621-FEMA (3362).

FEMA is providing \$2000 per household in *expedited* assistance. Funds will be electronically deposited, and those without electronic deposit access will be issued a debit card.

FEMA will provide cash assistance (in addition to expedited assistance) will be provided in amounts up to \$26,200 per household for housing, medical needs, transportation, home repair, etc.

FEMA also will be providing temporary housing. Call 1-800-621-FEMA (3362).

Federal Drug Administration (FDA) warns against using medication that has been contaminated by flood water.

*** Disaster Recovery Centers:**

Shreveport DRC
The Old Summergrove Baptist Church

* This information will change and/or be added to as we learn more.

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2820 Summergrove
Shreveport, La.

Monroe DRC
Civic Center Conference Hall
401 Leajoyner Expressway
Monroe, La.

Small Business Administration will be issuing loans. 1-800-659-2955.

Social Security Disability – checks and other info:

The U.S. Postal Service and the Social Security Administration have established temporary, alternative locations for the distribution of Social Security checks to Louisiana and Mississippi residents who are unable to receive regular mail delivery service. In addition, efforts are underway to establish a postal presence at the Houston Astrodome for evacuated Louisiana residents.

In Louisiana, the following check distribution sites have been established and will operate on Friday, September 2 from 8 a.m. through 7 p.m. and from Saturday, September 3 through Monday, September 5 from 8 a.m. through 5 p.m.:

- The Des Allemands Post Office, located at 17242 Highway 90, will distribute checks addressed to residents of Venice (70091), Boothville (70038), Buras (70041), Port Sulphur (70083), Lafitte (70067), Barataria (70036), Belle Chase (70037), Gretna (70053/56), Harvey (70058), Marrero (70072), Westwego (70094) and Algiers (70114/70131).
- The La Place Post Office, located at 190 Belle Terre Boulevard, will distribute checks addressed to residents of Point-a-La Hache (70082), St. Bernard (70085), Violet (70092), Meraux (70075), Chalmette (70043), Arabi (70032), Kenner (70062/65), Metairie (70001-70006) and Braithwaite (70040).
- The Hamond Post Office, located at 105 North Railorad Avenue, will distribute checks addressed to residents of Mandeville (70471), Madisonville (70447) and Slidell (70458).

In the City of New Orleans, checks for all other New Orleans ZIP Codes will be available as follows:

- The La Place Post Office, 190 Belle Terre Blvd (70068), Friday, September 2 through Saturday September 3 from 8 a.m. through 5 p.m.
- The Gonzalez Post Office, 1706 S. Burnside Avenue (70737), Sunday, September 4 through Monday, September 5 from 8 a.m. through 5 p.m.
- The Baton Rouge Downtown Station, 750 Florida Blvd. (70802), Tuesday, September 6 through Wednesday, September 7 from 8 a.m. through 5 p.m.

Beginning Thursday, September 8, unclaimed checks will be forwarded, if a forwarding address is on file. Those that cannot be forwarded will be returned to the Social Security

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Administration. For residents of Louisiana ZIP Codes not included in these lists, checks will be delivered as usual.

In Mississippi, the following check distribution sites have been established and will operate on Thursday, September 1 from 5 p.m. until sunset and from Friday, September 2 through Wednesday, September 7, from 9 a.m. through 3 p.m.:

- The Escatawpa Post Office, located at 4100 Rabby Street, will distribute checks to residents of Hurley (39555), Gautier (39553), Pascagoula (39563 and 39567) and Ocean Springs (39564).
- The Biloxi Northbay Post Office, located at 356 Ginger Drive, will distribute checks to residents of Biloxi (39530, 39531, 39532, 39540), McHenry (39561) and Perkinston (39573).
- The Gulfport Larkin Smith Mail Facility, located at 11110 Highway 49, will distribute checks to residents of Gulfport (39501/03/07), Kiln (39556), Pearlinton (39573), Lakeshore (39558), Waveland (39576), Pass Christian (39571), Long Beach (39560) and Bay St. Louis (39520/25).
- Residents of Wiggins (39577) and Saucier (39574) will be able to pick up their checks at their local Post Office.

At all locations, postal employees will be requesting identification.

