Programs & Direct Markets

**Zurich’s Programs business**

Zurich’s Programs business provides specialty insurance for commercial and professional markets. Our coverages include, but are not limited to, commercial auto, general liability, professional liability, excess liability, workers’ compensation and property for various target businesses and industry segments.

Programs provides customers coverage through program administrators who have a deep knowledge and expertise in their industry segments, along with strong underwriting, marketing and, in many cases, claims and loss control experience.

Zurich’s Program appetite is broad and diverse. The types of Programs written include, but are not limited to:

- Construction
- Inland marine
- Professional liability
- Real estate/Property
- Transportation
- Workers’ compensation

**ZProgramsMatch.com**

Zurich Programs offers a real and tangible way to help you grow and continue expanding your business by giving you direct access to more than 50 specialty insurance programs underwritten by Zurich. ZProgramsMatch.com is a website developed to take the legwork out of arduous searches for specialty markets, and the site connects you to program administrators who are experts in niche lines of business.

Our programs business model is unique, and what makes it most exciting is that it allows Zurich to have a broad appetite for the types of insurance markets we write, while leveraging the expertise of Program Administrators who possess vast knowledge and market-specific underwriting expertise.

Beyond access to more than 50 specialty insurance markets, ZProgramsMatch.com gives you tools to help you build new relationships in the programs space and grow your business. Our LinkedIn group, for example, offers you the opportunity to connect with other agents to find markets, get ideas about insurance-related or agency management concerns or connect with successful agents who understand your business. And the ever-growing ZProgramsMatch Knowledge Center offers on-demand, market-specific webinars, whitepapers and more.
WE SHARE YOUR PASSION FOR BUILDING SUCCESSFUL PROGRAMS.

When you're passionate about what you do and the industries you serve, you want a carrier that is just as passionate. Zurich has been committed to programs for more than 50 years serving some of the most unique and specialized market segments. And because they understand programs, they can best help you protect the businesses you serve while helping you grow.

zurichna.com/programs

ZURICH INSURANCE. FOR THOSE WHO TRULY LOVE THEIR BUSINESS.
Our programs
The following Zurich programs are available to brokers; accessibility may vary by region and/or other requirements, qualifications and/or limitations.

Builder’s risk

Appetite
• Commercial and residential structures during the course of new construction or remodeling

Restrictions
• Builder required to have two years of general contracting experience

Product breadth
• Inland marine
• Coverage for remodelers, purchasers under contract, model homes, model home contents, model home leaseback, trade-ins and unsold dwellings is available
• Business income coverage, soft costs, green coverage and more
• Residential and small commercial single structure policies, written on an annual basis, may be renewed for up to an additional two years; separate policy up to two years for unsold dwellings
• Large commercial policies may be written with customized policy terms

Contact
Bryce Chambliss
USAssure
bryce.chamblis@usassure.com
800-800-3907
Contractors’ equipment

Appetite
- Street and road contractors
- Concrete and asphalt batch plants
- General construction
- Grading contractors
- Steel erection companies
- Landscaping operations
- Roofing contractors
- Artisan contractors, including carpentry contractors, drywall contractors, electrical contractors, masonry contractors, HVAC contractors and plumbing contractors

Restrictions
The following types of operations may be considered in this program:
- Cranes with booms exceeding 25 feet in length
- Waterborne equipment
- Other select operations

Product breadth
- Physical damage to mobile equipment, machinery and tools typical of construction equipment
- Up to $500,000 per item and $10,000,000 per schedule
- Higher limits may be available, subject to underwriting
- Rented/Leased equipment limit
- Replacement cost available
- Rental reimbursement
- Waterborne

Contact
Bryce Chambliss
USAAssure
bryce.chamblis@usassure.com
800-800-3907
Contractors’ equipment - logging

**Appetite**
- Logging and lumbering
- Wood yard and sawmills
- Chipping operations

**Product breadth**
- Inland marine
- Physical damage to mobile equipment, machinery and tools typical to the logging and lumbering industries
- Rented/Leased equipment limit
- Rental reimbursement
- Miscellaneous tools and equipment
- Trailer and spare parts coverage

