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The Zurich Experience

Let Zurich show you what's possible.



Dealerships face many challenges to successfully compete in today's changing marketplace. Generating income, complying with federal and state regulations, satisfying and retaining customers, and protecting building, equipment and inventory from loss are among the areas in which Zurich can help provide solutions.

Why Zurich?

Zurich has been deeply rooted in the U.S. automotive industry since 1922, with the founding of the Universal Underwriters Insurance Company. We customize our offerings to your specific needs to include consultative training services, compliance resources and income development along with a

full suite of customer-centric F&I products. Together we will build a solution that helps you maximize F&I opportunities, maintain compliance and increase customer satisfaction and retention. Additional offerings include commercial insurance and risk engineering services for automotive businesses.

[Click here to jump to legal disclaimer.](#)

[Contact us](#)

Creating a brighter future together

For our customers,
our communities and our planet



Company profile

Zurich has 150 years of experience managing risk and supporting resilience for customers around the world. Founded in Switzerland in 1872, Zurich expanded to North America in 1912 to become a leading provider of commercial property-casualty insurance solutions and services in the U.S. and Canada. Today, we serve a diverse set of industries including automotive, agriculture, construction, manufacturing, technology and numerous others.

Our customers include 90% of the Fortune 500[®] as well as a diverse array of Middle Market businesses. Reflecting our purpose to create a brighter future for everyone in the communities where we live and work, Zurich aspires to be one of the most responsible and

impactful businesses in the world. We are targeting net-zero emissions by 2050 and are proud to be among the world's most sustainable insurers, as shown by the 2022 S&P Global Corporate Sustainability Assessment.¹

Marketplace leadership statement

Our strategic aspiration

We will build on our trusted brand and leadership position to serve every customer in a way that is personal, effective and uniquely Zurich.

Customer advocacy scores are 46 points higher than the business-to-business industry average in North America³

90% of the Fortune 500[®] are customers

A+/Stable rating for financial strength²

Zurich at a glance continued

Living our values

So much can go right when you're committed to meeting the risk challenges of today and tomorrow. At Zurich North America, our values guide our decisions and integrity fuels our actions. We are one team and value the diversity and potential of every individual. We embrace new ideas to exceed expectations. We deliver on our promises and stand up for what is right. We have also learned firsthand about the power of resilience. Our company's long history of navigating risk has made us optimistic about the future.

For our customers

At Zurich we collaborate with each other to put our customers first. We prioritize innovation and agility, and value simplicity and execution. Our experienced team combines F&I, risk management, underwriting, and claims acumen to help our customers find the right F&I and insurance solutions in a world that is constantly evolving.

With our colleagues

Our top-notch talent, and our diverse and inclusive culture, put us in a position of strength to serve our customers and communities. Get a glimpse of who we are.

In our communities

Supporting climate resilience, social equity and myriad nonprofit organizations are just three of the ways that Zurich North America strives to create a brighter future for people and communities in the U.S. and around the world. In addition to financial commitments, we support our employees in a wide range of volunteer services.

- Over \$15.5 million dollars raised for nonprofits since 2012⁴
- More than 211,600 hours volunteered since 2012



Zurich achievements

- We employ nearly 9,000 professionals across the U.S. and Canada
- Zurich employs worldwide approximately 60,000 employees
- Provides comprehensive solutions and insights for 25 industries
- Insures more than 215,500 customers across more than 200 countries and territories
- Achieved nearly USD 7.4 billion in operating profit in 2023
- Insure 90 percent of Fortune 500 companies

Recognition

Financial

- Industry financial strength ratings: A+/Stable A.M. Best², AA/Stable Standard & Poor's
- In 2023 Zurich made nearly USD 7.4 billion in operating profit

Awards⁵

- TIME Magazine recognized Zurich North America as one of the Top 150 Best Companies for Future Leaders 2023
- Forbes names Zurich North America to the list of Best Large Employers in 2024
- Environmental Finance names Zurich Re/insurer of the Year, 2023
- Zurich North America recognized with Achievers 50 Most Engaged Workplaces © Award
- Zurich makes Fortune's 2023 list of America's Best Employers for Women
- Bloomberg Gender Equality Index 2023 includes Zurich
- Zurich North America named to 2 of Seramount's 2022 100 Best Companies Lists
- Military Times names Zurich to Best Employers for Vets 2023
- Forbes names Zurich to Best Employers for Diversity 2023
- Forbes Best Employers for Women 2023 includes Zurich

1. "Corporate Sustainability Assessment 2022." S&P Global. February 2022.