As of Thursday, September 8th, the following Social Security offices are closed:

- **Louisiana**
 - Bogalusa
 - Covington
 - Kenner
 - New Orleans Bywater
 - New Orleans Downtown
 - New Orleans East
 - New Orleans Westbank
 - New Orleans Teleservice Center
 - Office of Hearings and Appeals, Metairie
 - Office of Hearings and Appeals, New Orleans
 - Disability Determination Services, New Orleans (Metairie)
- **Mississippi**
 - Gulfport
 - Moss Point
 - Office of Hearings and Appeals, Hattiesburg

Social Security (SSA) representatives will be available at the following additional locations:

- **Georgia**

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- Atlanta: Georgia Tech basketball arena (Alexander Memorial Colliseum)
- Marietta: SSA representatives will be visiting shelters.
- **Mississippi**
 - FEMA
Old K-Mart Building
3164 Bienville Boulevard
Ocean Springs, MS
- **New Mexico:**
 - Albuquerque Convention Center

For more information on the nearest open Social Security office, you can call 1-800-772-1213 (TTY 1-800-325-0778).

General Mail:

The Postal Service is asking customers unable to receive delivery at their permanent address to file a change of address. The quickest and easiest way to do this is electronically.

Customers who have computer or telephone access should utilize the Postal Service's Internet or Telephone Change of Address option. Electronic change of addresses can be filed online at www.usps.com or by calling 1-800-ASK-USPS (1-800-275-8777).

Hurricane victims in areas without telephone service or internet access should go to the nearest post office, complete a change-of-address form, and submit it to a postal Retail Associate at the counter or mail it - it's postage free.

To date, more than 36,000 hurricane victims have filed a Change of Address.

In addition, the Postal Service has assigned ZIP Code 77230 to the Houston Astrodome for general mail delivery to those victims of Hurricane Katrina. The Postal Service is working to set up special ZIP codes for other sites being used to house evacuees. Postal employees at those locations are assisting people with the Change of Address process.

Health Insurance:

Health and Human Services (HHS) declared a public health emergency for Louisiana, Mississippi, Florida, and Alabama. This action allows the Department to waive certain Medicare, Medicaid, State Child Health Insurance Program, and HIPAA requirements as well as make grants and enter into contracts more expeditiously during this emergency. Thus, you may be eligible for Medicaid or other public health benefit during the emergency.

For those with private insurance, the Louisiana Insurance Commissioner is working on an order, to be finalized late next week (sorry folks – don't shoot the messenger), that would restrict the ability of property and health insurance companies to cancel the policies of

Hurricane victims in Louisiana. The order would suspend premium payment requirements retroactive to August 26, and any cancellation notice effective August 26 or later will be void. This order would be in effect until the state of emergency is lifted.

In addition, the order will waive all restrictions relating to out-of-network health care services, and that all health insurance issuers shall reimburse at the highest possible rate to minimize people's out-of-pocket expenses.

Many of the private insurers who service the affected areas are waiving out-of-network penalties and restrictions. Here are the specifics for particular health insurance companies:

UniCare:

- Suspending requirements for prior authorization and precertification
- Suspending requirements for authorization or referral from a primary care physician
- Allowing the affected members to see any physician necessary to provide access to care
- Paying all claims as in-network, regardless of whether the health care provider is in network
- Suspending early refill restrictions

United HealthGroup (UHG):

- 24-hour toll-free hotline – 866-615-8700. This is for anybody in the affected area, regardless of whether they have insurance through UHG
- For UHG members, UHG is pooling emergency resources and funds to address insurance premium concerns for affected employers and employees
- Also for UHG members, UHG is deferring payment options
- Also for UHG members, UHG is treating all area hospitals as in-network
- Also for UHG members, UHG is assisting in replacing lost prescription medications.

Pacificare:

- Implementing grace periods and flexible payment terms for individual and small group customers who temporarily have lost their livelihood due to the storm
- Installed a crisis hotline – 800-382-8184 – through Pacificare's behavioral health subsidiary for people needing counseling

Mutual of Omaha:

- A special hotline has been established for customers impacted by Katrina. It is 1-800-719-9887.

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- Grace periods for individual customers and premium submission dates for group customers have been extended an additional 60 days for those in FEMA designated disaster areas. Additional extensions will be implemented if necessary.
- A special web page with information for customers impacted by Katrina has been posted on www.mutualofomaha.com.
- Individuals covered under Mutual of Omaha PPO policies are encouraged to seek medical care as necessary and where most conveniently provided. All services will be treated as in-network care.
- Medical precertification penalties have been waived until Nov. 1 for customers within FEMA designated disaster areas.