**Contact**
**Don Fiorini**
OnPoint Underwriting
dfiorini@onpointunderwriting.com
404-904-0100

DIC/Earthquake

**Appetite**
Earthquake-driven accounts for:
- Real estate
- Light industrial
- Retail occupancies

**Restrictions**
- No soft soil
- No unreinforced masonry
- No stand-alone flood

**Product breadth**
- DIC including flood, earthquake

**Contact**
**Lew DeFuria**
Arrowhead General Insurance Agency
ldefuria@arrowheadgrp.com
619-881-8560
**E&S property**

**Appetite**
- Real estate schedules
- Hotel/motel
- Vacant buildings

**Restrictions**
- No CAT exposures (i.e. tier 1 wind; zone 1 earthquake)

**Product breadth**
- Non-CAT property
- Equipment breakdown

**Contact**

**Michael Marks**
Blue River Underwriters
mmarks@blueriveruw.com
678-322-3537

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**E&S property, CAT**

**Appetite:**
Wind-driven accounts:
- Apartments
- Retail
- Office buildings
- Hotels
- Hospitals
- Municipal properties
- Schools and universities
- Multi-tenant properties

**Restrictions**
- No California earthquake

**Product breadth**
- Property coverage for CAT
  (including tier 1 wind) exposed risks

**Contact**

**Scott Hanson**
Amrisc
shanson@amrisc.com
281-257-5124
E&S property, CAT, non-CAT excess property

Appetite
• Real estate
• Light industrial
• Retail occupancies

Restrictions
• No heavy manufacturing
• U.S. only

Product breadth
• Excess property, including earthquake and flood; no stand-alone flood

Contact
Lew Defuria
Arrowhead General Insurance Agency, Inc.
ldefuria@arrowheadgrp.com
619-881-8560

E&S property, CAT, non-CAT property

Appetite
Wind-driven risks:
• Habitacional classes
• Offices
• Shopping centers
• Hotels
• Other retail
• Warehouse and self-storage

Restrictions
• No California earthquake

Product breadth
• Property coverage for CAT (tier 1) and non-CAT exposed risks
• Equipment breakdown

Contact
John Traver
Sigma Underwriting Managers
Jtraver@sigmaprograms.com
954-893-1735
Residential earthquake

Appetite
- California residential accounts only

Restrictions
- No unreinforced masonry; no cripple walls unless retrofitted

Product breadth
- Earthquake coverage only

Contact
Angie Keus
Steve Bouker
Arrowhead General Insurance Agency, Inc.
akeus@arrowheadgrp.com
sbouker@arrowheadgrp.com
877-233-9722

CAT-driven - Florida habitational

Appetite
- Condominiums, apartments, office condominiums

Restrictions
- No risks older than 1995, EFIS construction

Product breadth
- Non-admitted commercial property and equipment breakdown

Contact
John Traver
Sigma Underwriting Managers
Jtraver@sigmaprograms.com
954-893-1735
Not-for-profit senior living facilities

Appetite
• Continuing care retirement communities (CCRCs)
• Assisted living and personal care operations
• Home and community based services for the elderly
• Skilled nursing facilities (SNFs)
• Independent living/Senior housing operations

Restrictions and ineligible risks
• Any facilities not described in the eligible classes of business such as: sanitariums, facilities with psychopathic patients, alcohol and/or drug rehabilitation, nurse registries and leasing services
• Any risk that has an active bankruptcy filing
• Skilled nursing facilities out of compliance with current state regulatory survey
• Skilled nursing and assisted living facilities without proper licenses
• For profit facilities

Product breadth
• Building and personal property
• Commercial general liability
• Professional liability
• Business income/Extra expense
• Equipment breakdown
• Inland marine
• Crime
• Commercial automobile

Contact
Karen Jordan
AON
karen.jordan@aon.com
215-773-4636
Day spa, salon and tattoo studio

