





# Introducing Zurich's Exporter Solutions digital platform


Zurich's Exporter Solutions digital platform is designed to facilitate a streamlined underwriting process and expedite the quote/bind experience for brokers appointed with us.

This automated system will allow you to move from submission to bind for qualifying Middle Market Exporter Solutions package policies in approximately 15 minutes or less.




 Home
 Product Info
 Support

ELIGIBILITY



**General criteria:**

- U.S.-based company
- No foreign entities, locations, and/or physical operations\*
- No high hazard travel\*\*


**Risk-based criteria:**

- SICs in appetite
- No international losses in the past 5 years
- <\$50,000 premium

\*No local admitted or Freedom of Services (FoS) policies

\*\*Afghanistan, Belarus, Central African Republic, Chad, Cuba, Democratic Republic of the Congo, Guinea-Bissau, Haiti, Iran, Iraq, Lebanon, Libya, Mali, Niger, Nigeria, North Korea, Pakistan, Russia, Somalia, South Sudan, Syria, Ukraine, Venezuela and Yemen

TERMS & CONDITIONS



**Policy Term:**

- 1-, 2- or 3-year terms

**Minimum premium:**

- \$2,500 (1 year)
- \$4,250 (2 years)
- \$6,000 (3 years)













**Billing:**

- Agency bill, prepaid

**Limits & Coverage:**

- Standard set of limits & coverage offered

[Terms & Conditions](#)

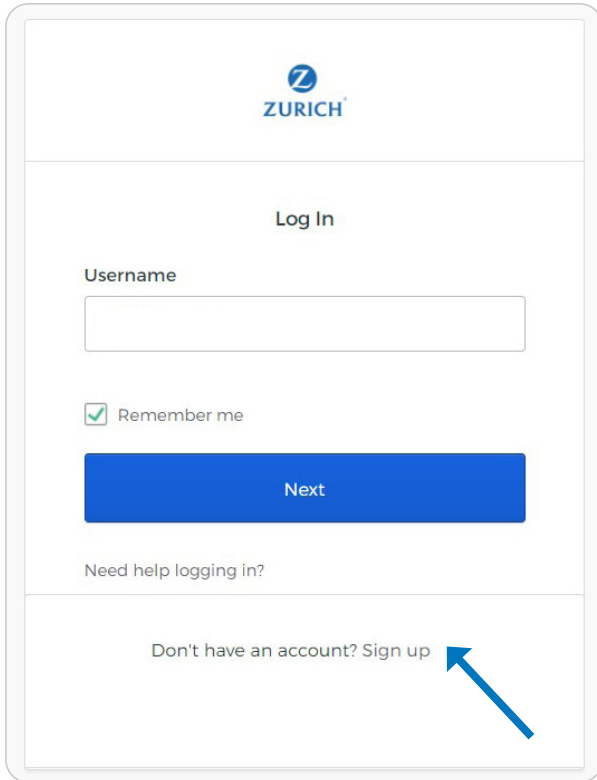
COVERAGE	LIMITS(S)	COV
 <b>General Liability</b>	 \$1,000,000 / \$2,000,000	<b>Third-party liability coverage</b> including p injury. Coverage territory is <b>foreign occu</b> U.S. policies that don't cover foreign suit
 <b>Personal Property</b>	 \$250,000	Coverage for <b>unscheduled, unreported</b> cellphones, sales samples, etc.).
 <b>Excess Auto</b>	 \$1,000,000	<b>Hired/Non-Owned Liability and Physical local compulsory insurance</b> purchased i
 <b>Voluntary International Employee Compensation</b>	 \$1,000,000	Intended for employees traveling outside <b>Voluntary International Employee Comp</b> expenses.
 <b>Business Travel Accident</b>	 \$250,000	<b>First party coverage for injury or illness t</b> personal side trips) outside of the U.S. In and complements Voluntary International
 <b>Kidnap &amp; Ransom</b>	 \$250,000	Coverage for Kidnap and Ransom for ins to premier crisis consultancy Control Ris

\*The following countries are considered Afghanistan, Algeria, Angola, Bangladesh Republic, Chad, Colombia, Cote d'Ivoire, Ecuador, Egypt, El Salvador, Guatemala, Lebanon, Libya, Madagascar, Mali, Mexico North Korea, Pakistan, Palestinian Territo Somalia, South Africa, South Sudan, Suc

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## Getting started:

You can access the platform via our [Broker Resource Center](#) on zurichna.com or by going directly to the platform: [exportersolutions.zurichna.com](https://exportersolutions.zurichna.com). Log in with your Zurich online account. (If you haven't created an account, you can sign up on either site.)



