

Insurance solutions for manufacturing U.S. Middle Market



Property

- Broad definition of real and personal property.
- Real property does not exclude insureds interest in underground pipes, flues, drains and other permanent structures.
- Personal property includes personal property of others and computer systems.
- Equipment breakdown coverage included with no sub-limit.
- Ordinance or law applies to all covered property and time element loss, not just buildings
- Better Green™ – coverage to rebuild to same or higher green standard automatically included via sublimit after a covered loss
- Loss of Utilities includes overhead lines
- BI additional coverages Ingress/Egress and/or Civil Authority can include flood and earthquake for covered locations
- Natural catastrophe limits and deductibles are scheduled on declaration page and not subject to revision at time of loss

General Liability

General Liability Industry specific endorsements providing 25 enhancements to coverage such as:

- Broad Form Named Insured and Newly Acquired Entities for any organizations
- Automatic Additional Insureds
- Automatic Waiver of Subrogation and Primary Non-Contributory conditions
- Bodily Injury includes mental anguish, mental injury, shock, fright or death
- Incidental medical services, Good Samaritan Acts and Co-Employee extensions

All perils included for property damage to Premises Rented to You Broadened contractual liability

Auto

- Broadening coverage endorsement that adds 23 extensions in one form

Umbrella

- Additional limits protecting against catastrophic claims beyond primary coverage

Workers' Compensation

- Level and variable dividend options available
- Loss sensitive programs available
- Pay-as-you-go payroll options

Manufacturers' E&O

- Covers manufacturing mistakes or negligent service resulting in third-party financial loss not covered under traditional General Liability coverage

International

- One of the industry's largest networks, providing coverage in 210 countries and territories
- Regionally-based international underwriting teams with expertise in navigating foreign legal, licensing and tax requirements
- A dedicated, 75-person servicing team for international programs
- Uniform Claims handling globally with a U.S.-based International Claims Coordinator acting as a single point of contact

Claims

- 24/7 Award-winning, Zurich-owned Customer Care Center¹
- Concierge Customer Service Executive, dedicated resource for all claims and related inquiries
- Access to digital programs that provide a transparent claim process
- Knowledgeable and reliable claims staff with industry-specific expertise
- When utilized, integrated medical management program yields a 63% reduction in medical bill costs, on average²

Risk Engineering

- Dedicated Risk Engineering Services Coordinator
- Zurich Resilience Solutions of industry tailored services to address the most frequent and severe risks:
 - Cyber risk assessment including insights and guidance to better understand, manage and mitigate cyber risk
 - Ergonomic review including wearable technology
 - Industrial hygiene evaluation
 - Machine guarding evaluation
 - Access to Safety Source's complete on-line video library
 - Infrared thermography
 - Fleet program review & telematics implementation assistance
 - Water intrusion and leak detection evaluation
 - Safety calendar

- Risk Engineering Claims Analysis tool
- Disruptive event response and workplace violence training

Services and Resources

- Premium installment plans available
- Premium audit services



Future of Risk
knowledge hub



1. Top Mid-size Contact Center as recognized by Contact Center World in 2021 / 2. Zurich North America Claims Finance 2021

Our commitment



Focus on customers

We continue our transformation to become a truly customer-led company.



Simplify

We work to simplify our business and operations to make better use of our resources.



Innovate

We adapt to continue to meet and exceed customers' expectations and needs.

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