2. Rating as of July 1, 2024. A.M. Best and Standard & Poor's financial strength rating are under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at www.ambest.com. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

3. Zurich North America Transactional Net Promoter Score (Q4 2021): 82. Insurance industry TNPS average: 36. Source: Medallia.

4. Combination of employee giving, corporate matching (supported by the Z Zurich Foundation) and Zurich North America corporate grants 2012-2023

5. Zurich North America

Consultative Training Services



Online Training

Ongoing training is important to the continued success of any dealership. Zurich's web-based automotive training platform, Zurich University, was developed to allow dealership employees the opportunity to expand their knowledge on a broad range of topics right from the office, all while working at their own pace.

Instructor-Led Training

Zurich's commitment to the development of dealership teams extends beyond the dealership with off-site and virtual classroom training opportunities. These sessions give attendees the ability to learn in a collaborative environment and return to the dealership refreshed and motivated to put their new skills and knowledge into action.

In-Store Training

Zurich's team of experienced Finance & Insurance representatives are dedicated to exceeding expectations and delivering excellent results for their customers by using a consultative approach to provide customized training and development for the dealership team. Training and service visits are scheduled, ongoing and documented.

National Training Team Solutions

Our national training team is dedicated to delivering skills-based, sales-focused training and tools for our customers. Our training covers a broad spectrum of topics and is focused on helping teams perform more effectively and drive results. Training is focused on leadership roles within the dealership.

Consultative Training Services



Zurich University

Zurich University is an online learning and development platform that provides dealership employees interactive training on a variety of topics, including F&I Sales Presentations, Objection Handling, Compliance, Harassment and Discrimination, Service Advisor Training, and more. In addition, you can access the Zurich Employee Resource Center for relevant HR information.

We are continuously updating Zurich University with new training modules in order to help keep up with changing regulations, customer buying styles, and sales and presentation skills. Through the Zurich University portal, the training can be assigned, measured and documented to ensure maximum engagement and efficiency.





Instructor-Led Training

Fixed Operations Training and Certification

Zurich's interactive and engaging fixed operations training, conducted in a virtual setting, offers both topic-specific training as well as certification programs. This training is designed for newly hired and tenured service advisors, technicians, BDC, and parts staff, experienced service, parts and tech managers, and other employees across the dealership. Packed with relevant information, this training will help develop important job skills for all dealership employees, teach strategies to help service advisors increase time and dollars per repair order and help your dealership generate additional profit.

[Find upcoming training classes >](#)

Regional F&I Training seminars

Zurich offers F&I training seminars throughout the year in each region across the country. The training is designed for dealership management and their F&I teams. Attendees build stronger sales presentation skills, discover ways to integrate technology into the sales process, broaden their knowledge of compliance and regulatory requirements, and strengthen their ability to deliver improved results and an optimal customer experience.

[See upcoming training sessions >](#)

Consultative Training Service

In-store Training

Streamlined Selling System®

Zurich's proprietary Streamlined Selling System® (SSS) is a proven F&I presentation process designed for today's research-driven buyers. SSS offers a consistent product presentation that builds value and ensures transparency and full disclosure. Dealerships that use our process find it helps maintain compliance, improve efficiency, maximize F&I profit opportunities, and increase customer satisfaction.





National Training Team Solutions

Development Training

Enhancing the skills and knowledge of your team is paramount to building and sustaining a high performance organization. Zurich's National Training Team is here to help. Our curriculum has been designed specifically for auto dealerships, and is delivered in concise training modules.

Training topics include:

- The Art and Science of First Impressions
- Verbal Judo
- Presentation Skills
- How to Motivate Teams & Reduce Turnover
- Understanding Buying & Selling Styles
- Communication Skills
- Six Step Management; the Path to Accountability
- Getting Results Through Solutions
- Focused Conversations
- Leading Through Influence Using the DiSC Assessment

Compliance resources

Zurich's suite of compliance tools and resources can help you assess and improve your compliance practices in the fast-changing, highly regulated automotive industry.