ZURICH

Log In

Username

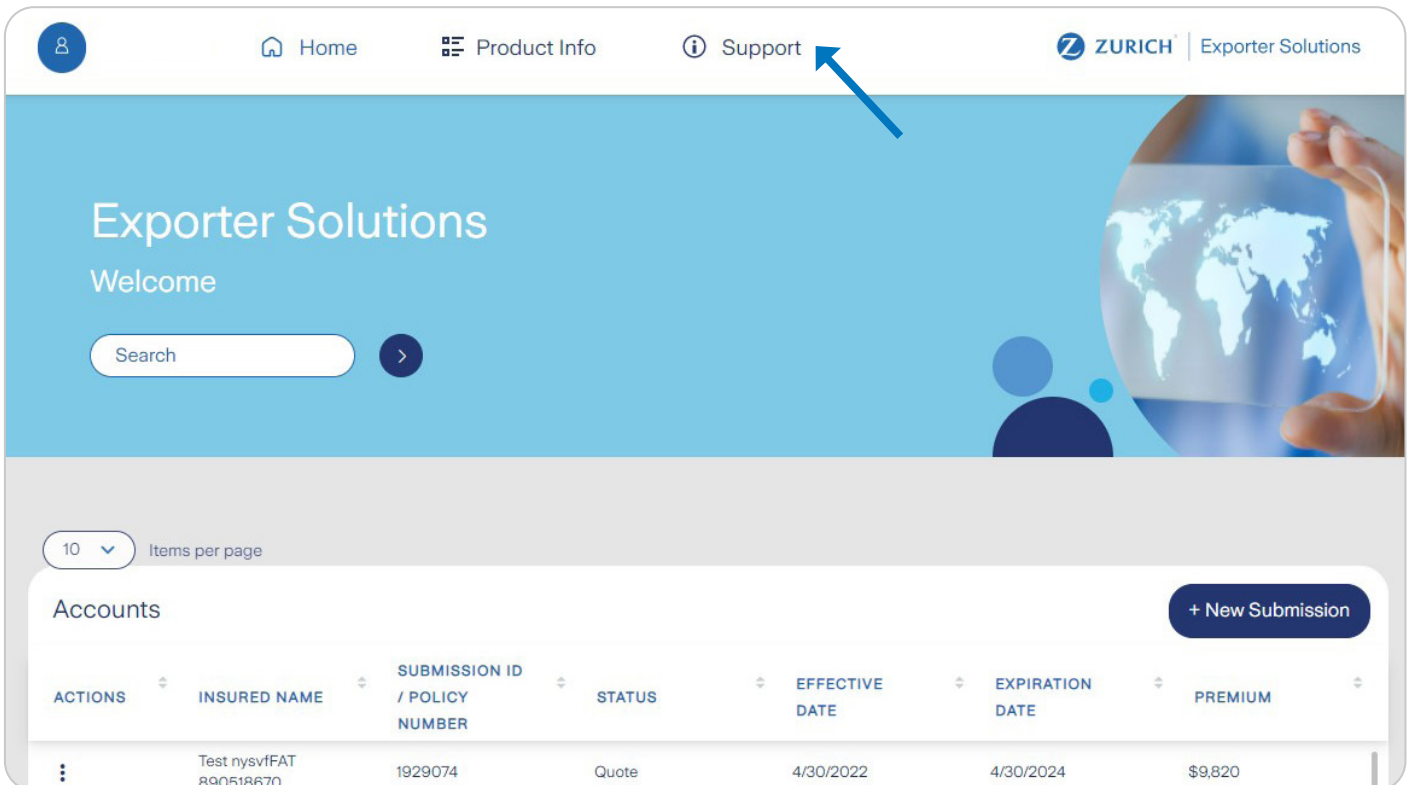
Remember me

Next

Need help logging in?

Don't have an account? Sign up

Once you've reached the platform, it will take you to the **Home** screen. You'll see a navigation bar along the top that includes your name and three more icons: **Home**, **Product Info**, and **Support**.