Humana:

- Humana members can call 1-866-427-7478 to reach one of Humana's customer service associates
- If your prescription medication was lost or damaged, you can get necessary refills at the nearest pharmacy. Humana urges its customers to use the pharmacy or pharmacy chain you have used in the past if possible. If not, use Wal-Mart, CVS, Rite-Aid or Walgreens if such stores are operating in your area.

Coventry Health Care (for members in the following parishes: Assumption; Jefferson; Lafourche; Orleans; Plaquemines; St. Bernard; St. Charles; St. James; St. John; St. Mary; St. Tammany; Tangipahoa; Terrebonne; and Washington):

- All medically necessary services accessed by our members through "out of network" providers will be treated as "in-network services" until further notice.
- All notification requirements (48 hours) with respect to emergency room services will be relaxed until further notice. Members and providers are encouraged to provide notification as soon as practicable.
- Pre-certification requirements for providers will be relaxed until further notice.
- Pharmacy "edits" (quantity limits, step therapy, restrictions on early prescription refills, pre-authorization requirements) have been suspended until further notice. Existing protections will remain in place for controlled substances.

CIGNA:

- Offering behavioral and pharmacy assistance and an expedited claims response in the aftermath of Hurricane Katrina to ensure that customers, members and their families have access to the services they need.
- CIGNA Pharmacy Management will allow members in affected areas to order refills of their prescription medications early in order to see them through the immediate crisis. Several medical claims requirements have been temporarily suspended for CIGNA HealthCare members in Southern Florida, Louisiana, Mississippi and Alabama to ensure that any member or provider affected by the

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hurricane has ready access to medically necessary services. Members are encouraged to call the phone number on their health care membership cards for further information.

Blue Cross Blue Shield of Georgia, Missouri, Wisconsin and California (for residents of Alabama, Louisiana and Mississippi on August 26):

- Suspending requirements for prior authorization and pre-certification.
- Suspending requirements for authorization or referral from a primary care physician.
- Allowing the affected members to see any physician necessary to provide access to care.
- Paying all claims as in-network, regardless of whether or not the health care provider is in network.
- Suspending early refill limits and shipping prescriptions to members at alternative addresses.
- Waiving co-payments for prescriptions.
- If members do not have their membership card, they should call (866) 800-8776

Blue Cross Blue Shield of Louisiana:

- Beginning August 29 and until further notice, prior authorization will not be required for covered members in certain parishes.
- Providing a one-month grace period on premiums due to small business and individual customers located in certain parishes.
- Any prior authorizations usually required will be waived for covered services by any provider of medical services for any Blue Cross and Blue Shield of Louisiana and HMO Louisiana member served on August 29th and 30th

Blue Cross Blue Shield of Alabama:

- Blue Cross and Blue Shield of Alabama customers who are unable to receive payments in the form of a mailed check from us due to circumstances caused by Hurricane Katrina, please call: **1 888 234-8297**.
- Providers who are unable to receive payments from Blue Cross and Blue Shield of Alabama due to circumstances caused by Hurricane Katrina should call: **1 877 889-8965**.

Anthem (for members living in Alabama, Louisiana and Mississippi on August 26

- Suspending requirements for prior authorization and pre-certification.
- Suspending requirements for authorization or referral from a primary care physician.
- Allowing the affected members to see any physician necessary to provide access to care.

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- Paying all claims as in-network, regardless of whether or not the health care provider is in network.
- Suspending early refill limits and shipping prescriptions to members at alternative addresses.
- Waiving co-payments for prescriptions.
- Suspending utilization management (UM) review of in-hospital cases.

