

# International Energy Casualty Programs from Zurich

Introducing Zurich Envoy® for commercial customers



## Energy businesses looking to capitalize on the many opportunities in international markets today face myriad challenges. But finding a global insurance solution with the products and services they need most doesn't have to be one of them.

Zurich's new package policy program, called Zurich Envoy®, is designed to help energy customers better operate and grow more confidently in international markets. The new Controlled Master Program (CMP) policy form pairs Differences In Conditions and Differences In Limits (DIC and DIL) forms with local policies, where required, to ensure consistent standards of protection and service wherever business is conducted.

The CMP helps to reduce the risk of both overlaps and gaps in coverage. Using the same base wording as our domestic forms, Zurich Envoy makes it easy for customers to understand exactly what is covered.

### Zurich Envoy features the following coverages:

#### General Liability

- **New!** Broad named insured wording
- Time Element Pollution up to 30/90 day trigger available
- Terrorism buy back available via endorsement
- Supplementary payment up to \$5,000 for cost of bail bonds
- **New!** Good Samaritan Acts for medical service
- **New!** Bodily injury includes mental anguish and emotional distress
- **New!** Energy-specific endorsements available

#### Foreign Voluntary Workers' Compensation / Employers' Liability (FVWC/EL)<sup>1</sup>

- Primary for foreign voluntary workers' compensation for covered employee (subject to state workers' compensation statutory requirements)
- **New!** Non-U.S. citizen, including Canadian traveling to U.S. territories
- Employers' liability (primary except when country is excluded or when local compulsory insurance or any other insurance applies)
- **New!** Relocation and repatriation expenses pay or reimbursement
- Maritime EL
- Defense Base Act via endorsement

#### Excess Auto/Motor

- **New!** Physical damage for hired and non-owned auto available for the default sublimit of \$2,500/\$10,000; limits can be increased
- **New!** Pollution cost or expense up to \$10,000

#### Business Travel Accident\* with Zurich Travel Assist®

- Employee traveling out of his/her home country for business travel or short-term assignment
- Zurich Travel Assist offers medical, information, personal and legal assistance 24 hours a day, anywhere in the world, in the event of unpredictable circumstances

### Target Segments

#### Oil & Gas Segment:

- Upstream (onshore/offshore exploration and production): drilling, energy service contractors
- Midstream: pipeline operators oil/ natural gas, transmission systems, construction contractors, storage facilities, LNG plants, blending, terminals
- Downstream: refining, maintenance, petrochemical
- Manufacturing/distribution: products supporting the oil and gas sector

#### Mining Segment:

- Hard/soft rock (above/below ground): natural minerals, metal, non-metal
- Mining contractors and manufacturers

#### Power Generation/Utilities Segment:

- Power generation (coal, gas fired, hydroelectric): power plants, cogeneration, electric utility, transmission
- Energy service contractors
- Manufacturing/distribution: products supporting the utilities sector

#### Alternative/Renewable Energy Segment:

- Wind, solar, hydropower, biofuels, biomass, geothermal and ethanol sectors
- Manufacturing /distribution: products supporting the alternative energy sector

An Exporters package policy for limited exposures, such as no physical locations overseas, is also available.

In addition, commercial customers can place a local primary auto policy in virtually any country by coordinating with Zurich upon request. Similarly, employers' liability can be placed in the UK, Ireland, Hong Kong and elsewhere.

\*This is intended as a general description of certain types of insurance and services available to qualified customers through World Travel Protection Canada Inc. WTP operates as a third-party travel insurance administrator for Canadian life insurance companies and banks, and is expanding its travel assist capabilities internationally.

Zurich Travel Assist is a registered trademark for travel assistance coverage and administered by World Travel Protection, a member company of the Zurich Financial Services Group.



## Why Zurich for International Programs?

[www.zurichna.com/international](http://www.zurichna.com/international)

### We have a U.S.-based team dedicated to energy casualty business.

A market leader in providing solutions to global customers, Zurich has a team of experienced international underwriters who are dedicated to our energy casualty customers. They work closely with domestic underwriters to design a package program to meet customer needs here in the U.S. and anywhere in the world.

### Our global network is the largest in the industry.

Zurich's network covers 180 countries and territories<sup>2</sup> around the globe and manages over 3,300 programs and 29,000 policies. People who understand the cultures, languages and laws of their respective territories provide local services.

### Our products meet the needs of middle market companies.

Zurich Envoy™, our new package policy program designed for commercial customers, provides a Controlled Master Program and local policies where needed. It combines several new-to-market features with some of the broadest coverages available.

### We manage claims to a single global standard.

Our global claims team is made up of over 8,000 claims professionals who handle claims reliably and consistently. Customers can work with a single, domestic claims contact to manage their global claims.