Home Product Info Support ZURICH | Exporter Solutions

# Exporter Solutions

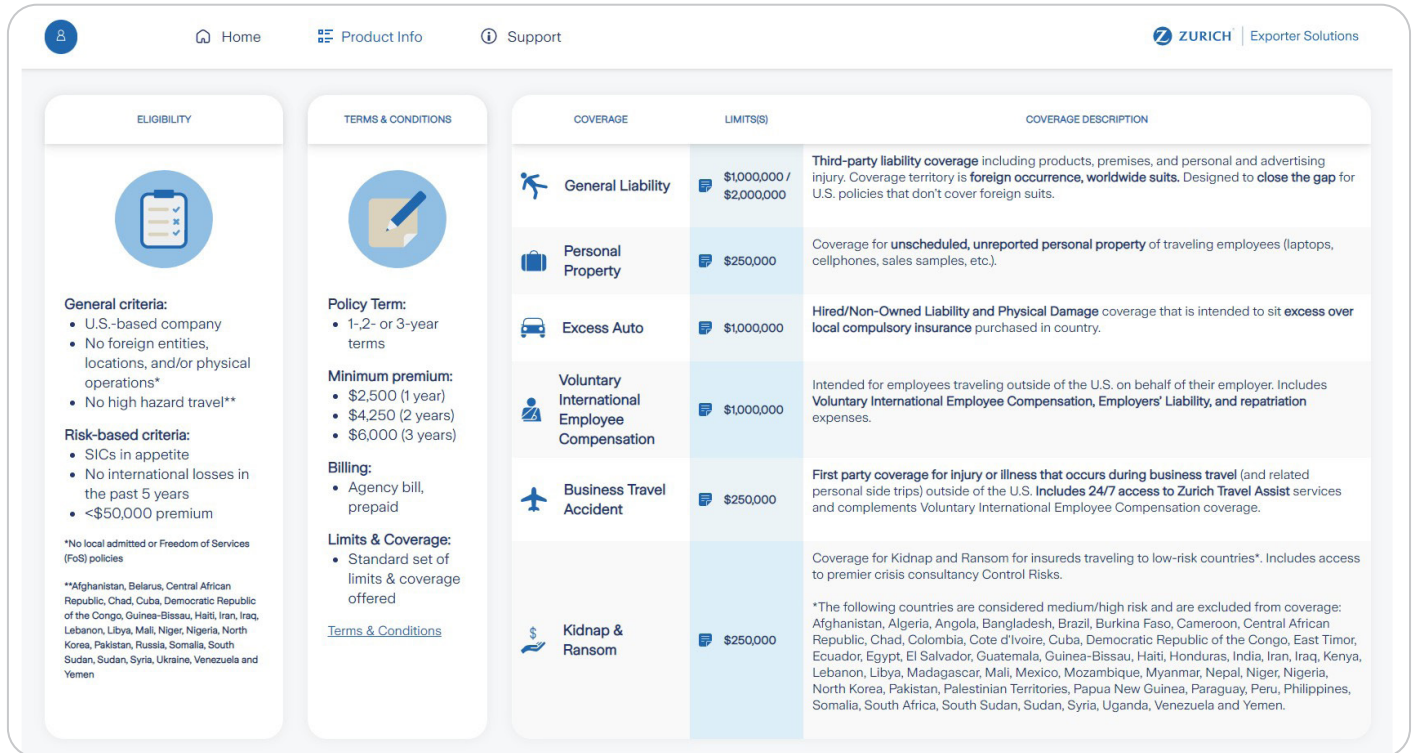
Welcome







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These icons will be available to assist you at every step of the online process:

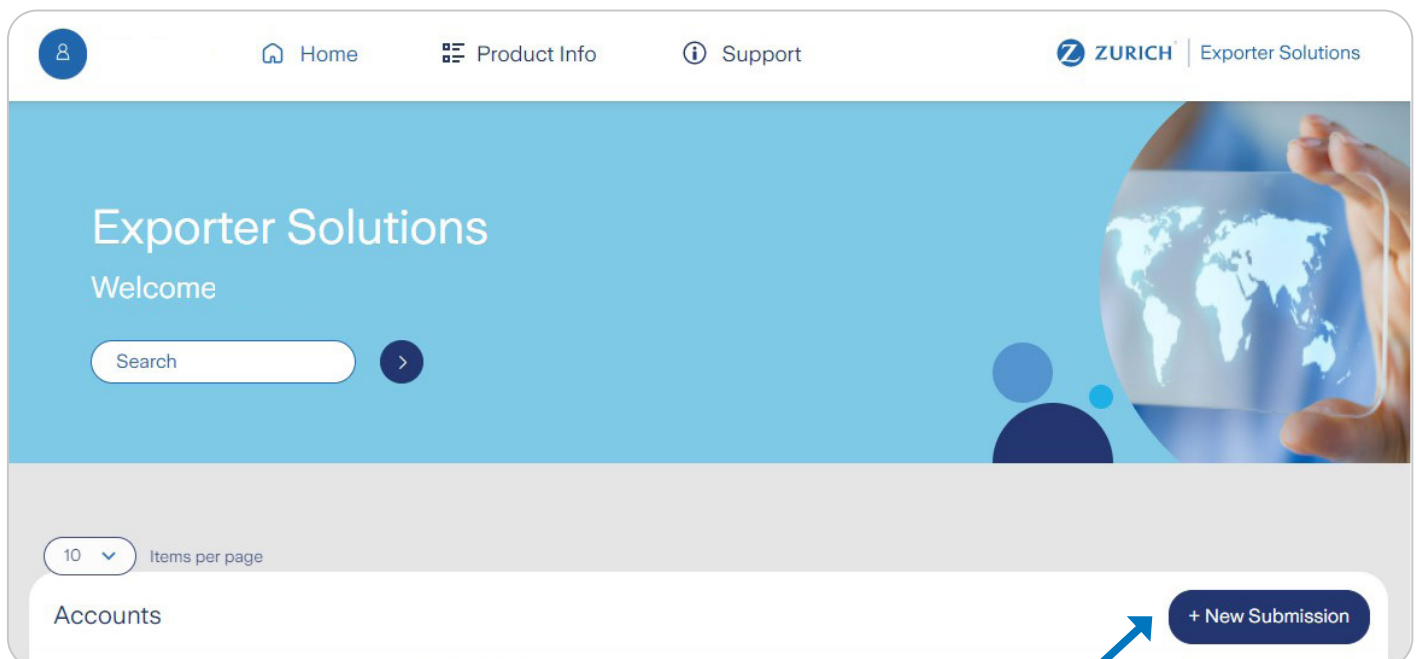
- Click on the **Home** tab at any time during your journey to return to your Dashboard. You'll notice this page also includes a list of your accounts with us.
- The **Support** tab gives you access to a helpful user guide and contact information if you need underwriting or technical assistance.
- The **Product Info** tab takes you to an overview of the Exporter Solutions product offering, including eligible risks, term options and conditions, and coverage details.

*Worth noting: We've placed "hover" icons  throughout the platform, which provide additional details you might need.*



COVERAGE	LIMITS(S)	COVERAGE DESCRIPTION
 General Liability	\$1,000,000 / \$2,000,000	<b>Third-party liability coverage</b> including products, premises, and personal and advertising injury. Coverage territory is <b>foreign occurrence, worldwide suits</b> . Designed to <b>close the gap</b> for U.S. policies that don't cover foreign suits.
 Personal Property	\$250,000	Coverage for <b>unscheduled, unreported personal property</b> of traveling employees (laptops, cellphones, sales samples, etc.).
 Excess Auto	\$1,000,000	<b>Hired/Non-Owned Liability and Physical Damage</b> coverage that is intended to sit <b>excess over local compulsory insurance</b> purchased in country.
 Voluntary International Employee Compensation	\$1,000,000	Intended for employees traveling outside of the U.S. on behalf of their employer. Includes <b>Voluntary International Employee Compensation, Employers' Liability, and repatriation</b> expenses.
 Business Travel Accident	\$250,000	<b>First party coverage for injury or illness that occurs during business travel</b> (and related personal side trips) outside of the U.S. <b>Includes 24/7 access to Zurich Travel Assist</b> services and complements Voluntary International Employee Compensation coverage.
 Kidnap & Ransom	\$250,000	Coverage for Kidnap and Ransom for insureds traveling to low-risk countries*. Includes access to premier crisis consultancy Control Risks.  *The following countries are considered medium/high risk and are excluded from coverage: Afghanistan, Algeria, Angola, Bangladesh, Brazil, Burkina Faso, Cameroon, Central African Republic, Chad, Colombia, Cote d'Ivoire, Cuba, Democratic Republic of the Congo, East Timor, Ecuador, Egypt, El Salvador, Guatemala, Guinea-Bissau, Haiti, Honduras, India, Iran, Iraq, Kenya, Lebanon, Libya, Madagascar, Mali, Mexico, Mozambique, Myanmar, Nepal, Niger, Nigeria, North Korea, Pakistan, Palestinian Territories, Papua New Guinea, Paraguay, Peru, Philippines, Somalia, South Africa, South Sudan, Sudan, Syria, Uganda, Venezuela and Yemen.