Aetna:

- Permits members who cannot go to participating providers to seek care out of network. Members seeking medical care or with questions about coverage, can call the Aetna phone number on your member ID card or **1-800-443-AETNA** (1-800-443-2386).
- Waiving requirements for medical pre-certification, referrals, medical necessity reviews and notification of hospital admissions.
- Permitting members in Alabama, Louisiana, Mississippi and Florida to refill prescriptions even if they are not due to be filled for 30 days.
- For members who receive prescriptions from Aetna Rx Home Delivery, Aetna will replace any lost or damaged prescriptions

Special Assistance for Persons with Disabilities

- Special Needs Shelters

Before going to a shelter, please call the triage phone line for your area:

- *New Orleans:* (504) 599-0100
 - *Baton Rouge:* 1-800-349-1372 or 800-349-1372
 - *Houma/Thibodaux:* 1-800-228-9409
 - *Lafayette:* (337) 262-5311 or 1-800-901-3210
 - *Lake Charles:* (337) 475-3200 or 866-280-2711
 - *Alexandria:* (318) 487-5262 or 800-841-5778
 - *Shreveport:* (318) 676-7470 or 800-841-5776
 - *Monroe:* (318) 361-7270, (318) 361-7224, (318) 361-7201 or 866-280-7287
 - *Slidell/Hammond:* (985) 871-1300 or 866-280-7724
 - *Covington:* 866-898-2323
- Other Assistance for Persons With Disabilities:
 - CARSA 225-343-8811
 - The ARC of Louisiana 1-866-966-6261
 - Developmental Disabilities Council 1-800-450-8108
 - The Advocacy Center (Baton Rouge) 1-800-711-1696
 - The Advocacy Center (Lafayette) 1-800-822-0210

Disability Insurance

Unum/Provident:

- Toll-free number: (888) 655-6750.
- If you are receiving benefits and need your checks sent to an alternate address, we can have your check rerouted or automatically deposited in your bank account.
- If you need to submit a new claim, our service representatives can help you fill out the appropriate forms.
- If you are a plan administrator or individual policyholder and are concerned about keeping your coverage in force, no policies will be terminated in the impacted areas over the next 60 days. This is an interim step and may be extended as this developing situation warrants.

Guardian:

- Offices in affected areas that are open:
 - The Don Scully & Associates agency, Baton Rouge - 225.766.9700
 - The Adams & Associates agency, Mobile, AL - 251.304.1178
 - The Allen Financial Group, Jackson, MS - 601.956.6656
- Toll-free number: 1.866.367.4077
- Back-up toll free number: 1-800-289-1337
- Direct dial line: 610-807-7954
- Provide impacted customers with a payment extension for a short time
- Help you if your policy has been lost or destroyed.
- For the next 30 days Guardian will also waive overnight delivery and wire transfer charges for impacted customers requesting funds, and for claims handling.
- If you are a life insurance policyholder in immediate financial need, we can provide you with an emergency loan against the cash value of your current policy to aid in your recovery process.

MetLife:

- No specific information about disability insurance, but toll-free hotline number for all lines of insurance is 1-800-METLIFE (800-638-5433)

Principle Financial:

- Toll free number: 800.986.3343
- CALL IN ORDER TO:
- Extending Payments on Your Life Insurance, Health Insurance, Pension, Mutual Funds Securities
- Receiving Payments for Your Pension, Benefits, Dividends
- Changing Your Address

Property and Casualty Insurance

- *AIG Insurance Co. Disaster Claims*
Personal: (800)562-2208
Business (877) 366-8423
- *Allstate Insurance Co. Disaster Claims*
(800) 547-8676
- *Colonial Penn Insurance Co. Disaster Claims*
(800) 523-4040
- *Hartford Casualty Insurance Co. Disaster Claims*
Personal: (800) 243-5860
Business: (800) 327-3636
- *Liberty Mutual Insurance Co. Disaster Claims*
(800) 526-1547
- *Nationwide Mutual Insurance Co. Disaster Claims*
(800) 421-3535
- *State Farm Fire & Casualty Co. Disaster Claims*
(800) 732-5246

Emergency Assistance

Red Cross National Hotline: 1-866-GET-INFO (1-866-438-4636)

Federal Emergency Management Agency (FEMA): 1-800-621-FEMA (1-800-621-3362)

Louisiana Emergency Operations: 1-800-469-4828 or 225-925-7514 ext. 7500

State Insurance Departments

Alabama Department of Insurance Consumer Help Line
800-433-3966
334-241-4141

Louisiana Department of Insurance Consumer Help Line
800-259-5300
225-342-5900

Mississippi Department of Insurance Consumer Help Line
800- 562-2957

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601-359-2453

Texas Department of Insurance Consumer Help Line
800-252-3439
800-578-4677

Georgia Department of Insurance
800-656-2298
404-656-2056

Florida Department of Insurance
800-882-3054
850-413-3131
800-342-2762 – (FL only)