Online Compliance Training

Zurich makes available a web-based automotive compliance training program through its Zurich University platform to help dealerships comply with federal regulations. It is a measureable, cost effective solution that offers dealership personnel the convenience of completing training on a broad range of compliance topics while working at their own pace.

Legal Issues Guide

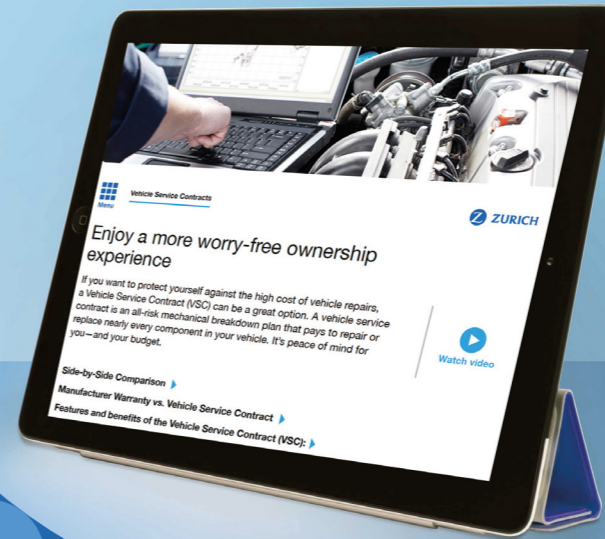
Zurich's Legal Issues Guide, authored by Hudson Cook LLP, a leading law firm in the automotive industry, is an easy to use reference guide providing guidance on a wide range of federal regulations affecting auto dealers, and complements Zurich's online compliance training program.

Transaction Review Checklist

Zurich's Deal Review Checklist was developed to promote and validate consistent product presentation and sales processes. A deal review is conducted and the checklist is completed periodically to identify performance gaps and training opportunities.

The Zurich Advantage

Zurich is committed to helping our customers succeed and continuously improve their financial results. As part of this commitment, we have focused on developing income-generation programs that can positively impact more than the F&I office.



F&I Online - Consumer resources

A Reynolds and Reynolds Survey shows that nearly 72% of consumers surveyed are not familiar with traditional F&I products.* This is a staggering number and reinforces the importance of educating your customers on the features and benefits during the online research process. Zurich F&I Online helps give customers the product education they want, whether at home, on a mobile device, or in your dealership. It integrates easily into your dealership website, and gives customers quick, easy-to-understand information through interactive digital brochures and engaging videos.

Digital retailing

Zurich can seamlessly incorporate F&I products into your online shopping and pricing tool, allowing customers seeking a virtual buying experience the ability to learn about F&I products, choose those that interest them, and even receive real-time pricing. Before the buyer even walks into the dealership, you'll know their product preferences.

Zurich integrates with digital retailing providers such as:

- Dealer.com
- Tekion
- Darwin
- Upstart
- Roadster
- And others

Zurich Online Claims

Zurich's Online Claims (ZOC) is an online claims submission tool that allows service advisors to submit F&I claims 24/7/365, receive claims authorization, communicate with the Zurich claims team, easily track the status of each claim, and request payment directly through the online tool.

* 2021, Car Buying Unfolded: A Deep Dive Into Today's Buying Behaviors and Preferences, The Reynolds and Reynolds Company.

The Zurich Advantage continued

Direct Marketing program

Zurich's innovative Direct Marketing program extends your opportunity to sell vehicle service contracts (VSCs) through various channels beyond the finance office.

This program is focused on reaching vehicle owners who did not elect to purchase at the time of sale and customers whose existing vehicle service contracts are approaching expiration. The program combines targeted marketing offers, a professional call center, and a data-driven approach to boost the adoption of vehicle protection products. It's the perfect strategy to create an additional revenue stream and keep your customers coming back to the dealership.

Menu Providers

Zurich's Streamlined Selling System[®] can be utilized with all major menu providers to deliver an engaging and effective customer experience. Zurich's rates and forms easily integrate with all major menu providers, including

- Darwin Automotive
- DocuPAD[®]
- Tekion
- and others

F&I Reporting

Zurich's web-based management reporting system integrates with most dealer management systems and features 24/7 online access, allowing you to generate reports in real-time to help you analyze the performance of your F&I office anytime, anywhere.

