

Z Link®

An integrated commercial general and pollution liability insurance solution



Every business – whatever its size or industry – must have general liability insurance. But think about it. In today's business climate, as more companies and industries are drawn into the web of environmental concerns, pollution coverage is really a "must-have." And, Zurich's Z Link® is such a "must-have" as it provides a single, tailored-to-fit policy that integrates both commercial general liability and pollution liability protection in one form.

Why do you need Z Link?

- Z Link helps to protect against commercial general and pollution liability claims arising from your locations and/or operations.
- By combining general liability and pollution liability insurance in one policy, Z Link helps to reduce the confusion that may result from multiple carriers and policies.
- Z Link offers flexibility in choosing your coverages and includes products and products pollution coverages.
- Z Link gives you one local point-of-contact.

Designing coverage to fit your needs

Z Link begins with commercial general liability coverage. You can customize your policy with additional coverages for other liabilities such as products pollution and exposure, hostile fire, transportation of materials, and contractors' pollution – all on an occurrence basis with defense costs outside the limits of liability. Then, you can choose from a variety of location pollution liability options including bodily injury, property damage and off-site cleanup costs and natural resource damages for sudden pollution events and/or those pollution events continuing over time, as well as blanket non-owned disposal site liability.

The policy can be further tailored to include, among other coverages, on-site cleanup costs (first party and third party), on-site natural resource damages, product recall expense and professional liability.

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

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.

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.
- Coverage for non-owned watercrafts irrespective of size.
- Protection against liability from misdelivery of your product.

Because Zurich is a one-stop shop, we can help meet your other key commercial insurance needs as well, such as property, business auto, workers' compensation and umbrella/excess coverages. For those customers with international needs Zurich offers Exporters Package, for companies working outside the United States with no fixed assets and relatively low physical exposures, and Controlled Master Program, for insureds with more complex risks that own physical assets outside of the United States.

In addition, between Z Link and our excess liability/umbrella coverage, you can customize coverage limits up to a general aggregate limit of \$50 million.

Key Z Link advantages

When it comes to protecting your business, the stakes could not be higher. You need more than just an insurance policy – you need a customized solution that offers distinct advantages:

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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- Seamless. Z Link helps customers to seamlessly combine commercial general liability with customized pollution liability components to assist them in helping respond to their environmental needs.
- Flexibility. Customize your commercial general liability and pollution coverages to build the policy your business requires.
- Local Access. Our underwriters are based in your community, so they are knowledgeable about the local environment and better able to help meet your timeframe. Our underwriting offices are located in Atlanta, Boston, Chicago, Dallas, Denver, Glendale, Houston, Marlton, New York, Philadelphia, and San Francisco giving you one local point of access for all your insurance needs.
- Financial Strength. Industry financial strength ratings among the strongest.*
- Longevity. Zurich has over a century of underwriting experience in North America.

* Insurance product obligations are the sole responsibility of each underwriting insurance company. For complete information on the ratings of the underwriting companies of Zurich in North America, access www.zurichna.com.

Services built to respond

Zurich's experience and extensive resources are the foundation on which we build risk engineering consulting and risk management options to help mitigate emerging risks like pollution and the more traditional liability risks.

Zurich's Spill Reporting Online System (SROL) gives Z Link policyholders direct access to a dedicated team of professionals at no additional cost that are experienced in the areas of environmental emergency response, investigation and remediation of accidental releases of hazmat and other regulated materials.

Insurance experience you can count on

To help protect your business, you need an insurer with the experience and staying power to be there when you need it. We've built a team of insurance professionals with the knowledge base and talent you need. And we're a recognized leader in the marketplace – with global reach and experience.

