

Excess Casualty coverage

Offering a greater level of excess liability coverage

For customers with wide-ranging follow-form excess needs, Zurich has the solution: our excess liability coverage. Zurich's excess follow-form coverage provides excess limits over lead umbrella policies or other excess liability policies. Simply put, we offer greater limits for today's customers.

When looking for the most reliable limits available, Zurich delivers. We are delighted to bring to market an excess liability form that not only meets, but exceeds, our customer's expectations.

With limits up to \$50 million to accommodate customer's needs, Zurich has designed a new excess liability policy which adapts the terms and conditions of the scheduled underlying umbrella. Our improved form now includes clearer language, updated conditions and enhanced definitions.

Designed to provide greater consistency, our form now offers:

- Flexibility to accommodate Defense within limits as well as Defense outside limits
- Pre- and post-judgment interest added as Supplementary Payments when we elect to defend
- Advance Cancellation notice by Zurich for all reasons but nonpayment increased from 60 to 90 days
- Added Knowledge of Occurrence wording which clearly defines who is required to give notice in the event of an occurrence
- Waiver of Subrogation condition. We will waive our rights of subrogation if the insured is required to do so in a written contract or agreement
- Any unintended error or omission by the insured to notify us of exposures to be covered will not invalidate the policy
- Provisions that are currently added by endorsement built into policy:
 - War Exclusion
 - Violation of Statutes Exclusion
- Clarification on our policy response to sublimated underlying insurance coverage
- Definition of occurrence allows form to adapt to various coverage triggers in the controlling underlying policy
- A small number of definitions mean that coverage will be consistent with the terms and conditions of the underlying coverage
- On all cancellations, all unearned premium will be calculated on a pro rata basis, even if the *insured* cancels the policy

Excess liability that follows your broad coverages

Excess liability from Zurich is available as a true follow-form. Even to the underlying policies of other carriers you already have in place.

Excess liability upgrades that benefit your organization

Here is just a sampling of what our new form contains:

- Clearer language
- Accommodates defense inside and outside limits
- Updated conditions
- Broad definition of occurrence

Delivering when it matters

Zurich is there when and where our customers need us – and our customers agree. Whether it is being acknowledged by *Fortune* as being a top global carrier or customers rating us at more than 90 percent for claims satisfaction, it is no wonder why our customers consistently turn to Zurich as their carrier of choice.

Superior services from a market leader

We know our customers have choices. That is why we strive to build relationships one customer at a time by offering the products and services to help meet their risk management needs.

Everything we do is all a part of Zurich HelpPoint – the traits that make Zurich a market leader. From our superior, on-demand claims services handled by experienced professionals, to our highly skilled underwriters and hundreds of risk engineers around the world, you can be sure that when you work with Zurich a solid and dependable team is right alongside you.

A rich history of responsiveness

With nearly 140 years of experience, Zurich's worldwide presence helps us draw upon the knowledge of a global network. With strong financial ratings*, we have the power and confidence to look ahead to new growth opportunities, tempered by the understanding that we earn market leadership thanks to our customers.

For more information about how to obtain our Excess coverage, contact **1-800-382-2150**.

Visit us on the web at www.zurichna.com/excess.

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 not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Risk engineering services are provided by Zurich Services Corporation.

* 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.

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