

# REsolution™

Your integrated real estate insurance solution

Zurich offers the real estate investor a bundled product that looks at the whole picture of your risks. We give you a dedicated team with real estate industry-focused experience and the financial stability of a highly rated carrier.

## Coverage breadth

- Offering a real estate investor property and casualty coverage from a single carrier
- Customizable with over 36 additional property coverages
- The ability to consider your exposures in all U.S. locations as a single entity, which helps reduce coverage gaps

## Ease of doing business

- A dedicated real estate team of underwriters, risk engineers and claims professionals
- One place for 24/7 reporting of all claims through five different channels: online, e-mail, toll-free phone, fax or mail
- 95 percent of claims responded to on the same day of initial reporting
- Pre-agreed insurance/acquisition rates to make your real estate transactions faster

## Financial strength

- Solid financial strength: A.M. Best A/stable, Standard & Poor's AA-/stable<sup>1</sup>
- Programs for risk exposure available in more than 170 countries through Zurich Group
- Underwriting property-casualty insurance for 70 percent of Fortune 100 companies in the U.S.

## Risk management

- 635 engineering and safety professionals in North America providing 100 value-added services to control real estate risks, including fire protection safety, response plans to natural hazards, security and ergonomics<sup>2</sup>
- As part of the annual customer feedback required with our ISO 9001 certification, Zurich Risk Engineering Services received an overall satisfaction rating of 92 percent
- 19 of the *Engineering News-Record* Top 20 "Green" builders are Zurich customers<sup>3</sup>
- The only major insurance provider with an in-house staff of certified property appraisers, averaging 25 years of professional experience, to help ensure insurable property values are reported accurately

## Highlights of Zurich's real estate solution

- Property Portfolio Protection solution addresses a broad range of potential loss exposures
- Our Z-Choice products, built on our 16 years' experience in underwriting environmental risks, offers a customizable environmental liability insurance product where you pay only for what you choose
- BetterGreen™ a green building endorsement with broad coverage and competitive limits
- Umbrella coverage A/B form helps close gaps in your insurance protection

For more information visit  
[www.zurichna.com/realestate](http://www.zurichna.com/realestate)  
or contact your broker

<sup>1</sup>As of December 11, 2008. Access the rating agencies' Website for more information and the latest ratings available.

<sup>2</sup>Risk Engineering services are provided by Zurich Services Corporation

<sup>3</sup>The Top 100 Green Design Firms, [www.enr.construction.com](http://www.enr.construction.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 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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