Appetite
• Spa/Salon
• Tattoo/Body piercing
• Micropigmentation/Cosmetic tattooing
• Electrology
• Aesthetics
• Massage businesses

Restrictions
• Coastal and Florida property risks are not eligible

Product Breadth
• Professional liability
• General liability
• Umbrella liability
• Abuse and molestation
• Package/Commercial property
• Commercial auto

Contact
Charlie Stevens
Marine Agency
cstevens@marineagency.com
800-763-4775
Resort and boutique hotel insurance program

Appetite
- Destination resorts with multiple restaurants, retail, activities and other amenities such as conference, banquet, fitness, pools, water sports, spa services, retail, etc.
- Upscale hotels – four and five star various sizes but generally stand-alone facilities that may include amenities noted above
- Boutique/Lifestyle hotels
  – Small, distinctive properties
  – Some special amenities and specialty services
- Limited service boutique/Lifestyle hotels
  – Small and distinctive
  – Business focus, limited amenities
- Gun, hunt and fishing resorts, including lodges
- Golf resorts with club operations

Restrictions
Ineligible risks:
- Short-stay motels/hotels (rates offered for less than 24 hours)
- Economy hotels and motels
- Large franchise chains
- Bed and breakfasts

Product breadth
- Blanket building/Personal property
- General liability (includes liquor liability, GKLL, and herbicide/pesticide cover for golf exposures)
- Commercial auto for fleets (can include valet parking)
- Excess and umbrella liability (limits to $25 million and higher)
- Pollution liability (including tanks coverage)
- Directors & Officers liability (can be included in the umbrella limits)
- Employment practices liability with separate aggregate (can be included in the umbrella limits)
- Workers’ compensation (broad form all states endorsement)
- For golf resorts – $1 million and $2.5 million tee to green coverage for all playing surfaces with no per hole limitations
  – Tree replacement and debris removal
  – Broad form outdoor property extension

Contacts
Joseph Dolce
Venture Programs
jdolce@ventureprograms.com
800-282-6247, ext. 244
Golf courses and country clubs

Appetite
• Private clubs
• Semi-private clubs
• High end daily-fee courses
• Golf management companies
• Golf destination resorts
• Home owners associations with golf courses

Restrictions
• Nine-hole golf courses are not eligible

Product breadth
• Blanket building/Personal property
  – Business income with unlimited period of restoration
  – Replacement cost valuation on carts and equipment
• General liability (includes liquor liability, garage keepers legal liability, herbicide/pesticide liability)
• $1 million and $2.5 million tee to green coverage for all playing surfaces with no per hole limitations
  – Tree replacement and debris removal
  – Broad form outdoor property extension
• Commercial auto for fleets (can include valet parking)
• Excess and umbrella liability (limits to $25 million and higher)
• Pollution liability (including tanks coverage)
• Directors & Officers liability (can be included in the umbrella limits)
• Employment practices liability with separate aggregate (can be included in the umbrella limits)
• Workers’ compensation (broad form all states endorsement)
  – Worldwide coverage for members, on-site guests and management personnel

Contact
Rob Mulhern
Venture Programs
rmulhern@ventureprograms.com
800-282-6247 x 257
**Lawyers’ professional liability** *(availability varies by state)*

**Appetite**
- Law firms, including part-time and moonlighting attorneys, solo practitioners and law firms up to 100 attorneys

