

# The Zurich Edge™ Healthcare

## Leading-edge property insurance to ensure your financial health

Delivering quality healthcare in the 21st century is challenging enough without worrying about whether the institution and its vital equipment have the property insurance they need to stay financially healthy. The needs of today's healthcare industry demand a true 21st century solution.

### The Zurich Edge™ - Healthcare

The Zurich Edge™ – Healthcare is a new approach to property insurance for healthcare customers that responds to the needs of the healthcare industry especially well because it speaks your language. The policy is designed and written with a clear understanding of what it takes to effectively manage the property insurance risks of modern healthcare institutions.

#### Features and benefits of The Zurich Edge™ – Healthcare

- Breadth of coverage, policy limits and flexibility make this a leading-edge property solution for today's healthcare customers
- Written in clear, and understandable language, with all limits, sublimits and other critical coverage issues incorporated within the policy declarations
- Speaks the language of the healthcare industry, providing healthcare-specific coverages to better tailor the policy to your special needs

- Targeted healthcare industry coverages include:
  - Communicable disease coverage with no physical damage
  - Cost of removal and return of patients due to impending damage
  - Valuation for life support equipment and medical monitors is now "new for old"
  - Mobile Medical Equipment coverage now includes Time Element coverage (TE)

### The Zurich Edge™ – Healthcare When it matters most . . .

One of the most important advantages of The Zurich Edge™ – Healthcare is that it is delivered to you by a company with one of the broadest and most diverse product and services portfolios in the insurance industry today. Zurich provides healthcare organizations with more than just a leading-edge property policy. We are proud to deliver a world of risk management solutions to our customers, with the promise to be there when it matters most.

For more information about  
The Zurich Edge™ – Healthcare,  
contact: Annette Konieczka  
Director, Healthcare Property Segment  
Zurich – Global Corporate  
in North America  
**214-866-1335**  
annette.konieczka@zurichna.com

**Zurich**

1400 American Lane, Schaumburg, Illinois 60196-1056  
800 382 2150 [www.zurichna.com](http://www.zurichna.com)

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

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*Because change happenz<sup>SM</sup>*