Tennessee Department of Insurance
800-342-4029
615-741-2241

Arkansas Department of Insurance
800-282-9134
501-371-2600

All Insurance Companies' Toll-free Hotlines

ACE USA Clients receive individual 800 numbers or call 800 433-0385 (ACE USA/INAMAR Marine claims); 800 234-7354 (Disaster Mortgage Protection claims)

Acuity 800-242-7666

Alfa Insurance Group 888-964-2532

Alabama Municipal Insurance Corporation 866-239-AMIC

Allmerica 800-628-0250

Allstate 800-54-STORM (800-547-8676)

Allstate Floridian Insurance Company 800-54-STORM (800-547-8676)

American Bankers Insurance Company 800-245-1505

American Federation Insurance Company 800-527-3907

American General Property Insurance Company of Florida 800-321-2452

American International Group 800-433-8880 (auto & home)

American National Property & Casualty Company & Affiliates 800-333-2861

American Reliable Insurance Company 800-245-1505

American Skyline Insurance Company 888-298-5224

American States Insurance Company 888-557-5010

American Strategic Insurance 866-ASI-LOSS (274-5677)

American Superior Insurance 954-577-2202

Arch Insurance 800-817-3252

Argus Fire & Casualty Company 954-331-4722

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Armed Forces Insurance Exchange 800-828-7736
Atlantic Mutual Insurance Company 800-945-7461
Atlantic Preferred Insurance Company 800-673-4952
Auto Owners Insurance Group (Palm City) 800-783-1269
Auto Owners Insurance Group (Ft. Meyers) 800-437-2256
AXA Re Property and Casualty 800-216-3711
Bankers Insurance Company 800-765-9700
Bankers Security Insurance Company 800-765-9700
Bituminous 800-822-2905 (Florida); 800-605-0311 (Mississippi & Louisiana);
800-678-3104 (National)
Bristol West Insurance Group 800-BRISTOL
Capital Preferred 800-734-4749 or 888-388-2742
Catawba Insurance 800-711-9386
Century Surety Insurance Company 800-850-0422
CHUBB Insurance Group 800-252-4670 (800-CLAIMS-0)
Church Mutual Insurance 800-554-2642
Citizens Property Insurance Corp. 866-411-2742 (866-411-CPIC)
Cincinnati Insurance Company (call your local agent first and then
1-877-242-2544)
Clarendon National Insurance Company 800-216-3711
Clarendon Select Insurance Company 800-509-1592
CNA 877-262-2727
Colony Insurance Company 800-577-6614 ext. 1715
Companion Property & Casualty 800-649-2948
Cotton States Mutual Group 800-282-6536
CUNA Mutual 800-637-2676
Cypress 888-352-9773
EMC Insurance Companies 800-910-4988
Encompass Insurance Company 800-588-7400
Erie Insurance Group 800-367-3743
Farmers 800-435-7764
FCCI (first report of injury) 800-226-3224
Federal Mutual 888-333-4949
Federated National Insurance Company 800-420-7075
FEMA 800-621-3362 (800-621-FEMA)
Fidelity & Casualty Insurance Company 800-725-9472
Fidelity National Insurance Company 800-220-1351
Fidelity National Property and Casualty Insurance Company 800-725-9472
Fireman's Fund 888-347-3428 (888-FIREHAT)
First Floridian 800-252-4633 (800-CLAIM33) (personal); 800-238-6225
(business)
First Premium Insurance Group (Lloyd's Mobile Home) 800-432-3072
First Protective Insurance Company 877-744-5224
First Trenton 800-468-7341
Florida Family Insurance Company 888-486-4663 or 888-850-4663
Florida Farm Bureau Insurance Companies 800-330-3327