Polly

Polly has teamed up with Zurich to offer dealers access to a digital auto insurance platform that allows car buyers to shop for auto insurance and bind coverage at the dealership. This value-added service can be used in your sales process to save your customers money on their personal auto insurances and potentially increase F&I sales.

Profit participation



- Provide wealth building opportunities with the products written in your F&I Department
- Flexibility to deliver programs to address your specific needs and goals
- Program reviews conducted by Zurich's National Reinsurance Executives and Finance & Insurance Executives to identify trends and opportunities to help grow and manage a profitable portfolio
- A model that can help you maximize revenue

Zurich's profit participation programs allow participation in the profits of the products you sell in your F&I department, including:

- Vehicle Service Contracts
- Electric Vehicle Service Contracts
- Guaranteed Auto Protection (GAP)
- Road Hazard Tire & Wheel
- Select Protection Bundle
- Select Care
- Lease Wear and Use
- Theft Deterrent
- Paintless Dent Repair
- Environmental Protection
- Windshield Protection
- Key Replacement
- Limited Warranties
- Lifetime Warranties



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F&I products

Zurich offers a wide range of F&I products to help your dealership increase customer satisfaction and maximize profit on every vehicle sold.



CONSUMER
AFFAIRS RATING
★★★★★

F&I products

Zurich offers a wide range of F&I products to help your dealership increase customer satisfaction and maximize profit on every vehicle sold.

CONSUMER AFFAIRS RATING
★★★★★



Vehicle Service Contracts (VSC)



Tire & Wheel



Prepaid Maintenance



Guaranteed Auto Protection



E-Vehicle Service Contracts (EVC)



Select Protection



Select Care



Lease Wear And Use



Theft Deterrent



Paintless Dent Repair



Environmental Protection



Windshield Protection



Key Replacement



Select Comp Plus



Limited Warranty Programs

F&I products

Zurich offers a wide range of F&I products to help your dealership increase customer satisfaction and maximize profit on every vehicle.

CONSUMER AFFAIRS RATING
★★★★★

Tire & Wheel

Zurich's Road Hazard Tire & Wheel coverage protects customers from many of the hazards they face on the road every day. Alloy cosmetic repair can also be included. With three plans to choose from plus a quick and easy reimbursement program, this can be a great addition to your F&I portfolio.

Benefits may include:

- Designed to help generate revenue in your service department
- Low cost with a high profit margin
- High perceived value by the customer makes this product easy to sell
- Online claims submission capability



Vehicle Service Contracts (VSC)



E-Vehicle Service Contracts (EVC)



Theft Deterrent



Key Replacement



Select Comp Plus



Limited Warranty Programs



Guaranteed Auto Protection



Lease Wear And Use



Windshield Protection

F&I products

Zurich offers a wide range of F&I products to help your dealership increase customer satisfaction and maximize profit on every vehicle.

CONSUMER AFFAIRS RATING
★★★★★



Vehicle Service Contracts (VSC)



E-Vehicle Service Contracts (EVC)



Theft Deterrent



Key Replacement



Select Comp Plus



Warranty Programs



Guaranteed Auto Protection



Lease Wear And Use



Windshield Protection

Prepaid Maintenance

Zurich's prepaid maintenance contracts bring your customers back to your dealership for service. A wide selection of terms for both new and pre-owned vehicles can make it a valuable addition to your F&I portfolio.

Benefits may include:

- Increased F&I income
- Reimbursement for maintenance services performed
- Online claims submission capability
- Opportunity to retain customers for future service work

F&I products

Zurich offers a wide range of F&I products to help your dealership increase customer satisfaction and maximize profit on every vehicle.

CONSUMER AFFAIRS RATING
★★★★★



Vehicle Service Contracts (VSC)



E-Vehicle Service Contracts (EVC)



Theft Deterrent



Key Replacement



Guaranteed Auto Protection

Zurich's Guaranteed Auto Protection (GAP) program is designed to help more of your customers qualify. The comprehensive coverage plus additional profit opportunities can make this a valuable addition to your product offerings. Benefits may include:

- Increased income opportunities with the addition of GAP to your product portfolio
- High sales penetration due to GAP's low cost
- Better prospects for repeat vehicle sales since GAP eliminates negative equity



