



Zurich Advantage Umbrella



Extra protection for today's legal environment

Zurich's new Advantage Umbrella policy delivers the flexibility and convenience of an enhanced and modernized stand-alone policy specifically built for today's complex litigation environment.

Built for today's complex liability risks

Zurich Advantage Umbrella is designed to serve the needs of a diverse array of potential customers — from retail operations to manufacturing, hospitality, construction and more. For businesses, especially large organizations with significant national presence and/or multinational exposures, Zurich Advantage Umbrella means protection against the financial risks of an increasingly perilous litigation environment.

Zurich Advantage Umbrella

- Provides an extra level of protection against catastrophic losses, with the convenience of all limits, terms and conditions written into one, stand-alone form.
- Features flexibility to work with self-retained limits or any combination of self-retained limits and underlying insurance.
- Can respond at any desired attachment point, including one different than the primary policy limits.
- Significantly reduces reliance on underlying policies to determine exactly what coverages are followed.

How Zurich Advantage Umbrella works

- Coverage is written on an admitted basis and is also available on non-admitted paper.
- Coverage territory extends to anywhere in the world.
- Base form of the policy aligns defense treatment with underlying insurance or scheduled retained limits (in jurisdictions where allowed) eliminating the need for additional defense treatment endorsements.
- Crisis Management is included with \$250,000 limit.
- Includes business continuity provision eliminating need for additional endorsement.
- Provides giveback for watercraft up to 50-feet long and not used for public transport.
- Provides blanket additional insured status as per underlying insurance and picks up eligible additional insureds not included in underlying insurance subject to highest underlying insurance limit; provides additional insured status as per contract or agreement if written in excess of a scheduled retained limit.
- Includes Good Samaritan Act clause.
- Personal and Advertising Injury definition includes mental anguish, mental injury, humiliation or shock if directly resulting from the specific offenses listed in the definition.
- Specified coverage retained limit can be reduced by underlying insurance or other insurance applicable to a covered loss.
- Automatically responds on a primary and non-contributory basis when required by written contract.

For more information, contact:

John Ferguson

Head of Excess Casualty
john.ferguson3@zurichna.com
Office: 212-553-5655
Mobile: 845-653-6990

Kevin Butler

Head of Construction,
Excess Casualty
kevin.p.butler@zurichna.com
Office: 310-570-5452
Mobile: 310-570-5452

Anna Machalska

Vice President, Portfolio
Manager, Excess Casualty
anna.machalska@zurichna.com
Office: 212-553-5274
Mobile: 212-353-2049



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