

Insurance solutions for commercial real estate

U.S. Middle Market



Property

- Down-zoning for non-conforming property to bring it to code after a covered loss
- Better Green™ - coverage to rebuild to same or higher green standard automatically included via sublimit after a covered loss
- Increased tax assessment after a covered loss
- Ordinance or law applies to all covered property and time element loss, not just buildings
- Tenant relocation and replacement expense after a covered loss, including advertising costs
- Equipment breakdown coverage included with no sub-limit

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 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

Automatic Blanket Additional Insureds status for vendors, lessees of premises, managers, lessors or governmental entities where required by written contract

Auto

Broadening coverage endorsement that adds 23 extensions in one form that includes:

- Loan/Lease Gap
- Employees as insureds
- Fellow employee
- Hired Car loss of use
- Hired auto - worldwide coverage
- Waiver of Subrogation when required by contract

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

Optional Specialized Coverages

- D&O
- E&O/Professional Liability
- Cyber
- Garagekeepers liability
- International Trip Travel



Zurich Summit Package

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 to address the most frequent and severe risks.
Services include:
 - Property and Casualty risk assessments
 - Water intrusion evaluation
 - ACURE: Water damage prevention and recovery program using Tribometry
 - Slip, trip and fall assessment
 - Access to Safety Source's complete on-line video library
 - Water leak detection
 - Disruptive event response and workplace violence training

- Infrared thermography
- Risk Engineering Claims Analysis Tool

Services and Resources

- Premium installment plans available
- Zurich Workers' Compensation Flexible Payroll Reporting Option



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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