**Restrictions**
- Law firms engaged in patent law, tax shelter work or investment counseling are ineligible

**Product breadth**
- Professional liability/Errors and omissions, with an endorsement for disciplinary hearings

**Contact**

In CT, DC, MA, MD, NJ, NY, PA, VA

**Deborah Gallo DiMarco**
Couch Braunsdorf Insurance Group
ddimarco@couchbraunsdorf.com
212-608-4505 ext. 213

In AL, CA, CT, CO, FL, GA, HI, IL, KS, KY, MA, MI, NM, NV, NC, OH, PA, SC, TN, TX, WA

**Kenneth Redfern**
Daniels-Head Insurance Agency, Inc.
kcr00@dhiatx.com
800-950-0551

In CT, MA, ME, NH, NY, PA, RI, VT

**Stephen Lang**
Mercer
Stephen.Lang@mercer.com
312-623-7902
Public, charter and private schools (K through 12)

Appetite
• Independent private schools (k-12); charter schools

Restrictions
• Stand-alone day care operations; three or fewer years in business

Product breadth
• Property
• Inland marine
• Equipment breakdown
• General liability
• Automobile
• Educators legal liability (including EPLI)
• Fiduciary liability
• Umbrella

Contact
Connie Reynolds
Glatfelters
creymonds@glatfelters.com
610-458-6900

Security guards, private investigators and alarm installation and monitoring

Appetite
• Security guards armed/unarmed, fire/burglar alarm install and monitor, investigator

Restrictions
• Bounty hunters, fugitive recovery, medic alert, bars and nightclubs are not eligible

Product breadth
• Workers’ compensation
• Errors and omissions
• General liability
• Umbrella
• Crime
• EPLI
• EBLI
• Auto

Contact
Peter Costanza
Costanza Insurance Agency
p.costanza@cia-tx.com
800-346-0942
Professional employers organizations (PEO)

Appetite
- This program is designed to write workers’ compensation for entire PEOs, not for the placement of one-off, standalone workers’ compensation accounts into PEOs.
- Professional employer organizations (PEOs)
- Administrative service organizations (ASOs)

Middle market PEO eligible risks:
- White-to-gray collar exposures including light industrial/manufacturing and some artisan contractors
- Typical account premiums begin at $75,000

Large risk PEO eligible risks:
- Eligible class codes range from white collar to blue collar risks.
  - PEOs will need to have a balanced book and adequate spread of risk
- ESAC Certification and/or Certification for Workers’ Compensation Best Practices by Certification Institute
- Minimum premium of $250,000, with typical premiums begin at $1,000,000

Restrictions
- Accounts with fewer than 3 years in business, predominantly blue-collar client list and accounts heavily weighted in construction or transportation

Product breadth
- Statutory workers’ compensation and employer’s liability

Contact
Andy Atsaves
Artex Risk
andy_atsave@artexrisk.com
480-951-4177
Staffing industry package policies

Appetite
- Staffing firms placing white collar workers, blue collar workers, and professionals, including medical workers
- Temporary placements (contract workers)
- Direct Hire – Executive search, employment agencies
- Payroll services
- Professional employer organizations (PEO)*
- Administrative service organization (ASO)
- VMS-Vendor management systems (VMS)
- Managed service providers (MSP)
- Consulting staffing services such as human resources, resume writing, etc.

Restrictions
- Firms with temporary placements of doctors and dentists are not eligible

Product breadth
- Professional liability
- General liability
- Abusive acts
- Employee benefits liability
- Employee practices liability
- Hired and non-owned auto
- Owned auto
- Stop gap liability
- Umbrella liability
- Crime
- Property
- Workers’ compensation
- Also available: D&O, fiduciary, cyber liability

Contact
Robert Thompson
World Wide Specialty Insurance
rthompson@wwspi.com
631-390-0900
Temporary staffing

Appetite
- Professional/Light industrial, medical staffing
- Longer term in nature, more highly compensated in specialized white to gray collar industries
- Certain manufacturing and light-blue collar classes
- Longer term placements of RNs and LPNs (as opposed to CNAs)
- Hospitals
- Clinics
- Physicians’ offices
- Outpatient surgical centers
- Schools
- Physical/occupational therapists, X-ray techs, and dental hygienists
- Premiums of $50,000 or more
- Transparent, tangible loss history; 3 years minimum operating history required
- For medical staffing risks, Joint Commission on the Accreditation of Health Care Organizations (JCAHO) certification