Ready to get started? Just click on the **New Submission** button on the **Home** screen!



## Introductions, please: Submissions

The first step in the process is the **Submission Information page**, where you'll enter details about coverage dates, the Insured (name and address) and your brokerage/agency and licensed producer email address.

As you begin to enter the Insured name, you'll notice a drop-down appears with smart search results offering potential matches based on Dun & Bradstreet information. If you select a matching result, the address and SIC code will auto-populate in the platform. Further, we've auto-populated your firm based on your user profile with Zurich.

Worth noting: "Submission Information" is the first of the six-step process. While you're completing a section, the respective tab will be blue.

The screenshot shows the 'Submission Information' page in the Zurich Exporter Solutions system. The page has a navigation bar at the top with 'Home', 'Product Info', and 'Support' links, and the Zurich logo. Below the navigation bar, the title 'Submission Information' is displayed. A progress bar shows six steps: 'Submission' (highlighted in blue), 'Eligibility', 'Exposure', 'Indication', 'Quote', and 'Issue'. Below the progress bar, a note states '\* Indicates required field.' The form is divided into two main sections: 'Insured Information' and 'Broker Information'. The 'Insured Information' section includes fields for 'Effective Date' (4/30/2022), 'Insured Name', 'Street Address', 'Suite, Apt. (optional)', 'City', 'State' (a dropdown menu), and 'Zip Code'. The 'Broker Information' section includes fields for 'Brokerage Firm / Agency', 'Individual Licensed Producer, First and Last Name', and a radio button for 'Is this Quote net of Commission?' with 'Yes' and 'No' options. At the bottom of the form, there are four buttons: 'Back', 'Cancel', 'Save', and 'Continue'.

When you complete a section, the tab turns green.

The screenshot shows the 'Eligibility' page in the Zurich Exporter Solutions system. The page has a navigation bar at the top with 'Home', 'Product Info', and 'Support' links, and the Zurich logo. Below the navigation bar, the title 'Eligibility' is displayed. A progress bar shows six steps: 'Submission', 'Eligibility' (highlighted in green), 'Exposure', 'Indication', 'Quote', and 'Issue'.

Please note, you cannot skip steps. Each section must be completed in order. However, you can travel to previous pages if you need to.

When you've completed the Submission Information, click the **Continue** button on the lower right. (This is what you'll do on succeeding pages, too.)

## Eligibility tab

The **Eligibility** page helps identify if your client will qualify for the automated platform. The insured's predominant SIC code will be auto populated with Dun & Bradstreet information corresponding to the customer's name. A series of questions determining eligibility follow, and some may trigger follow-up questions.

All questions on this page must be answered before you can continue.

The screenshot shows the 'Eligibility' tab in a web application. The page title is 'Eligibility' and the breadcrumb trail is 'Submission > Eligibility > Exposure > Indication > Quote > Issue'. The 'Eligibility' tab is active. Below the breadcrumb is a 'Questionnaire' section with the following questions and options:

- \* What is the Predominant SIC Code describing the insured's business?
- \* Does the insured have any legal entities and/or physical operations and/or locations outside of the US?  Yes  No
- \* Will the insured travel to any high hazard destinations?  Yes  No
- \* Has the insured had any international claims or losses in the past 5 years?  Yes  No
- \* Will the insured's business activity include any exposure (such as, but not limited to, employee travel and/or destination of any insured product or service) which is located in a country subject to comprehensive sanctions?  Yes  No
- \* Will the insured's business activity include any exposure (such as, but not limited to, employee travel and/or destination of any insured product or service) which is located in a country subject to targeted sanctions?  Yes  No
- \* Will the insured's business activity include any "goods or services" which present an elevated sanctions risk?  Yes  No

At the bottom of the page are four buttons: '< Back', 'Cancel', 'Save', and 'Continue >'.