Guaranteed Auto Protection



Lease Wear And Use



Windshield Protection



Select Comp Plus



Limited Warranty Programs

F&I pro

Zurich offers a
your dealership
and maximize p

E-Vehicle Service Contracts (EVSC)

With the introduction of E-Vehicles, an EV Service Contract allows you to increase customer retention and loyalty. This comprehensive plan offers multiple terms options and is available for most new and used EVs. Benefits may include:

- Opportunity to sell EVCs from the service bay for increase sales
- Zurich incentive program at no additional cost
- Quick and accurate quotes through web-enabled rating systems
- Online claims submission capability
- Major lender approval to make financing our contracts easy



Vehicle
Contract

Guaranteed
Auto Protection



E-Vehicle Service
Contracts (EVC)



Select
Protection



Select Care



Lease Wear
And Use



Theft
Deterrent



Paintless
Dent Repair



Environmental
Protection



Windshield
Protection



Key Replacement



Select Comp Plus



Limited
Warranty
Programs

F&I products

Zurich offers a wide range of F&I products to help your dealership increase customer loyalty and maximize profit on every vehicle.

CONSUMER AFFAIRS RATING
★★★★★

Select Protection

Zurich Select Protection allows you to choose from a variety of coverage combinations to help create a plan that best suits the needs of your customers. Benefits include:

- Helps increase product penetration and build strong customer satisfaction
- Allows your technicians to be added to the service provider network so customers can keep returning to your dealership
- Coverage combinations may include Tire & Wheel, Alloy Wheel Repair, Paintless Dent Repair, Key Replacement, and Windshield Protection
- Designed for finance and lease customers



Vehicle Service Contracts (VSC)



E-Vehicle Service Contracts (EVC)



Theft Deterrent



Key Replacement



Guaranteed Auto Protection



Lease Wear And Use



Windshield Protection

F&I products

Zurich offers a wide range of F&I products to help your dealership increase customer satisfaction and maximize profit on every vehicle.

CONSUMER AFFAIRS RATING
★★★★★

Select Care

Zurich Select Care offers coverage for parts typically excluded from vehicle service contracts, maintenance agreements and manufacturer's warranties.

Benefits may include:

- Retain customers before they visit competitors
- Spend less time and money marketing to lost opportunities
- Ensure future traffic to your service department
- Influence customer re-purchase intentions



Vehicle Service Contracts (VSC)



E-Vehicle Service Contracts (EVC)



Theft Deterrent



Key Replacement



Select Comp Plus



Limited Warranty Programs



Guaranteed Auto Protection



Lease Wear And Use



Windshield Protection

F&I products

Zurich offers a wide range of F&I products to help your dealership increase customer satisfaction and maximize profit on every vehicle.

CONSUMER AFFAIRS RATING
★★★★★

Lease Wear and Use

Zurich Lease Wear and Use Protection offers coverage for leased vehicles or retail buyers with residual based financing to help protect lessees from charges assessed at lease-end (up to a stated maximum) for wear and use beyond what is considered normal. Benefits may include:

- Retain lessee customers by ensuring their vehicle lease-end experience is simple and positive, including no consumer deductible
- Capture new lease customers by diminishing their concerns regarding unexpected charges at lease-end
- Spend less time and money marketing to lost opportunities



Vehicle Service Contracts (VSC)



E-Vehicle Service Contracts (EVC)



Theft Deterrent



Key Replacement



Select Comp Plus



Warranty Programs



Guaranteed Auto Protection



Lease Wear And Use



Windshield Protection

F&I products

Zurich offers a wide range of F&I products to help your dealership increase customer satisfaction and maximize profit on every vehicle.

CONSUMER AFFAIRS RATING
★★★★★



Vehicle Service Contracts (VSC)



E-Vehicle Service Contracts (EVC)



Theft Deterrent



Key Replacement



Select Comp Plus



Limited Warranty Programs



Guaranteed Auto Protection



Lease Wear And Use



Windshield Protection

Theft Deterrent

An automotive security labeling system from Zurich may be the simplest way to protect vehicles from theft. This easy to install system can be cost effective and a great way to increase F&I profits. Benefits may include:

- Reduced out-of-pocket expenses for customers and increased customer retention
- High sales penetration opportunities
- Free merchandising support to help you advertise your vehicles including mirror danglers, windshield stickers, and more

F&I products

Zurich offers a wide range of F&I products to help your dealership increase customer satisfaction and maximize profit on every vehicle.