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Florida Select 888-700-0101
Florida Preferred Property Insurance Company 800-673-4952
FM Global 877-639-5677 (877-NEWLOSS)
Foremost Insurance Company 800-527-3907
GE Employers Re 866-413-8978
GEICO 800-841-3000
General Star Indemnity Company 800-624-5237
General Star National Insurance Company 800-624-5237
Georgia Casualty & Surety 800-279-8279 (claim reporting); 866-458-7506
(claim dept.)
Georgia Farm Bureau 866-842-32276
GMAC Insurance (Auto Claims) 800-468-3466
Granada Insurance Company 800-392-9966
Great American 800-221-7274
Guide One 888-748-4326
Hanover Insurance (Allmerica) 800-628-0250
Harbor Insurance Company - 800 216-3711
The Hartford - 800-243-5860
Hartford Insurance Company of the Midwest 800-637-5410 or 800-243-5860
Hartford Steam 800-HSB-LOSS
Holyoke Mutual - 800-225-2533
ICAT 866-789-4228
Industrial Risk Insurers - 860-520-7347 (Business claims)
Interstate Fire & Casualty 800-456-8458, Ext. 770
Liberty Mutual - 800-2CLAIMS (800-225-2467)
Liberty Mutual Fire Insurance Company 800-637-0757 (in state); 800-633-1833
(24 hour)
Louisiana Citizens Property Insurance Corporation 800-274-9830
Louisiana Farm Bureau 866-275-7322
Main Street America Group 877-282-3844
Mercury Insurance Group 800-987-6000
MetLife Auto & Home 800-854-6011
Mississippi Farm Bureau 866-275-7322
National Flood Insurance Program (NFIP) - 1-800-427-4661
National Insurance Company 800-239-2121
Nationwide 800-421-3535
North Pointe Insurance Company 877-878-1991
Ohio Casualty and West American Insurance Company 888-701-8727
Old Dominion Insurance Company 877-425-2467 or 800-606-7992
Omaha Property & Casualty 800-638-2592 (Flood only)
Omega Insurance Company 800 216-3711
OneBeacon 877-248-4968
Poe Financial Group 800-673-4952
Progressive Auto Insurance 800-PROGRESSIVE (766-4737)
QualSure Insurance Corp. 877-563-0150
Regency (Tower Hill) 800-216-3711

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Republic Fire & Casualty (Homeowners, Dwelling Fire, Auto & Commercial)
800-451-0286
Republic Group (Republic Fire & Casualty, Republic Underwriters Southern
Ins Co, Southern Underwriters Ins) 800-451-0286
Republic Underwriters (Commercial) 800-451-0286
RLI Insurance Company 800-444-0406
Royal & Sun Alliance 800-847-6925
SAFECO 800-332-3226
Scottsdale Insurance Company 800-423-7675
Security National Insurance Company 800-Bristol
Selective 866-455-9969
Service Insurance Company 800-780-8423
Shelter Insurance Group 800-SHELTER (800-743-5837)
Sompo Japan 800-444-6870
Southern Family Insurance Company 800-673-4952
Southern Fidelity 866-874-7342
Southern Insurance Company (Commercial) 800-451-0286
Southern Underwriters (Commercial) 800-451-0286
Southwest Business Corp. (Lloyd's Excess Flood) 800-527-0066 Ex. 7389
St. Johns Insurance Company 800-748-2030
St. Paul Insurance Companies 800-CLAIM 33 (800-252-4633) -Auto and Home
Claims; 800-STPAUL (800-787-2851) - Business Claims
St. Paul Travelers 800-CLAIM33 (800-252-4633) - Auto and Home Claims;
800-787-2851 - Business Claims; 800-356-6663 -Flood Claims
State Farm Insurance 800-SF-CLAIM (800-732-5246)
Sunshine State Insurance Company 877-329-8795
TAPCO 888-437-0373
Texas Farm Bureau 800-772-6535
Tower Hill Insurance Companies 800-216-3711 or 800-509-1592
Travelers 800-252-4633 (800-CLAIM 33) – Personal Claims; 800-238-6225 -
Business Claims;
800-356-6663 (Flood claims)
Travelers Boat & Yacht 800-772-4482
Travelers WC (first report of injury) 800-238-6225
United Fire Insurance Company 800-343-9131
United Property and Casualty Company 800-861-4370
Universal Insurance Company 888-846-7647
USAA 800-531-8222
USF&G 800-787-2851; 800-631-6478 (homeowners claim); 407-660-9000 (customer
service)
USLI 800-523-5545
Vanguard Fire & Casualty Company 888-343-5585
XL Insurance 800-688-1840
Zenith (first report of injury) 800-440-5020
Zurich Insurance Company 800-987-3373