*Worth noting: If the submission is deemed ineligible for the platform, it will be directed immediately via email to a Zurich underwriter, who will contact you within one business day in order to obtain any additional information required to underwrite the submission through our standard process.*

## Exposure tab

The information you provide on the **Exposure** page will be used to rate and provide an indication for coverage. All questions on this page must be answered before you can continue. If no exposure exists, just enter 0 where relevant.

The screenshot shows the 'Exposure' tab in a web application. The page title is 'Exposure' and the breadcrumb trail is 'Submission > Eligibility > Exposure > Indication > Quote > Issue'. The 'Exposure' tab is active. Below the breadcrumb is a form with the following fields:



- If no Exposure exists, please enter 0.
- \* International Sales Revenue (USD)
- \* Number of International Trips
- \* Predominant Nature of Business Travel
- \* Number of Employees Traveling Internationally
- \* Number of International Hired Autos

At the bottom of the page are four buttons: '< Back', 'Cancel', 'Save', and 'Continue >'.

*Worth noting: When business travel is an exposure, "trip count" is defined as the number of employees per trip. For example, 1 trip to Mexico with 2 employees would equal 2 trips.*


















## Indication tab


The **Indication** page provides an overview of the coverages offered and pricing for 1-, 2-, and 3-year policy terms. To assist you, hover icons  provide coverage descriptions, and a base form icon  lets you preview the base coverage form that will be attached to your quote and, ultimately, the policy upon binding.

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### Indication

Submission
Eligibility
Exposure
Indication
Quote
Issue

COVERAGES	BASE FORM	LIMITS 	1 YEAR 04/16/22 - 04/16/23	2 YEAR  04/16/22 - 04/16/24	3 YEAR  04/16/22 - 04/16/25
 General Liability		\$1,000,000 / \$2,000,000	\$10,000	\$1,685	\$2,370
 Personal Property		\$250,000	\$250	\$410	\$570
 Excess Auto		\$1,000,000	\$250	\$410	\$570
 Voluntary International Employee Compensation		\$1,000,000	\$500	\$835	\$1,170
 Business Travel Accident		\$250,000	\$250	\$410	\$570
 Kidnap & Ransom		\$250,000	\$250	\$500	\$750
<b>Total Premium</b>			<b>\$2,500</b>	<b>\$4,250</b>	<b>\$6,000</b>

 This indication is **not** a quote and cannot be bound. If you wish to proceed, please select **Continue** to create and view the Proposal and Specimen Policy. Commission % = 0% Billing Type: Agency Bill

Choose Policy Term
Choose Policy Term
Recommended

**Indication Not Taken**  
Cancel and select reason not taken

For customized limits or coverage, please contact us at [exportersolutions@zurichna.com](mailto:exportersolutions@zurichna.com).

Back
Cancel
Save
Continue

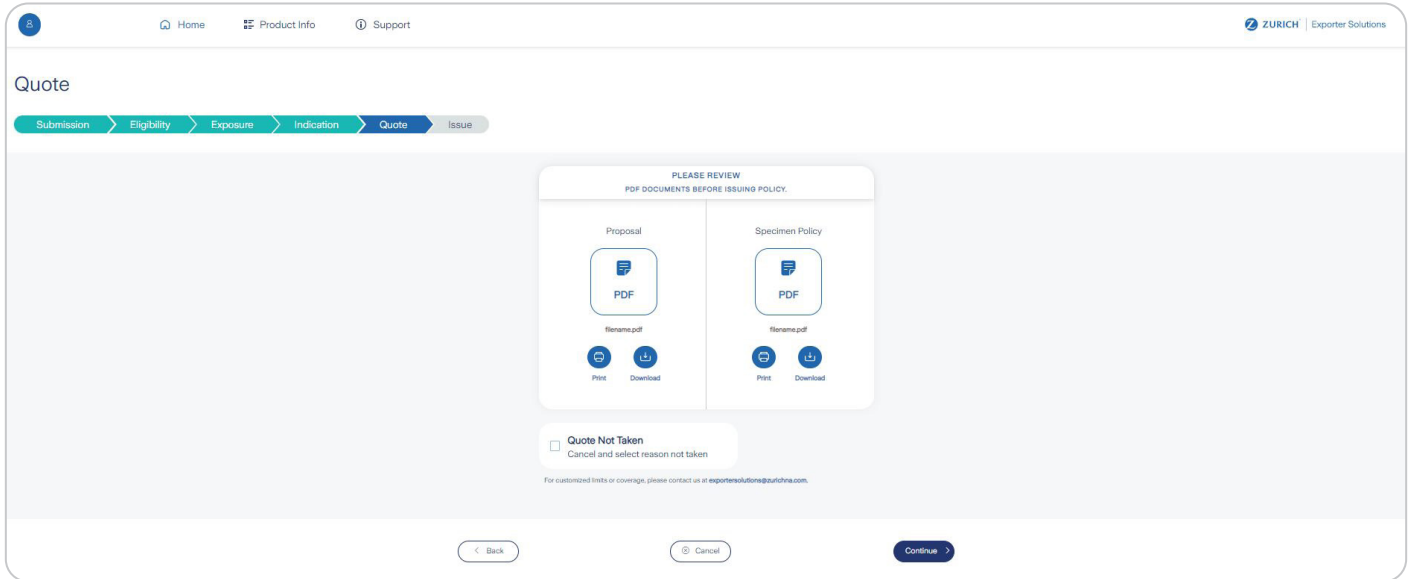
*Note: If you decide to cancel your request at this point, check the box at the bottom, **Indication Not Taken**, then check the box that reflects the reason. (There's an **Other** option, where you can submit an explanation if the existing options do not apply.) Then return to the **Home** screen.*