CONSUMER AFFAIRS RATING
★★★★★

Paintless Dent Repair

Paintless Dent Repair can help drive customers back to the dealership, potentially increasing customer retention and loyalty. They will receive a lifetime repair guarantee and will never pay out-of-pocket expenses for covered dent repairs. Benefits may include:

- Robust product offering with coverage on all panels
- No waiting period for customer claims
- High sales penetration and income opportunities due to the low cost of the service agreement
- Professional training to service department personnel



Vehicle Service Contracts (VSC)



E-Vehicle Service Contracts (EVC)



Theft Deterrent



Key Replacement



Guaranteed Auto Protection



Lease Wear And Use



Windshield Protection

Select Comp Plus

Warranty Programs

F&I products

Zurich offers a variety of products to help you grow your dealership and maximize profits.

CONSUMER AFFAIRS RATING
★★★★★

Environmental Protection

Zurich offers several environmental protection products that can help strengthen the credibility of your F&I department, expand your F&I product portfolio and increase profits.

Offerings include:

- Interior and exterior surface protection
- Rust protection
- Undercoating
- Windshield protection

Benefits may include:

- Low cost product with a high profit margin
- Increased product penetration
- Opportunity to offer customers increased protection over the factory warranties



Vehicle Service Contract



E-Vehicle Contract



Theft Deterrent



Key Replacement



Select Comp Plus



Limited Warranty Programs

Guaranteed Auto Protection

Lease Wear And Use

Windshield Protection

F&I products

Zurich offers a wide range of F&I products to help your dealership increase customer satisfaction and maximize profit on every vehicle.

CONSUMER AFFAIRS RATING
★★★★★

Windshield Protection

Zurich Shield® Windshield Protection uses Diamon-Fusion® technology designed to protect windshields from cracks, chips and scratches. Customers can protect their vehicles and it can help you maximize profits. Benefits may include:

- Low cost product with a high profit margin
- High perceived value by customers
- Professional F&I training and support for service department and sales staff
- Program specifically designed for use in the F&I office and service department



Vehicle Service Contracts (VSC)



E-Vehicle Service Contracts (EVC)



Theft Deterrent



Key Replacement



Select Comp Plus



Limited Warranty Programs



Guaranteed Auto Protection



Lease Wear And Use



Windshield Protection

F&I products

Zurich offers a wide range of F&I products to help your dealership increase customer satisfaction and maximize profit on every vehicle.

CONSUMER AFFAIRS RATING
★★★★★



Vehicle Service Contracts (VSC)



E-Vehicle Service Contracts (EVC)



Theft Deterrent



Key Replacement

Key Replacement

Help increase your F&I income by adding Zurich's Key Replacement Program to your product portfolio. You can help your customers offset both the cost of key or key remote (FOB) replacement as well as some of the inconvenience that comes with losing a key. Benefits include:

- Multiple levels of protection options available
- Reimburses alternative transportation in the event a replacement is not immediately available
- Emergency roadside service offers your customers peace of mind



Guaranteed Auto Protection



Lease Wear And Use



Windshield Protection

Select Comp Plus

Warranty Programs

F&I products

Zurich offers a wide range of F&I products to help your dealership increase customer satisfaction and maximize profit on every vehicle.

CONSUMER AFFAIRS RATING
★★★★★



Vehicle Service Contracts (VSC)



E-Vehicle Service Contracts (EVC)



Theft Deterrent



Key Replacement

Select Comp Plus

Select Comp Plus offers your customers an all-risk mechanical breakdown plan as well as coverage for parts that are typically excluded from manufacturers' warranties, maintenance contracts, and vehicle service contracts. It's a perfect combination of products that will add value to your F&I portfolio.

