

Insurance solutions for Cultural Institutions

U.S. Middle Market



Property

- Real property does not exclude insureds interest in underground pipes, flues, drains and foundations of buildings, machinery or boilers
- Broad Personal Property definition which includes personal property of others, directors, officers, and employees
- Better Green™ coverage, to rebuild to same or higher green standard, automatically included via sublimit after a covered loss
- Worldwide Mobile Communication Property
- Ordinance or Law coverage applies to all covered property and time element loss, not just buildings
- Flexible Extended Period of Indemnity options
- Tailored valuation provisions with no coinsurance contract

Casualty

General Liability

- Broad Named Insured includes partnerships, Joint Ventures and LLCs

- Automatic Blanket Additional Insured coverage
- Automatic Waiver of Right of Subrogation and primary non-contributory wording

Workers' Compensation

Level and variable dividend options, loss-sensitive deductible programs, and flexible payroll reporting options are available

Auto

Broadening coverage endorsement adds 23 extensions in one form

Umbrella

Additional liability protection with Zurich's True Coverage A "follow form" Umbrella contract

Cyber

Middle Market admitted policy provides a holistic approach, combining insurance, dedicated breach response services and Risk Engineering

International

- Coverage options that can grow as your business expands to new areas
- One of the industry's largest networks, providing coverage in 200+ countries and territories
- Regionally based International Underwriting teams with expertise in navigating foreign legal, licensing and tax requirements
- Uniform claims handling globally with U.S.-based International Claims

Key Coverages

- Zurich Business Travel Solution with broad coverage for medical care, repatriation, AD&D, loss of personal property and more
- Kidnap & Ransom coverage with up to \$5 million in limits and access to a premier crisis consultancy



Zurich Summit Package

Claims

- 24/7 Award-winning, Zurich-owned Customer Care Center¹
- Concierge Customer Service Executive, dedicated resource for all claims and related inquires
- 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
- Services can include:
 - Disruptive event response and workplace violence training
 - Water intrusion evaluation and Zurich ACURE water mitigation program
 - Ergonomic assessment services
 - Slip, trip and fall assessment using Tribometry
 - Fleet program review and Telematics Implementation Assistance
 - Cyber risk assessment
 - Digital tools
 - Natural hazard risk assessment

Services and Resources

My Zurich Portal provides valuable risk and financial insights into your program, including:

- Risk assessment data
- Natural CAT information
- Claims history and status
- Risk scenarios
- Policy and endorsement issuance



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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