



International Solutions – Middle Market

Insurance packages that grow with
you, wherever opportunity takes you



Many middle market companies are expanding their global footprint to take advantage of emerging and established markets. Yet most domestic insurance policies do not adequately address international risks, potentially leaving companies exposed.

Wherever you are in your international journey, Zurich can help. Our Exporter Solutions and Zurich Envoy™ packages help middle market businesses mitigate these risks so they can grow more confidently in international markets.

According to a survey of Zurich customers:¹

76%

face risks associated with conducting business abroad including employees traveling outside the U.S.

83%

of risk decision makers indicated that their company has multiple international exposures.

Overview

Exporter Solutions is designed for domestic companies moving into the global arena, with a convenient, cost-efficient multi-year policy.

Zurich Envoy™ is designed for companies with robust international exposures, with more than 30 coverage options that can be tailored for your changing insurance needs.

	Exporter Solutions	Zurich Envoy™
Designed for companies with	<ul style="list-style-type: none"> No foreign legal entities or physical operations Incidental international exposures such as shipping products overseas or traveling abroad 	<ul style="list-style-type: none"> Foreign legal entities, permanent employees and physical premises
Program structure	<ul style="list-style-type: none"> A convenient, cost-efficient multi-year policy structure (up to three years) with a single invoice for the full policy term, which means no more annual processing or paperwork Our multi-year policies include the incentive of a premium adjustment (1 – 3 year terms are available with premium adjustments). 	<ul style="list-style-type: none"> Option to use a Controlled Master Program, with the master policy issued in the U.S. and local admitted policies, to help ensure consistent standards of protection and service

Do you know your international exposures?

The risks of doing business abroad aren't limited to large multi-national enterprises. Any company may be at risk, regardless of size, if their operations include:



Online transactions that cross national boundaries



Employees traveling for work outside of their country of domicile.



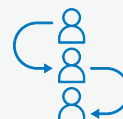
Importing/exporting goods



Using vehicles outside the U.S.



Working with third-party manufacturers, vendors or customers outside of the U.S.



Supply Chains that include non-U.S. companies

Why Zurich?

Zurich is among the few truly global insurers and has underwritten global insurance programs for almost 50 years. We are known for our technical acumen, ensuring you have the right coverages to recover from a loss event anywhere in the world – backed by our leadership position in service, claims and compliance.

- One of the industry's largest global networks
- A dedicated, 75-person international servicing team
- A globally consistent, uniform Claims experience
- Expertise in navigating foreign licensing and premium requirements
- Regionally-based international underwriting teams

...and the financial strength of a global leader

- A.M. Best: A+/stable, Standard & Poor's: AA/stable.²

Tap into Zurich's Global Risk Services

Zurich Travel Assist®

Available 24 hours a day, 365 days per year, anywhere in the world

Global travelers can face unpredictable circumstances. That's why Zurich Travel Assist (ZTA) provides specialized services in medical, legal, information, security or personal assistance and can offer an interpreter on your behalf – any time of the day, every day of the year.

Case Study: Slip and Fall

After slipping on ice at a Swiss train station, a business traveler was diagnosed with a broken leg requiring immediate surgery. The traveler's family contacted ZTA, which:

- Was in regular contact with both the provider and patient to ensure the highest level of care.
- Arranged for repatriation back to the U.S., including airline travel for him and a colleague as well as ground transportation and airport assistance.
- Contacted his family and guaranteed that all medical and evacuation expenses would be handled.

ZTA is administered by, the Zurich-owned assistance network, [World Travel Protection Canada Inc. \(WTP\)](#), a global authority on keeping customers safe. WTP has more than 200 staff globally, handling over 45,000 cases and more than 775,000 calls annually.

