

Z Link[®]

An integrated commercial general and pollution liability insurance solution



Customers with environmental exposures at their sites or from their operations, who would not normally purchase stand-alone environmental coverage, can get additional protection against pollution loss with the Z Link. Z Link provides flexibility in choosing coverages and gives you and your customers one local point of contact.

Limits of liability: \$1M/\$1M/\$1M or \$1M/\$2M/\$2M with excess liability or umbrella coverage up to \$10 million.

Policy term: one year • **Minimum premium:** \$30,000 • **Minimum pollution deductible:** \$5,000

Target customers – typically companies with \$2 million-\$500 million annual revenues (See reverse side for preferred classes.)

Coverage Part One – Commercial General Liability – provided on an occurrence basis

Coverage A – Bodily injury and property damage liability

Coverage B – Personal and advertising injury liability

Coverage C – Medical payments

Coverage Part Two – Other Liability – provided on an occurrence basis

Coverage A – Products pollution and exposure liability

Coverage B – Hostile fire liability

Coverage C – Building equipment liability

Coverage D - Transportation of material liability

Coverage E – Contractor's pollution liability

Coverage Part Three – Location Pollution Liability – provided on a claims-made basis

Coverage A – Sudden pollution event liability at unscheduled (blanket) locations (discovered within 10 calendar day of commencement and reported within 30 business days thereafter)

Coverage B – Other pollution event liability – on-site and off-site bodily injury or property damage, off-site cleanup costs and natural resource damages, and, by endorsement, on-site cleanup costs (first and third party) and natural resource damages

Coverage C – Non-owned disposal site liability (blanket)

Talk to your broker or contact Zurich environmental toll free at **1-866-219-3402** about Z Link from Zurich – a proven leader in environmental insurance.

In addition, the Z Link automatically includes, among other key benefits, the following that are provided at **no additional cost**:

- Crisis Management Expense Aggregate Limit – an additional limit of insurance (separate from emergency expense coverage) for, among other things, retaining a public relations firm to help maintain or restore public confidence in the first named insured in the event of a pollution event that subjects the first named insured to significant adverse media attention.
- Green Remediation Aggregate Limit – an additional limit of insurance to incorporate green cleanup technologies into cleanup activities related to a covered pollution event.
- Green Standards Aggregate Limit – an additional limit of insurance to repair or replace property that is damaged in the course of a covered cleanup activity to comply with green standards, such as the LEED® Green Building Rating System.™
- Automatic coverage for newly acquired or formed entities – up to 180 days following acquisition or formation.
- Automatic additional insured status (primary and non-contributory) for persons or organizations you are required to add under a written contract or written agreement.
- General aggregate limit applies separately to occurrences and loss on a per location basis and separately to operations or projects away from your locations.
- Environmental liability protection against illicit abandonment.
- Coverage for non-owned watercrafts irrespective of size.
- Protection against liability from misdelivery of your product.

Z Link® Appetite Guide –

Chemicals

- Alkalies and chlorine
- Industrial gases
- Inorganic pigments
- Industrial inorganic chemicals (NEC)
- Specialty cleaning, polishing and sanitation preparations
- Gum and wood chemicals
- Cyclic organic crudes and intermediates, and organic dyes
- Industrial organic chemicals (NEC)
- Adhesives and sealants
- Chemicals and allied products
- Chemical preparation
- Chemical blending
- Chemical distribution
- Lubricating oils and greases

Waste treatment storage disposal (TSD) facilities

- Sewage systems
- Sanitary services
- Landfills
- Recycling
- Transfer station
- Scrap and waste materials
- Refuse

Restricted classes

- Aircraft products
- Cosmetics/Pharmaceutical products
- Food additives
- Medical products
- Retail products

Zurich

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This is intended as a general description of certain types of insurance 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. In the event of any discrepancy between this material and the policy, the policy shall govern.

Insurance coverages are underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages are not available in all states. Coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Risk engineering services are provided by Zurich Services Corporation.

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