



Protection done differently:

A single source for insurance coverage,
risk engineering services and claims support.



Different by design

Zurich underwriters team up with our experienced Risk Engineers and regional Claims representatives to offer customers total solutions, with a specialized focus on businesses in key segments.

Operating any business today is a balance between managing current risk and anticipating future risk. Customer expectations can change overnight. Supply chain interruptions can strike. Shifting regulations can create legal uncertainties. And the digital landscape comes with potentially crippling cyber risks.

Zurich provides the advantage of a single source for insurance coverages, Risk Engineering and Claims services, giving you the freedom to focus on growing your business with confidence. We offer an integrated package of insurance and risk management capabilities that your business will never outgrow.

A single source for answers to today's complex risks

Zurich has coverage options and a depth of industry expertise to respond to wide ranging business needs. We provide customer-focused approaches through skilled underwriting knowledge customized to specific industries. Our team of professionals will work with you to develop an insurance and risk management strategy with an integrated, single-source approach that creates an ease of doing business.



Financial Institution



Healthcare Organizations



Manufacturing



Technology



Real Estate Management

A SINGLE SOURCE FOR INSURANCE COVERAGE, RISK ENGINEERING SERVICES AND CLAIMS SUPPORT.

Insurance solutions

Property and Casualty coverages

Zurich's Property and Casualty products include proprietary forms with a broad array of coverages that address the needs of growing companies – protecting both you and your employees.

- Property insurance
 - Building, contents, stock and equipment
 - Lost income due to business interruption
- General Liability
- Umbrella
- Commercial Auto
- Workers Compensation

Specialty coverages

Whether you do business abroad, ship your property from city to city, or have an interconnected facility that puts you at risk for a cyber attack, Zurich has you covered.

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| <ul style="list-style-type: none"> • Accident & Health <ul style="list-style-type: none"> – Group Accident – Business Travel Accident • Cyber insurance coverage <ul style="list-style-type: none"> – Security and privacy liability – Regulatory proceedings defense costs – Civil fines and penalties coverage – Internet media liability coverage – Business income – Digital asset replacement expense – Cyber extortion threat and reward payments coverage – Optional 24/7 network monitoring | <ul style="list-style-type: none"> • International coverages <ul style="list-style-type: none"> – Property insurance – General Liability – Commercial Automobile – Foreign Voluntary Workers' Compensation/Employer's liability – Marine Hull & Liability, Inland Marine and Ocean Cargo – Exporters Solution for domestic companies expanding worldwide | <ul style="list-style-type: none"> • Management Liability <ul style="list-style-type: none"> – Crime – Directors and Officers Liability (D&O) – Errors and Omissions (E&O) – Employment Practices Liability (EPL) – Fiduciary coverages • Marine <ul style="list-style-type: none"> – Hull and Marine Liability – Inland Marine coverages – Ocean Cargo • Professional Liability |
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Risk Engineering services

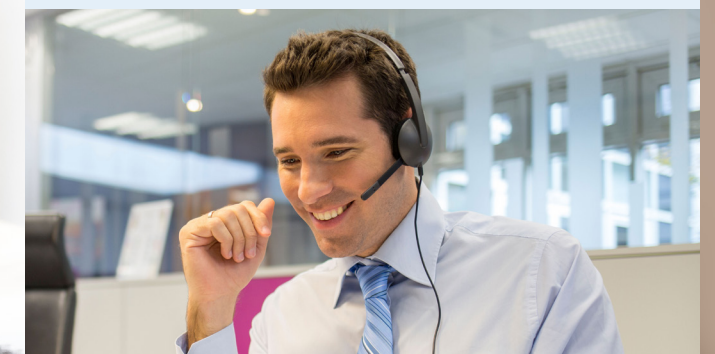
In addition to a wide range of complementary Risk Engineering services and loss reduction insights provided to Zurich policyholders, the following selection of services are offered for a fee to help address many of the major risk exposures faced by growing businesses:

- Cyber risk assessment
- Ergonomic review
- Fleet program review and implementation assistance
- Food safety and products liability review
- Infrared detection services
- Office ergonomics
- Products liability review
- Property risk assessment
- Safety Source Learning Management Systems (LMS)
- Slip, trip and fall assessment (STF)
- Water intrusion evaluation
- Workplace violence training

Industry-leading Claims response

Zurich's Claims services are driven by a culture of integrity and fairness focused on providing customers with industry-leading response aligned with helping our customers reduce their total cost of risk.

Drawing on the skills of a team of more than 9,600 Zurich Claims professionals around the globe, our innovative Claims Concierge concept matches the complexity of your claim to a specialist with the industry knowledge and experience to manage it effectively. Your Zurich Claims professional knows your business and will act as your single source for information, assistance and answers throughout the claims resolution process.



For more information

To learn more about the many ways that Zurich protects your business differently, contact your broker or visit our website at www.zurichna.com

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