

Wholesale

Let Zurich help you manage and mitigate risk for your business



Coverages

Property

- Selling Price on Merchandise and Stock
- Brands and Labels Included
- Consequential loss to undamaged stock included
- Flexible Transit and Unnamed locations limits available
- Unintentional Errors or Omissions
- Green Building & Business Income endorsements available
- Flexible Accounts Receivables, Valuable Papers, Electronic Data Processing Equipment, Media, and Fine Arts limits
- Ordinance of Law to full policy limits

General Liability

- Broad Named Insured (includes Partnerships, Joint Ventures, and Limited Liability Companies)
- Blanket Additional Insured Vendors Coverage when required by contract
- Blanket Waiver of Subrogation when required by contract

- Leased & temp workers included by definition
- Bodily Injury definition includes mental anguish, mental injury, shock, fright, or death
- Expanded definition of "Your Product" and "Your Work"

Auto

- Broadening endorsement 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

Workers' Compensation (Dividends, GC, & Loss Sensitive)

- Level and variable dividend options available
- Loss sensitive deductible programs available
- Flexible payroll reporting option

Cyber

International

- Zurich owned network with local specialists in 210+ countries and territories
- Exporter Solutions
- Coverage for domestic companies moving into the global arena

Zurich Envoy®

- Coverage for companies with an established foreign presence

Zurich Travel Assist

- Provides concierge services (e.g., forgotten prescription, lost passport) and facilitation for medical & security needs

Key Coverages

- Zurich Business Travel Solution with broad coverage for medical care, repatriation, AD&D, loss of personal property and more
- Kidnap & Ransom coverage with up to \$5 million in limits and access to a premier crisis consultancy

Claims

- 24/7 Award-winning, Zurich-owned Customer Care Center¹
- Concierge Customer Service Executive, dedicated resource for all claims and related inquiries
- Risk insights via seminars, webinars, podcasts and the Claims Insider newsletter
- Medical Management Solutions when utilized yields a 63% reduction in medical bill costs, on average²
- Knowledgeable and reliable staff with an average of 15+ years of experience in your industry

Risk Engineering

- Water Intrusion and Leak Detection evaluation
- IR Thermographic Detection
- Fleet Program
- Dedicated Risk Engineering Services Coordinator
- Cyber Risk Assessment
- Ergonomic Review
- Industrial Hygiene Evaluation
- Safety Program Development
- IoT Device Integration
- Risk Engineering Claims Analysis tool
- Risk Insights monthly e-newsletter

Services and Resources

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

Risks and Insights Resources:



Future of Risk
podcasts



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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