Travel Assist at your fingertips

An app for the traveler

- Pre-trip and geo-location-based travel alerts
- Country-specific details
- Emergency button

A portal for the risk manager

- Updates on emerging risks, allowing you to create "High Risk" or "No Travel" zones
- Geofencing for assistance and security services
- COVID-19 risk dashboard



Zurich customers also have access to:

Unique Digital Tools including:

- [Crisis24](#) alerts about high-risk events
- [Zurich GPS](#), a comprehensive tax and regulatory information tool

Control Risks

- Access to this premier crisis consultancy via Zurich's Kidnap & Ransom coverage

Coverages Your Zurich team will work with you to identify the right risk solution for your needs	Exporter Solutions Standard coverage	Zurich Envoy™
General Liability Third-party coverage including products, premises, and personal and advertising injury. Designed to close the gap for U.S. policies that don't cover foreign suits.	<ul style="list-style-type: none"> • \$1,000,000 – Occurrence limit • \$2,000,000 – Aggregate Products/ Completed Ops limit • \$1,000,000 – Personal and Advertising Injury limit • \$1,000,000 – Premises Rented to You • \$2,000,000 – General Aggregate • \$50,000 – Medical Expense limit 	<ul style="list-style-type: none"> • Up to \$10 million
Excess Auto Hired/Non-Owned Auto Liability coverage designed to sit excess over local compulsory insurance purchased in country.	<ul style="list-style-type: none"> • \$1,000,000 – Limit of Liability (per accident) • \$50,000 – Medical Payments • \$50,000 – Hired or Non-Owned Physical Damage 	
Voluntary International Employee Compensation & Employers' Liability³ Intended for employees travelling outside of the U.S. on behalf of their employer. Includes Workers' Compensation, Employers' Liability, and relocation and repatriation expenses.	<ul style="list-style-type: none"> • \$1,000,000 – Employers Liability limits • \$1,000,000 – Repatriation Expense 	
Property*	<ul style="list-style-type: none"> • Includes personal property of traveling employees such laptops and sales samples. 	<ul style="list-style-type: none"> • Can include your Buildings, Business Personal Property and Business Income and Extra Expense.
Business Travel Accident coverage with Zurich Travel Assist^{®*} First party coverage for injury or illness that occurs during business travel (and related personal side trips) outside of the U.S.; complements VIEC.	<ul style="list-style-type: none"> • \$250,000 – Accidental Death and Dismemberment (higher limits available) • \$100,000 – Medical Evacuation • \$100,000 – Medical Repatriation • Up to \$100,000 – Accidental Medical and Illness Benefit 	
Kidnap & Ransom* Coverage for ransom in transit and resulting expenses, with access to premier crisis consultancy Control Risks.	<ul style="list-style-type: none"> • \$250,000 	<ul style="list-style-type: none"> • Up to \$5 million

*Optional based on customer needs

Zurich appointed brokers can now quote and bind Exporter Solutions packages online through <https://exportersolutions.zurichna.com>. Email exportersolutions@zurichna.com for access.



1. Survey of Zurich North America customers. June 2018.
2. Rating as of September 21, 2021. 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. Foreign Voluntary Workers' Compensation/Employers' Liability (FVWC/EL) is equivalent to Zurich's Voluntary International Employee Compensation and Employers' Liability (VIEC&EL). Neither FVWC/EL nor VIEC&EL is a statutory workers' compensation policy, and it is not intended to replace or satisfy an insured's obligation to obtain any required statutory workers' compensation policy for its employees. Please read policy terms and conditions for a complete understanding of our VIEC&EL coverage.

Zurich

1299 Zurich Way, Schaumburg, IL 60196-1056
 800 382-2150 www.zurichna.com

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service regarding any type of insurance product underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states.

Insurance coverages, including Zurich Envoy®, are underwritten by individual member companies of Zurich in North America. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

Zurich Travel Assist is a travel assistance program administered by World Travel Protection Canada Inc. World Travel Protection is a member company of Zurich Insurance Group and operates as a third-party travel insurance administrator for insurance companies. Insurance coverages are underwritten by individual member companies of Zurich in North America.

© 2022 Zurich American Insurance Company. All rights reserved.

A1-P0189763-A (04/22) P0189763