### Our policies comply with local licensing and premium tax regulations.

Zurich's Multinational Insurance Application (MIA) is a proprietary database that features tax and regulatory information provided by more than 120 law firms around the world. It helps underwriters ensure that policies comply with applicable country tax and insurance regulations.

## Services that add value to an energy casualty international program

### Customer Service Reports:

We help you keep tabs on all that is happening with your global risk management program. Timely reporting includes policy issuance, invoice information, benchmarking comparisons and more.

Country	Total number of policies	Number of policies all information received	Number of policies insured	Number of policies issued	Number of payments received
Argentina	3	3	3	3	4
Brazil	3	3	3	3	6
Canada	10	10	10	10	16
Chile	2	2	2	2	0
China	1	1	1	1	1
Guinea	1	1	1	1	1
Hong Kong	2	2	2	2	2
India	1	1	1	1	1
Korea, Republic of	10	10	9	9	9
Malaysia	1	1	1	1	1
Mexico	2	1	1	1	1
Paraguay	1	1	1	1	1
South Africa	1	1	1	1	1
Switzerland	1	1	1	1	1
United Kingdom	1	1	1	1	1
United States	6	6	4	3	3
<b>Total</b>	<b>46</b>	<b>45</b>	<b>42</b>	<b>41</b>	<b>49</b>

**Risk engineering services:** Across the sea or across the international date line, Zurich risk engineering professionals can work with you to identify problems, mitigate issues and offer solutions.

**Culture Wizard:** Knowing how to properly conduct business abroad and observe protocol is important. Customers will have access to this invaluable database of cultural information and other key travel tips.

CultureWizard is owned and operated by RW3 LLC.

## Specialty Products

Zurich provides risk insights and solutions that take all global business needs into account. Our Specialty Products can enhance the Zurich Envoy program by providing protection for emerging, volatile and potentially catastrophic risks. Some of the coverages available include:

- Directors and officers
- Employment practices liability
- Security and privacy
- Surety

## Global Life Benefit SolutionZ™

Global Life Benefit SolutionZ™ assists small, medium and large corporations in meeting their employee benefit goals by providing group life, AD&D, disability and travel protection solutions for internationally mobile employees.

### Our solutions also include:

- Multinational risk pooling arrangements through Zurich's worldwide employee benefit network,
- Captive management risk sharing solutions, and
- Mortality based funding capabilities primarily used to fund retiree medical programs.

<sup>1</sup> Foreign Voluntary Workers' Compensation / Employers' Liability (FVWC/EL) is equivalent to Zurich's Voluntary International Employee Compensation and Employers' Liability (VIEC&EL). Neither FVWC/EL nor VIEC&EL is a statutory workers' compensation policy, and it is not intended to replace or satisfy an insured's obligation to obtain any required statutory workers' compensation policy for its employees. Please read policy terms and conditions for a complete understanding of our VIEC&EL coverage.

<sup>2</sup> As defined under International Organization for Standardization (ISO)

<sup>3</sup> Rating as of August 2011. For more rating information, access [www.ambest.com](http://www.ambest.com).

<sup>4</sup> For complete information on the ratings of the underwriting companies of Zurich in North America, visit [www.zurichna.com](http://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 are underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages are not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Risk engineering services in the U.S. are provided by Zurich Services Corporation.

Insurance is underwritten by Zurich Insurance Company Ltd. and other insurance company subsidiaries within the Zurich Financial Services Group including, in the U.S., Zurich American Insurance Company and its underwriting subsidiaries. Insurance product obligations are the sole responsibility of each issuing insurance company. For example, only the assets of Zurich American Insurance Company (and no other assets of the Zurich Financial Services Group) are available to meet its obligations for the performance of its products. This information is consolidated Zurich Financial Services Group financial information as of December 31, 2010, and is not audited. For more complete financial information, audited annual statements of the Group and information on the ratings of the underwriting companies of Zurich in North America, access [www.zurich.com](http://www.zurich.com). No assurances can be given, and we make no representations, that such information has, or has not, changed since December 31, 2010.

Group life and disability coverages are issued in the U.S. by Zurich American Life Insurance Company of Schaumburg, Illinois. Administrative offices are located in Overland Park, Kansas. Coverages and conditions vary by state and may not be offered in all states. Not available for issuance in New York.

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## Zurich demonstrates global leadership and financial strength\*

### The following are among our recent commendations:

- Rated overall **#1 carrier** in the 2011 Risk Manager Choice Awards, *National Underwriter* magazine
- Rated overall **#1 Construction carrier** in the annual 2011 Risk Manager Choice Awards, *National Underwriter* magazine
- Zurich recognized as **one of the top New Product Pacesetters for 2010** by Advisen

In addition, Zurich American Insurance Company has Industry's leading financial ratings from AM Best A+ (Superior)<sup>3</sup> and Standard & Poor's AA- (stable).<sup>4</sup>

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*Because change happenz®*