

Property Portfolio Protection

Getting the property coverage you need just got easier

You asked for it and Zurich delivered – a property policy that gives you broader coverage to start with along with the ability to add the coverage you need, take out what you don't and adjust the limits to where you want them. Quickly and easily.

Broader coverage simplifies buying, reduces the potential for gaps and overlaps

Our Property Portfolio Protection policy helps eliminate the worry of whether you've added all the right endorsements to cover your exposure. We've broadened the policy based on extensive input from our customers in your industry, resulting in:

- Broader coverage with fewer exclusions and limitations
- More than 36 additional coverages offered that are not in the standard industry form
- Higher limits available for built-in coverages such as newly acquired premises, accounts receivable and original information property, regardless of its form (electronic, paper, etc.)
- Broader scope of coverage for valuable papers, accounts receivable and EDP media

- Certain marine, crime and equipment breakdown coverages can be included
- Replacement cost coverage automatically includes ordinance or law compliance

Easier customization gives you more control

We designed the policy in a modular format, meaning you can include only the coverage you need and even adjust the limits. There's no need for additional limit endorsements – your agent or broker simply requests the adjusted limits, and they're reflected directly on the Declarations page.

Clear, understandable wording means you know what you're getting

The last thing you need after a property loss is to struggle your way through a cumbersome, incomprehensible policy to try to find out whether you're covered. Our Property Portfolio Protection policy is written in plain language to describe coverage and clearly state limits. Defined terms are placed in quotes and bold type with common definitions located in a single definitions section. Coverages and limits are clearly displayed on the Declarations page.



Zurich
HelpPoint

The company and the service behind our policy

Like all our products, Property Portfolio Protection carries the Zurich HelpPoint promise to deliver when it matters for customers:

- The coverages of Property Portfolio Protection are underwritten by the companies of Zurich in North America including Zurich American Insurance Company, a member of the worldwide Zurich Financial Services Group. Zurich Financial Services is one of the largest providers of property & casualty insurance in the world. Zurich American Insurance Company is rated A/stable by AM Best and AA-(negative) by Standard & Poors as of May, 2009.
- We deliver great value to our customers through outstanding claims service and risk engineering.
- We give you four ways to report a claim to our 24/7/365 Care Center, recognized as “Highly Commended Best Contact Center in the Americas” by Contact Center World¹ 2008 – phone, fax, e-mail or Internet. In our 2008 annual claims survey, 89 percent of Zurich customers told us Zurich paid their claims “fairly and promptly.”

- Our Property Claims team helps customers get back to normal business operations quickly with access to a nationwide network of approved mitigation service providers to stop further damage. We also have general adjusters averaging 25 years of experience to handle large losses and a permanent catastrophe team on staff.
- Zurich Services Corporation had the first ISO-9001 certified risk engineering network in the U.S. and is still the only provider certified globally.
- Over 6,800 customers have used our proprietary Insurance to Value tool to generate real limits, personal limits and business interruption limits to help ensure they are as accurate as possible.

Don't stop at property coverage

Property Portfolio Protection is only one of the many innovative products and services we provide to customers in your industry. Talk to your Zurich representative about how you can tap into all we have to offer. For more information, visit www.zurichna.com.

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 individual 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 licensed surplus lines brokers. Risk engineering services are provided by Zurich Services Corporation. For ratings information about Zurich American Insurance Company, please see the ratings section on www.zurichna.com.

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