

Why Zurich Environmental?

www.zurichna.com/environmental



We'll be there when it matters most

- Zurich is one of the **largest underwriters of environmental insurance** in the U.S.
- We understand the market and have been **writing business for over 18 years**, since the early days of the environmental insurance industry
- We offer environmental insurance products to all **major industry groups**

Our expertise sets us apart

- A North American **environmental underwriting team that is 100-strong**, most with industry experience exceeding 16 years and who hold technical and/or science degrees
- An **integrated risk management team** comprised of lawyers and engineers
- A **dedicated environmental claims department** who are qualified with juris doctorate degrees or have environmental consulting experience

We know and understand Environmental insurance

- Zurich **insures 30% of the largest revenue producing environmental firms** in the U.S.
- Over 8,000 environmental customers have **continuously entrusted their environmental insurance needs** to us over the past five years

Service is important to us

- **Regionally based underwriting teams** that understand the local regulatory climate and are located near your clients
- Zurich's in-house claims call center operates 24/7, 365 days a year and has **dedicated environmental claims specialists**
- An innovative Spill Reporting Online System for emergencies, which has **saved over 100 Zurich customers an excess of \$4 million** in cleanup and associated costs

Additional Environmental offerings

Contractor's Pollution Liability

Coverage for loss caused by pollution events as a result of covered operations

Professional Environmental Consultant's Liability

Coverage for damages and loss caused by errors and omissions and pollution events caused by covered professional services and covered operations

Environmental Services Package

Coverage combines Commercial General Liability with Contractor's Pollution Liability and/or Professional Environmental Consultants

Fixed Price Remediation

Coverage for remediation costs that exceed a designated self-insured retention for a covered project

Storage Tank Pollution Liability

Coverage for loss caused by releases from scheduled storage tank systems; can be used to meet state and federal financial responsibility requirements

Lender Environmental Protection

Coverage for collateral value protection and liability due to pollution events on collateral property. Available on an individual loan or portfolio basis for commercial lenders and investors

Auto

Coverage ranges from small service vehicles to waste and disposal vehicles with added pollution liability coverage during transport

Excess/Umbrella

Written as a supporting line to our target market business

General Liability

Written as a supporting line to our target market business

Property

Written as a supporting line to our target market business

Workers' Compensation

Written as a supporting line to our target market business

Product description/appetite

Z Link® combines environmental liability insurance with general liability on easy-to-understand policy.

- Product information:
 - Aggregate limit \$1M/\$1M/\$1M or \$1M/\$2M/\$2M with umbrella or excess up to \$10M
 - Policy term: One year
 - Minimum premium: \$30,000
 - Minimum pollution deductible: \$5,000
 - Non-admitted
- Target: customers between \$2M-\$500M in revenue manufacturing or distributing pollution control devices

Z Link industries

- Chemicals and allied products
- Waste treatment, storage or disposal (TSD)

Z Link restricted classes:

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

Z Choice® allows you to select the exact coverages you need right now, and pay for only those coverages.

- Product information:
 - Aggregate limit \$50 million
 - Policy terms up to 10 years
 - Minimum premium: \$5,000
 - Minimum deductible: \$5,000
 - Non-admitted
 - Target customers: Any customer with the potential to harm the environment as a result of their operations, raw materials, disposal practices and waste streams

Z Choice industries

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|---|--|
| • Agriculture | • Commercial office space |
| • Brownfield Development | • Gas stations |
| • Bulk Storage | • Schools / Universities |
| • Chemical Mfg./ Blending/ Distribution | • Garage / Vehicle Maintenance |
| • Apartments | • Hospitals |
| • Manufacturing: light to heavy | • Hotels |
| • Medical Laboratory | • Warehouse / Public Storage |
| • Metal Process/ Plating | • Landfills (hazardous/ non-hazardous) |
| • Retail (with or without drycleaners) | • Waste TSD |
| | • Utilities |

Z Choice® REEL

Zurich designed its Z Choice® Real Estate Environmental Liability (REEL) policy to facilitate real estate transactions to help protect against the environmental liabilities associated with the ownership, operation, development or management of commercial real estate properties.

- Aggregate limit \$50 million
- Offers three new coverages in the marketplace:
 - Crisis Management Expense Aggregate Limit
 - Green Remediation Limit
 - Green Standards Aggregate Limit

For more details visit our Web site.
www.zurichna.com/environmental

Submission checklist

Z Link – Commercial General and Pollution Liability

- Completed and signed ACORD General Liability Application
- Five years loss history for each line of business requested
- Audited financials for the past two years
- Most recent loss control report and recommendations (If available)
- Copy of Environmental Reports (Phase I/II, site investigation, surveys, remediation)
- Copy of Product Quality Controls Program (If applicable)
- Copy of safety and training materials
- Copy of Products Recall program (If applicable)
- Copy of Emergency Response Plans (Hazmat, Water, Fire protection, SPCC)

Z Choice Pollution Liability

- Completed and signed Z Choice Application
- Phase I Environmental Site Assessment (If applicable)

- Other relevant environmental documents such as Phase II Subsurface investigation reports, No further action letter(s) (If applicable)
- Description of historical use of property and ownership
- Most current financial statement(s)
- Loss runs for the past five years
- Occupancy (past and current)

Contractor's Pollution and Professional Consultant's Liability

- Completed and signed Contractor's and Consultant's Pollution Liability application
- Five years loss history for each line of business requested
- Audited financials for the past two years
- Resumes, licenses, certifications of key personnel
- Brochures/statement of qualifications
- Project list-including ten largest jobs initiated in the last three years

Zurich

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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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