

Insurance solutions for commercial restaurants

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
- Natural catastrophe limits and deductibles are scheduled on declaration page and not subject to revision at time of loss
- Flexible Accounts Receivables, Valuable Papers, Computer Systems and Fine Arts limits
- Hospitality and Leisure Industries Coverage Endorsement

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 including:

- Garage keepers coverage for valet or other parking
- Employees as insureds
- Waiver of subrogation (when required by contract)
- Fellow employee

- Hired car loss of use
- Hired auto-worldwide coverage

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

Specialized Coverages

- D&O
- E&O/Professional Liability
- Cyber
- Garagekeepers liability



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
- Ergonomic reviews of staff in any role from the office to the kitchen to the servers using wearable technology
- Slip, trip and fall assessment
- Fleet program review and telematics implementation assistance
- Access to Safety Source's complete on-line video library
- Food safety program review
- Cyber risk assessment

- Safety calendars
- Risk Engineering Claims Analysis Tool

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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