*Worth noting: The 2- and 3-year policy term options provide a convenient and cost-efficient multi-year policy structure with all premium charged upfront, which means no more annual processing or paperwork! Our multi-year policy premium reflects an expense adjustment related to the ease of doing business.*



## Quote tab

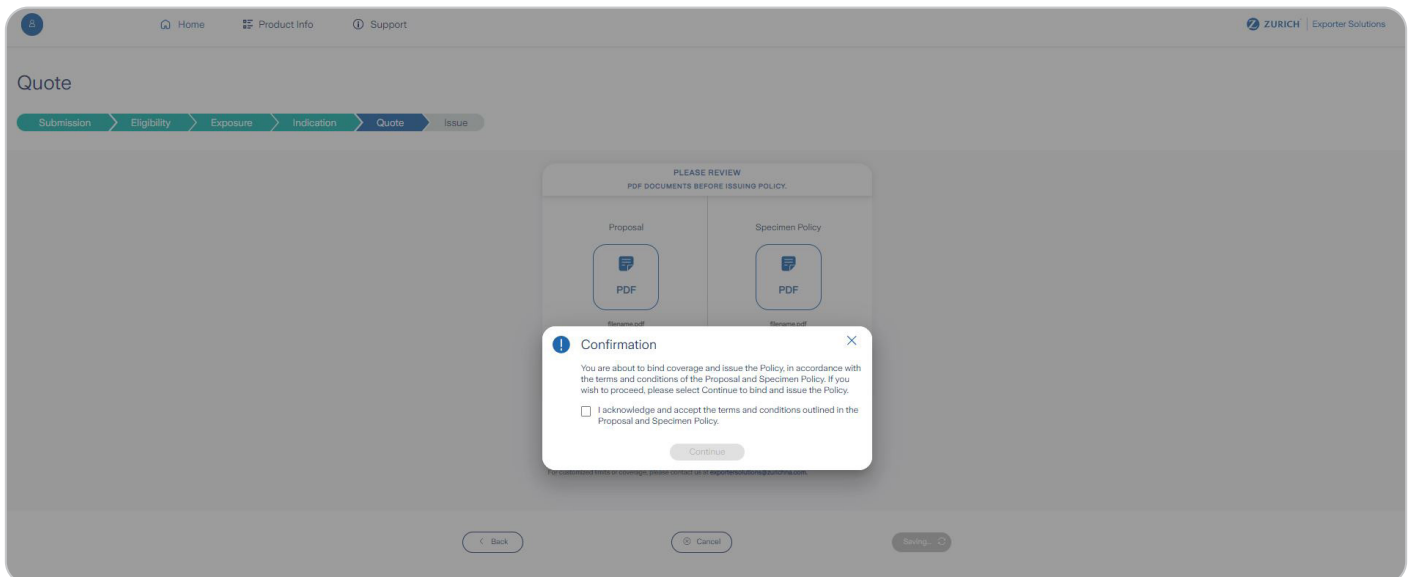
Voila! Pdfs of a proposal and specimen policy are ready for you to view, print and/or download.



