

Z Choice®

An environmental liability insurance solution



Now your environmental insurance
coverage can easily change
with your business needs.





Consider the possibilities...

Your company acquires property to expand its operations. During construction, contamination from a previous use of the site is discovered. Your construction falls way behind schedule while you negotiate with regulatory authorities to find a solution.

Your company receives a complaint from residents in the community alleging that you have caused contamination resulting in bodily injury and property damage. You must mount an expensive defense, even though it is likely that the contamination migrated through your property from an adjoining industrial facility.

Your company has a sudden, on-site release that, despite your efforts, has caused the evacuation of nearby residents and impacted neighboring wetlands.

Z Choice can be fully tailored to give you exactly the coverages you need for your fixed-facility exposures. And pay only for the coverages you choose.

Each of these hypothetical examples can happen – and indeed often have happened – to companies just like yours. In today's business climate, the scope of environmental impairment includes industries once thought to be invulnerable to environmental risks. Risks like these can crop up suddenly or lay dormant, unknown and unexpected, for years. Either way, they can represent a serious threat to any business.

With the risk of environmental exposures growing, your choice of an insurer has never been more critical. You need an insurer like Zurich that can provide financial stability, along with longevity in the marketplace and a proven track record of product innovation.

Designing coverage to fit your needs

Zurich offers environmental coverages designed by an insurer with the depth of experience and knowledge to fully understand the risks you face and how to deal with them. Z Choice is fully customizable – allowing you to secure exactly the coverage you require for your fixed-facility exposures. And you pay only for the coverages you choose.

Begin by selecting among core coverages such as cleanup costs, bodily injury, property damage or natural resource damages for new or existing pollution events. Then add to your program from the portfolio of optional coverages such as business interruption, mold, transportation of materials, financial assurance and many others.

You can even customize individual coverage limits up to an aggregate limit of \$50 million.

Key Z Choice advantages

When it comes to protecting your company against environmental risk, the stakes could not be higher. You need more than just an insurance policy – you need a program that offers distinct advantages:

- **Zurich Financial Services Group** offers the financial strength you need in today's challenging environment. Zurich Financial Services Group has a conservative, well-diversified portfolio of Group investments. Our investment strategy has been to manage assets to liabilities rather than maximizing return on assets. This conservative approach puts us in a good position to weather the current market turmoil.*
- **Longevity.** Zurich has been providing underwriting excellence for 136 years. And offering environmental insurance for over 18 years. Many of our underwriters have experience far beyond this and helped to establish the environmental insurance industry.



- **Simplicity.** Z Choice provides an understandable solution to complex business decisions. Using a single policy format means Z Choice is easy to read and understand. You know the coverages you have by just reviewing the declarations page.
- **Flexibility.** Customize your environmental coverages to build the policy your business requires. And it's easy to add and delete coverages as your needs change.
- **Cost-efficiency.** Because Z Choice is fully customizable, you pay only for the coverages you need.
- **Local Access.** Our underwriters are based in your community, so they are knowledgeable about the local environmental landscape and better able to meet your timeframe. Our underwriting offices are located in New York, Boston, Marlton, Philadelphia, Atlanta, Chicago, Dallas, Houston, Denver, San Francisco and Glendale.

**For information about the ratings of Zurich American Insurance Company, access the ratings section on www.zurichna.com. For more complete financial information about the Zurich Financial Services Group and ratings for Zurich Insurance Company Ltd., access www.zurich.com.*

Z Choice is specially designed to fit the needs of real estate portfolios, general and specialty manufacturing, schools/universities, healthcare facilities, public entities and other sectors.

Services built to respond

Zurich's risk engineers, claims specialists and risk management team are an integral part of the Z Choice solution. Our team works with you to assure your environmental risk management needs are met.

Our experienced claims specialists have the high-level technical expertise to handle any environmental claim. They understand the urgency of the situation and have developed a network of resources to handle most types of environmental losses.

Zurich's environmental claims team is experienced in managing large catastrophic claims that may involve managing hundreds of litigants and require specialized skill in allocating liability among parties.

Zurich's Spill Reporting Online System 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.

Experience you can depend on long term

Because some of the worst environmental damage occurs slowly – seeping into the ground or water over time – problems may go undetected for decades. To protect your business, you need an insurer with the experience and staying power to be there when you need it.

Zurich has been helping customers manage environmental liabilities for more than 18 years. We've built a team of environmental insurance professionals with the knowledge base and talent you need. And we're a recognized leader in the marketplace – with the global reach, financial strength, stability and experience to anticipate and help prevent environmental exposures.



Z Choice – The right choice for your environmental coverage needs

When it comes to choosing the right environmental insurance program for your company, we're confident that you'll find the right choice is Z Choice:

- A program providing security built on solid industry knowledge and strong professional experience of engineers, scientists and environmental attorneys
- A program that gives you the flexibility to tailor coverage to your company's needs, at a competitive price that makes good business sense
- A program equipped with professional risk engineering and claims services that stand among the best in the environmental insurance business

All provided by a company with the financial stability to be there when you need it.

For more information
call toll free

866-219-3402

or visit our Website at

www.zurichna.com/environmental

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