

commercial catastrophe liability policy

including excess

Incidents occur everyday. Some can be catastrophic. In today's litigious society, whether your business succeeds or fails could be as simple as carrying adequate liability coverage. One incident could exhaust the aggregate liability limits in your primary policy leaving you without coverage for any additional losses that may occur. Zurich North America Financial Enterprises' Commercial Catastrophe Liability Policy offers coverage in excess of your underlying policy.

Commercial catastrophe liability policy provides your business with extended protection over the primary limits of general liability, automobile liability and employer's liability policies. In addition, our policy features extended coverage for certain liability exposures not usually found in primary insurance policies, including chartered aircraft with crew, owned watercraft (less than 51 feet) and chartered watercraft with crew.

Features

- Limits of insurance are not reduced by defense expenses.
- One partner. No conflicts over which insurance policy covers your loss.
- Quick response to claims in excess of underlying policy limits.
- Our financial strength insurers claims will be satisfied.

*Coverage underwritten
by member companies
of Zurich North
America, including
Zurich American
Insurance Company.
Certain coverages not
available in all states.
Certain coverages may
be written on a
nonadmitted basis.
The description of
policy provisions
provides a broad
overview of coverages
only. All coverages are
subject to conditions,
coverage limits, limits
of liability, limitations
and exclusions as
contained in the
policy. See the actual
policy for an exact
description of the
coverage provided.*



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