

Accessing Specialty Products Umbrella

Your at-a-glance guide to umbrella business

The experts in Zurich's Specialty Products Umbrella Group understand the significant risks customers face. We offer a wide variety of solutions such as Lead Umbrella; Excess Umbrella; and Straight Excess to a wide array of customer segments. Our customer segments include all sizes of construction customers and other industries with sales of \$750,000,000 and under.



Lead Umbrella

Our A/B coverage form offers flexibility, substantial limits, and may reduce the potential for coverage gaps. Additionally, our definitions closely follow – or in some cases are even broader than – current ISO definitions.

Excess Umbrella

Zurich's excess follow-form coverage provides excess limits over lead umbrella policies or other excess liability policies. Simply put, we offer a wide variety of limits for today's customers.

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

Straight Excess

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.



Send it now! E-mail us.

- Apparel manufacturers
- Appliance manufacturing
- Auto dealers and repair services
- Beverage bottling
- Business and trade associations
- Civic/social/service clubs
- Commercial building construction
- Commercial wrap ups
- Communication services
- Electronics/electrical equipment
- Engineer, accountants, research management and related services
- Entertainment services
- Financial services
- Food products
- Furniture and fixtures
- Hotels, motels, resorts and casinos
- Industrial and commercial machinery
- Leather products
- Legal offices
- Lumber/lumber yards/sawmills/wood products
- Manufacturing NOC
- Medical offices/laboratories
- Metals: primary/fabricated
- Miscellaneous repair services
- Museums and galleries
- Personal and business services
- Printing and publishing
- Real estate holdings
- Restaurants
- Rubber and miscellaneous plastic products
- Stone, clay, concrete
- Street and road construction
- Supermarkets (including druggist liability)
- Trade contractors (commercial)
- Wholesale and retail trade



Send it and let's talk.

- Alcoholic beverage manufacturing
- Amusement parks
- Automobile and truck parts manufacturing
- Boiler repair
- Educational institutions
- Equipment rental and leasing
- Fitness centers
- Fraternities/sororities
- Heavy construction (bridge, tunnel and infrastructure)
- Race tracks
- Religious organizations
- Social services
- Structural concrete products
- Toy manufacturers
- Trucking operations
- Welding repair
- Wood preserving



Let's take a closer look: call first.

- Auto rental and leasing operations
- Cell phone manufacturers
- Chemicals and allied products
- Logging and timber operations
- Mining operations
- Municipal and governmental agencies
- Nursing homes
- Railroad products and construction
- Residential construction
- Surgical/medical products (non-invasive)
- Tire manufacturing/recapping
- Transportation (water, passenger, railroad)
- Utilities

Accessing umbrella is easy

Zurich offers local access and underwriting authority in every region

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