

Zurich's excess/umbrella coverage

Zurich is one of the nation's premier providers of commercial umbrella coverage, blending following form excess insurance with umbrella coverage designed to close the gaps in customers' insurance protection. This excess/umbrella approach (the A/B form) helps assure your customers that their umbrella coverage is fully aligned and provides the meaningful protection they seek.

Zurich is one of only a few major commercial insurers to offer this excess/umbrella coverage.

All umbrella coverage is not created equal

Three basic types of umbrella coverage are available in today's market:

- ISO type umbrella – Coverage A (bodily Injury and property damage)/ Coverage B (personal injury and advertising injury)
- Umbrella standalone
- Excess/umbrella coverage such as Zurich's A/B form

Zurich's excess/umbrella solutions eliminate concerns that surface when umbrella plans are not aligned with underlying policies, such as:

- The structure of the policy exclusions that make a gap more likely
- Limited degree of "true" umbrella coverage
- Insuring agreement that is hard to find in the policy language
- Non-standard policy language
- Inconsistency in policy terms and conditions between the underlying and the umbrella policies
- Unclear or unaligned definitions
- Use of one insuring agreement to cover all risks

Zurich's approach helps close these gaps

- Coverage A
 - Follows the scheduled underlying coverage
 - Responds to multiple coverage triggers
 - No territory restriction
- Coverage B
 - Responds to occurrence trigger only
 - Offers \$0 retention in most states (NY \$10,000)
 - No territory restriction

For the
excess/umbrella
solution that covers
the gaps call

866-860-7292

Special features mean more complete coverage

Zurich's excess/umbrella approach also offers special features that can close gaps in coverage. These may seem like small risks, but can add up to major losses if left uncovered:

- Defense expenses are covered in addition to limit of insurance in umbrella policy, regardless of whether the underlying policy includes defense within limits of insurance.
- Reasonable expenses include actual loss of earnings due to time off from work when insured is assisting in defense of a claim or suit.
- Personal injury/advertising injury includes:
 - Oral or written publication of material, in any manner
 - Discrimination (when not prohibited by law), other than employment related practices
 - Mental anguish, mental injury, humiliation or shock, if directly resulting from an offense listed in the policy
- Intentional injury exclusion in umbrella policy: The intentional injury exclusion does not apply to bodily injury or property damage resulting from the use of reasonable force to protect persons or property.
- Notice of occurrence, claim or suit is requested as soon as practicable only for those losses likely to involve our policy.

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Umbrella products for large groupings of similar classes: various limits available, low minimum premiums.

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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.

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