



Zurich Summit Package

for Middle Market customers

Meeting the
needs of
Middle Market
customers

The Zurich Summit Package combines our updated Zurich Property Portfolio Protection and General Liability Insurance coverages to help maximize efficiency, simplify forms and make doing business just a little bit easier.

Simplified, clear and enhanced package



Fewer pages



Definitions changed for clarity/simplification

Declarations reformatted to clearly display limits and deductibles



Industry standard wording



Additional deductible options for natural catastrophe coverage



2023 Enhancements

Property Portfolio Protection (PPP)

- Broad definition of real and personal property.
 - *Real property does not exclude insureds interest in underground pipes, flues and drains and other permanent structures.*
 - *Personal property includes personal property of others and computer systems.*
- Additional coverages in base form:
 - *Better Green™ – rebuild after a covered loss to same or higher green.....same or higher green standard automatically included via sublimit*
 - *Loss Prevention Expense*
 - *Worldwide Mobile Communications Property*

General Liability

Industry specific endorsements providing over 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

Ask your underwriter how the Zurich Summit Package can help protect your business.