

Introducing! Zurich's new and improved Umbrella Liability Policy

Expanded insurance that covers the gaps

When you are looking for umbrella coverage that can help close the gaps in your customers' insurance protection, Zurich's new and improved Umbrella Liability Policy fits the bill.

Our new form offers the *AVB* coverage you have come to expect from Zurich, along with the added benefits of Coverage C – Casualty Business Crisis Expense – which expands our current crisis management coverage. The limit has been increased to \$250,000. This coverage provides reimbursement for emergency expenses and immediate access to professional advisors.

Innovative coverages provide a more complete offering

Zurich is one of the few major carriers to offer an *AVB* form that is fully aligned insurance protection, blending follow form excess insurance with umbrella coverage.

For a lead umbrella, our excess follow form liability insurance, "Coverage A," is blended with umbrella liability insurance, "Coverage B," to help close potential gaps in your customers' insurance protection.

Now, we go even further

Casualty Business Crisis Expense, "Coverage C," is a new offering. Reputational risks and related issues that arise are covered, regardless of fault, through this crisis management coverage. Professionals step in when the going gets rough and your customer's reputation is on the line.

Through immediate advice and quick-response action, we work with customers to help mitigate issues before they get out of hand at the company or in the media. This helps control the crisis to potentially minimize damage to your reputation while controlling the extent of the damages.

We provide qualified customers with the right advisors in the right place at the right time. Moreover, the flexibility of our crisis management coverage gives qualified customers the ability to use coverage where they need it most.

Call us at
866-860-7292

or visit us on
the web at

www.zurichna.com

A policy that takes the lead

Listening to our customers is critical, and that is just how we have designed this new form: By taking customers' ideas and putting them into action.

Our new and improved Umbrella Liability Policy brings a number of previous endorsements directly into the form. With a cleaner, simpler form, there's less for you to sort through, knowing it's all right there.

Our underwriters specialize in umbrella coverage, so we understand the business and your needs. We have years of experience and know the fine points of this coverage. And because we have offices across the country, we understand the regional differences in coverage needs and bring decision-making closer to you.

Claims services that exceed expectations

Responsive claims services, handled professionally. It's a requirement in this business. You can rely on the Zurich team to answer customers' questions and handle their claims in an efficient and timely manner.

Our claims team consistently achieves high ratings for their service. With a recent satisfaction rating of 92 percent as noted by our customers, our claims team establishes a set of best practices, defining the core elements of claims service process. Adherence to these best practices underscores our commitment to consistently providing quality services, responsiveness and technical excellence.

Zurich HelpPoint Here to help your world

More than mere words, *Zurich HelpPoint* is a promise-in-action. We're there to help you when it matters most. From timely quotes and policy issuance on the front end to quick response when a claim is filed on the back end and all points in between. Perhaps more important than a contact number or a Web site, we are committed to deliver help immediately.

Zurich's new Umbrella Liability Policy: Updates by the numbers

Enhancements that were formerly available only by endorsement are now built into the policy form, simplifying the process for both the brokers and customers to simplify their insurance policy while aligning the umbrella policy closer to underlying policies. Here are just a few of the upgrades to our policy:

1. Built-in flexibility to go over either underlying Defense within the limits or Defense in addition to the limits policies
2. Reduction in mandatory endorsements by building in the Umbrella Amendatory Endorsement and Violation of Statutes Exclusion
3. Built-in frequently requested enhancements: including Knowledge of Occurrence; Notice of Occurrence inadvertent reporting does not invalidate coverage; Unintentional E&O, clarification of the Waiver of Subrogation; Clarification that Additional Insureds are covered under Coverage A to the same extent as in Underlying Insurance; and also under Coverage A Pollution exceptions have been added for injury from equipment used to heat, cool or dehumidify a building or equipment used to heat water for personal use and collision, upset and overturn of auto
4. Elimination of short-rate cancellation provision – regardless of who requests cancellation
5. A 90-day notice of cancellation for other than nonpayment of premium
6. A 30-day notice for non-renewal
7. Other Insurance is amended for Coverage A to be primary noncontributory for limits agreed to in a written contract

For more information

For more information about our Umbrella Excess policy, call 866-860-7292. You can also visit us on the web at www.zurichna.com

Zurich HelpPoint
Here to help your world.



Because change happenz®

Zurich

One Liberty Plaza, New York, New York 10006
866 860 7292 www.zurichna.com

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