- Helps retain customers before they visit competitors
- Help ensure future traffic to your service department
- Builds customer retention and loyalty



Select Comp Plus



Warranty Programs



Guaranteed Auto Protection



Lease Wear And Use



Windshield Protection

F&I pro

Zurich offers a
your dealership
and maximize p



Vehicle
Contract



E-Vehicle
Contract



Theft
Deterrence



Key Replacement



Select Comp Plus



Limited
Warranty
Programs

Limited Warranty Programs

Zurich's Limited Warranty Program allows you to certify nearly every make and model of your pre-owned vehicle inventory with flexible terms and value-added benefits such as rental reimbursement, trip interruption and emergency roadside assistance. Benefits may include:

- Reduced certification expense with no enrollment fees
- Improved dealership image with advertised certified used vehicles
- Improved CSI when customer's expectations are met with thorough vehicle reconditioning
- Complete line of merchandising support materials to help you advertise your vehicles at no additional cost to you
- Service technicians can be added to the service provider network ensuring your customers can continue their relationships with your dealership

Lifetime Limited Warranties

Zurich's Lifetime Limited Warranty Programs allow you to provide coverage for new and pre-owned vehicles for as long as your customer owns the vehicle. Zurich offers products and services that can help you market your vehicles and increase your profit. Benefits may include:

- No enrollment fees
- Improved dealership image with advertised vehicles with a lifetime warranty
- Improved loyalty and customer retention when your satisfied customers returns to you for their next vehicle

Business insurance

The Unicover[®] insurance program continues Zurich's long-standing history of providing personalized and tailored insurance coverages that address the needs and exposures of franchised auto, motorcycle, powersports and RV dealerships.



Unicover[®] VII includes:

- **Commercial Property** - Building, Business Personal Property and Business Income
- **Commercial Crime**
- **Auto Dealers Coverage Form** – Auto & General Liability, Garagekeepers and Physical Damage coverage
- **Commercial Umbrella Policy**
- **Customer Compliant Defense**
- **Employment Practices and Third Party Discrimination Liability Policy**
- **Errors & Omissions (E&O)**
- **Pollution**
- **Truth in Lending Act (TILA)**

Convenient process features:

- **Online Reports of Value (ROV) System** – Report vehicle inventory value using Zurich's new online submission system
- **Electronic Policy Delivery** – Opt in to receive policy documents electronically
- **Zurich eZPay** – Pay premiums and view billing statements online

Value-added services:

- **Comprehensive analysis** of loss exposures
- **Replacement cost estimate** for buildings and equipment
- **Premises inspection** for hazard identification
- **Review of current asset protection plan**
- **Assess business income continuation needs**
- Thorough **review and analysis of existing and recommended coverages**
- **Risk-management services** to help minimize loss
- **Claims services** to help get back in business quickly

Thought leadership



Zurich’s automotive industry thought leaders are available to speak to Dealer Twenty Groups and state dealer associations. Our presenters are industry veterans and have specialized knowledge on a wide range of topics relevant to auto dealers, including business insurance, F&I, leadership, management and the employee experience. We can customize an informative presentation that addresses the specific needs of your meeting, conference, class, or event. Here is a short list of the topics we can present:

Building Wealth

- Wealth building strategies

Business Operations/Income Generation

- Compliance under the new administration
- Supply chain risks for dealers

Customer Experience

- One touch selling
- Lifetime value of customer (customer retention, loyalty)

Leadership and Employee Development

- Building a legacy
- Succession planning

Risk Mitigation

- Cyber risk management
- Employment practice liability
- Negligent entrustment
- Safety training

If you are interested in booking a Zurich thought leader, please contact your Zurich representative or Marie Knight, Head of Direct Markets Strategic Services at marie.knight@zurichna.com or 941-224-5858.

Zurich Automotive Resource Hub

For immediate access to a variety of automotive-related topics, please visit our resource hub. We offer auto dealer regulatory updates, webinars, articles, risk insights, issues of our semi-annual Dealer Principal magazine, and more.

[Discover More](#)

Additional commercial and personal lines



Zurich Agency Services, Inc. (ZAS) is a fully licensed insurance agency offering access to specialized property and casualty coverage solutions, as well as specialty markets, by offering coverage from national and regional insurance carriers. ZAS can help you secure additional coverage to help meet your needs.

