

Zurich Property Portfolio Protection (Zurich PPP)

Evolving to help meet your risks

With 140 years of global insurance experience and over 100 years of experience in the U.S., Zurich is one of the market leaders in managing risk.

To learn more, contact your local Zurich underwriter or visit us at zurichna.com/ppp

For nearly a decade, Zurich's Property Portfolio Protection (Zurich PPP) has been constantly evolving to help meet emerging needs and deliver insurance coverage to mid-sized companies – insurance protection that gives them the coverage they need to operate in today's increasingly competitive markets with a wide range of customizable features. Each policy enhancement has been based on this commitment and centered on feedback from you, our customers and brokers. Our most recent refresh continues this tradition in converting our market insights into meaningful insurance protection. We listened to what you had to say and built in two major enhancements:

- Availability of three (3) separate occurrence/aggregate limits for flood and earth movement
 - o Our customers now have the flexibility to expand the insurance protection they need for the most hazard-prone areas and still have insurance protection for less hazardous areas because we've increased the number of occurrence/aggregate limits for both flood (from one to three) and earth movement (from two to three)
- Scheduled property floater
 - o This inland marine endorsement makes it easier for our customers to extend coverage away from a premise for scheduled personal property

Work with our local underwriters to determine what is best for your situation.

Expansive policy solution

Our proprietary Zurich PPP policy is modular and highly customizable, particularly in terms of coverage, endorsements, limits and deductibles. Industry-specific endorsements are also available to help meet your needs. A Zurich underwriter can work with you to tailor your Zurich PPP to your risk by leveraging the insurance protection it provides for:

- **Broad definition of real property** – Includes foundations, concrete surfaces, retaining walls and improvements and betterments of the tenant, resulting in broader coverage at full limits
- **Ordinance or law** – Automatically includes replacement cost coverage with no sub-limit, alleviating worry about the impacts of frequently changing laws
- **Electronic Data Processing (EDP)** – Covers EDP as personal property, which is not subject to exclusion or sub-limits for equipment breakdown perils or off-premises services interruption
- **Original information property** – Includes a unique approach to connecting traditional coverage for documents with today's digital world by offering automatic coverage for Valuable Papers, Accounts Receivable and Electronic Media

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The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states.

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