*Note: You must review both pdfs before Zurich can issue the policy.*

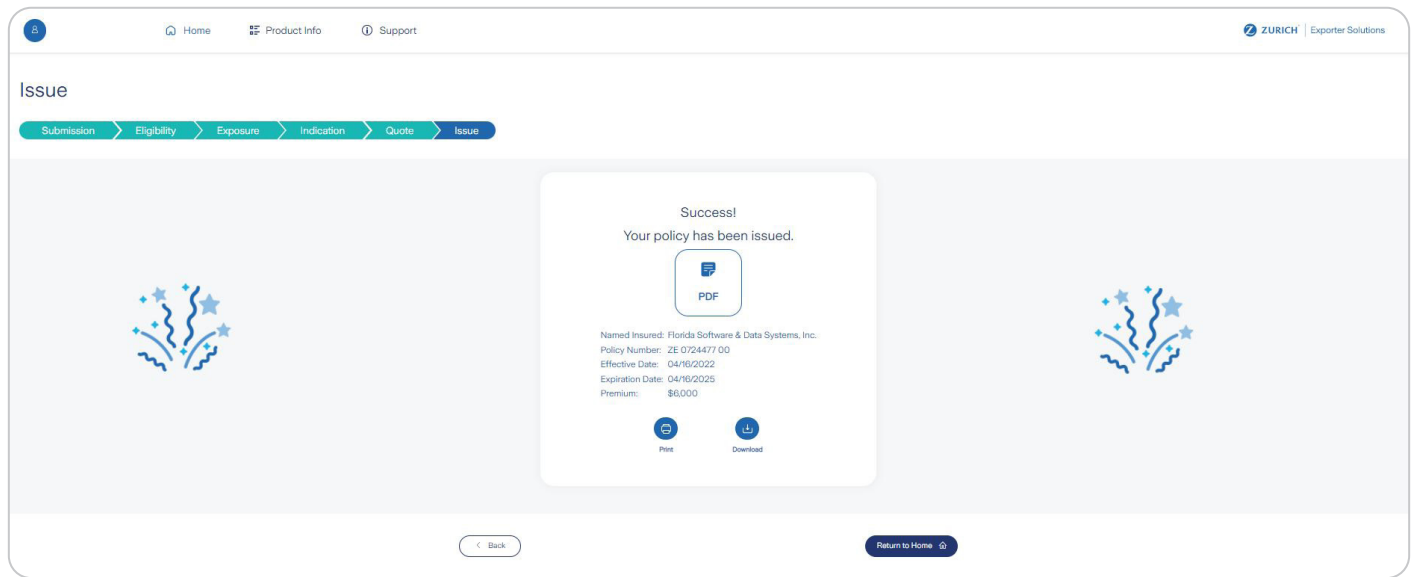
If you decide to place the business elsewhere, check the box at the bottom, “Quote Not Taken” and check the box that reflects your reason. (There’s also an “Other” option where you can submit an explanation other than those offered.) Then return to the Home screen.

If you are ready to bind the coverage, click the **Continue** button: A Confirmation box will pop up with a box for you to check.



## Issue tab

Your policy has been issued! You can view, print, or download the policy directly from this screen. Once finished, you can navigate back to the **Home** page by clicking the **Return Home** button.



## When further review is needed

At some points during the process, a submission may hit a snag, such as when a producer's license is not recognized; coverage requested is not within our appetite; or compliance issues are triggered by sanction questions responses. When these events occur, you will receive clear communication to assist you and help resolve the issue(s).

And of course, at any point in the process, don't hesitate to contact us for assistance. We are grateful for your interest in and support of Zurich.

### Underwriting Support

For underwriting support, or if you have questions regarding customized limits, price, or coverage, please contact: [exportersolutions@zurichna.com](mailto:exportersolutions@zurichna.com)

### Technical Support

For technical support, please contact our:

### Application Support Center

(800) 462-5541

[usz.application.support.center@zurichna.com](mailto:usz.application.support.center@zurichna.com)

7 a.m.-6 p.m. (CT) Mon-Fri



Zurich 1299 Zurich Way, Schaumburg, IL 60196-1056 800 382-2150 [www.zurichna.com](http://www.zurichna.com)

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