

# Zurich E&S Excess Casualty



Zurich E&S Excess Casualty understands the significant risks insureds face and can deliver the Excess or Umbrella coverage options to meet their risk management needs. Our solid and dependable team of seasoned underwriters has the necessary authority to make prompt decisions. Zurich E&S offers:

- A 100% Wholesale Distribution Strategy
- Admitted and Nonadmitted coverage capability
- A.M. Best rated A+/Superior<sup>1</sup>

## Key Capabilities

- Product breadth includes Umbrella Liability, Straight (Lead) Excess, Follow Form (High) Excess
- \$10M limits in lead and lower layers, with up to \$25M available at higher attachments
- Multinational coverage capabilities, with a global network spanning over 210 countries and territories
- Award-winning claims services and hundreds of risk engineers around the world
- Targeting fleet size of 100 power units or less with capability up to 2,500 power units

Zurich E&S offers Excess Casualty solutions for companies in a wide range of industries including, but not limited to, the following:



### Construction

- General Contractors, Artisan and Trade Contractors
- Homebuilders - 35 starts or less
- NY Construction - minimum attachment of \$5M and max limit of \$5M
- Project Specific and Construction Wrap-Ups (OCIP/CCIP/RCCCIP)
- Residential construction restrictions may apply in some states



### Hospitality & Leisure

- Amusement Centers
- Restaurants
- Hotels/Motels



### Real Estate & Mercantile

- Grocery Stores, C-Stores and Gas Stations
- Habitational Schedules
- HOA & Other Associations (excess D&O coverage may be available)
- Mixed-Use Developments
- Vacant Land and Buildings



### Manufacturing & Distribution

- Clothing & Apparel
- Critical & Non-Critical Auto Parts (non-safety)
- Food & Beverage
- Machinery & Equipment
- Sporting Goods



### Auto Buffer

- Max. capacity of \$3M
- Minimum premium starting at \$50K/Mil
- Fleet sizes up to 2500 power units
- Available options: Corridor Retention, Aggregated Limits and Quota Share, including Insured as Quota Share participant

## Contacts

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Please send all Excess Casualty submissions to the following mailbox for clearance:

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<sup>1</sup> Zurich's financial strength rating as of March 6, 2025. A.M. Best's and Standard & Poor's financial strength ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at [www.ambest.com](http://www.ambest.com). For the latest Standard & Poor's ratings, visit the S&P Global Ratings website at [www.spglobal.com](http://www.spglobal.com). The ratings represent the overall financial strength of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

## Zurich

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