Coverage offerings include but are not limited to:

Commercial lines

- Cyber Liability
- Dealer Inventory
- Daily Rental
- Excess Liability
- Flood
- Workers' Compensation

Personal lines

- High Net Worth Home and Personal Property
- Fine Art, Wine, Jewelry, Antiques and Other Collectables
- Personal Umbrella Insurance
- Private Aviation
- Personal Autos (including high performance and collector cars)

Employee benefits

- Group Dental
- Group Short- and Long-term Disability
- Group Vision
- Group Medical
- Group Whole and Term Life
- Voluntary Benefits Packages

Life insurance

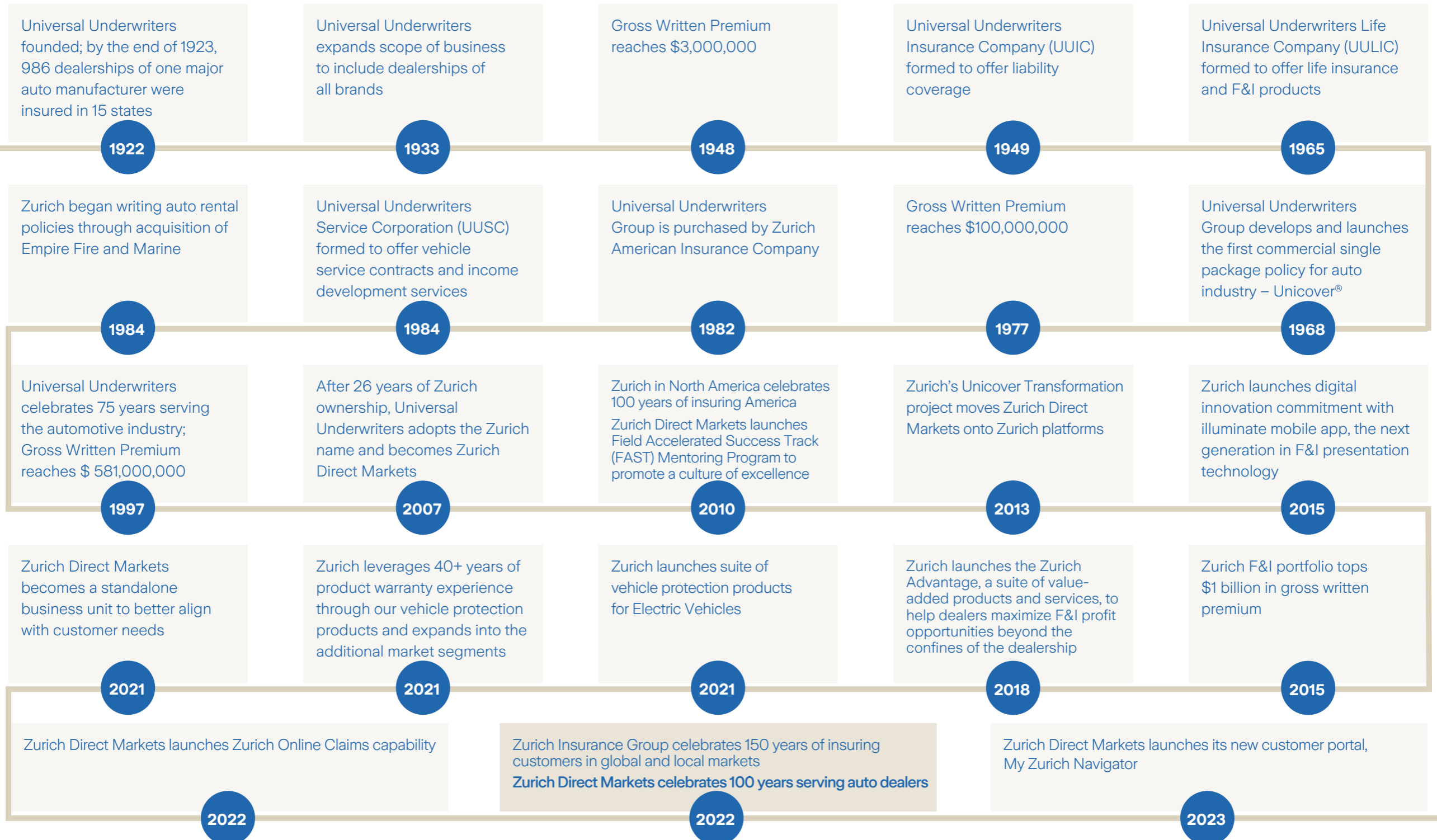
- Term Life
- Universal Life
- Whole Life

Auto dealer bonds

- Dealer
- Notary
- Lost Title
- Salesperson/Verifier
- Title Service/Vehicle Registry
- Inspection Station
- Dealer Inventory

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Zurich Automotive timeline



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