

Straight Excess Liability coverage

A simplified – and easier – solution

The visionaries at Zurich have developed a policy for those situations where a strictly following form – rather than full umbrella coverage – over the scheduled primary form is a better solution.

Zurich's new Straight Excess Liability Policy has been designed to provide a simpler, easier to understand product solution for first-layer excess over primary coverage. This is a form with substance, not the typical "bandage approach" others offer through a series of endorsements and other forms in order to provide excess coverage.

So when you are looking for reliable coverage, know that Zurich responds with a form that contains the following benefits:

- Flexibility to accommodate Defense within limits as well as Defense outside limits
- Assumes a duty to defend when the applicable limit of underlying insurance and other insurance has been exhausted by payment of loss
- Provides **90 days** Advance Cancellation notice for all reasons but nonpayment, rather than the typical **60 days** notice
- All unearned premium will be calculated on a pro rata basis, even if the **insured** cancels the policy
- Knowledge of Occurrence language clarifies who is required to give notice in the event of occurrence
- Inadvertent reporting of an occurrence to wrong insurer will not penalize the insured
- Waiver of Subrogation condition includes enhancement that 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
- Definition of occurrence allows the form to adapt to various coverage triggers in the underlying insurance

With Zurich's new straight excess liability form, you can depend on a simplified policy that includes clearer language, updated conditions and limited definitions.

Making coverage more simple...

A small number of definitions in our new form means that coverage will be consistent with the terms and conditions of the underlying coverage.

...while making coverage more complete

Zurich's full library of Excess Liability endorsements is available for use with our new form thereby allowing precise tailoring of coverage to meet each insured's individual insurance needs.

A promise to deliver when it matters most

It's a simple promise: To be there when and where a Zurich customer needs us. In turn, our customers agree. Perhaps that is why we have a rating of more than 90 percent for claims satisfaction.¹ And why *Fortune* magazine acknowledges us as a top global carrier.² Our customers remain at the center of all we do, and delivering to them when it matters most continues to be the focus of our business.

Superior products and services from a market leader

More than just a piece of paper, our policy is a way we build relationships one customer at a time. More than just superior products and services, our aim is to help meet our customers' risk management needs. That's Zurich HelpPoint – the traits that make Zurich a market leader.

From our experienced claims experts, to our highly skilled underwriters and hundreds of risk engineers around the world, you can be sure that when you choose Zurich you are working with a team of industry professionals.

Responding to our customers for a century

Zurich in North America celebrates 100 years in the United States in 2012. That's a century of being there when needed. Established in Zurich in 1872, our organization brings 140 years of experience through a worldwide presence. Drawing upon the knowledge of a global network and possessing 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 Zurich's Excess Liability coverage, contact **1-800-382-2150**. Visit us on the web at www.zurichna.com/excess.

Zurich

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* 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. 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.zurichna.com.

1 -Based upon Claims transactions Q2 2010 - Q1 2011

2 -Fortune magazine named Zurich as 1st in Global Competitiveness in 2010 for their Most Admired Companies

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 in United States are provided by Zurich Services Corporation.

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