Restrictions
Ineligible risks:
- USL&H exposures
- The program excludes staffing companies in following sectors:
  - Heavy industrial/Manufacturing
  - Construction
  - Transportation
  - Nursing homes or assisted living
  - Private homes (home health services)
  - Prison facilities
  - Psychiatric hospitals or drug/alcohol rehab facilities
- Temporary staffing agencies with less than three years in business

Product breadth
- Statutory workers’ compensation
- Employer’s liability
- Blanket alternate employer endorsement capability
- Blanket waiver of subrogation capability when required by contact

Contact
Robert Thompson
World Wide Specialty Insurance
rthompson@wwspi.com
631-390-0900

Andy Atsaves
Artex Risk Solutions
andy_atsaves@artexrisk.com
480-951-4177
Travel agents and tour operators

Appetite
- Travel agencies
- Tour operators
- Adventure tour operators
- Student tour operators
- Independent contractors (travel agents)
- Corporate meeting planners
- Destination management companies
- All sizes of risks
- Travel and tour arrangements can be worldwide no territory restrictions

Restrictions
- Outfitters and guides; spring break student tour operators; party or wedding planners are ineligible

Product breadth
- General liability
- Professional liability (including bodily injury, property damage and E&O coverage)

Contact
Maureen Kaye
AON
maureen.kaye@aon.com
800-803-1213 ext. 2629

U.S. longshore & harbor workers (USL&H)

Appetite
- All accounts with longshore exposure
- $10,000 minimum premium, for workers’ compensation and longshore combined

Product breadth
- Workers’ compensation
- Longshore (USL&H)
- O.C.S.L.A (Outer Continental Shelf Lands Act)
- Employer's liability

Contact
Ian Greenway
LIG Marine Managers
IRG@LIGMarine.com
727-578-2800 ext. 319
Contingent/excess liability

Appetite
- Auto
- Truck and trailer leasing companies
- Banks
- Credit unions
- Financial institutions
- Lease here pay here operations

Restrictions
- Bus lessors are ineligible

Product breadth
- Contingent liability
- Excess liability
- Interim liability
- Interim physical damage
- Contingent physical damage
- Truth in lending/leasing E&O
- Title E&O
- Odometer non-disclosure E&O

Contact
Tony DeBoor
Zurich Rental Programs
tony.deboor@zurichna.com
480-461-0066

Crane operations

Appetite
This program is designed for customers using or transporting cranes or rigging equipment.
- Vehicles with permanently attached cranes or booms which typically operate at or near construction sites. The vehicles may or may not be licensed for road use.
- The account must have general liability coverage in force with another carrier

Restrictions
- Any risk with over 20% of their mileage beyond a 300 miles radius (as determined by IFTA reports), and new ventures are not eligible.
- This program is not available in Alaska or Hawaii.

Product breadth
- Auto liability
- Auto physical damage
- Motor truck cargo

Contact
Brent Hogan
Zurich Programs, Specialty Auto
Brent.Hogan@zurichna.com
402-963-5128
Dump truck operations

Appetite
This program is designed for for-hire operations hauling aggregates, dirt, petroleum contaminated dirt, granular asphalt or other non-hazardous dump commodities primarily within 0–300 mile radius.

• Power units and/or trailers equipped with dump bodies such as end dumps or side dumps
• Minimum of two years verifiable loss history in their own name.

Restrictions
• New ventures and risks hauling any amount of hazardous material/waste, coal, coal by-products or non-petroleum contaminated dirt are not eligible.
• This program is not available in Louisiana, Mississippi, New Jersey or New York.

Product breadth
• Auto liability
• Auto physical damage
• General liability may be available
• Motor truck cargo

Contact
Brent Hogan
Zurich Programs, Specialty Auto
Brent.Hogan@zurichna.com
402-963-5128
Environmental transport  
(For petroleum, refer to the petroleum transportation program)

Appetite
This program is designed for customers engaged in the bulk or non-bulk transportation of placarded hazardous materials other than petroleum.

Restrictions
- Haulers of explosives, nuclear/radioactive or gaseous poisons are not eligible.
- This program is not available in Alaska, District of Columbia, Hawaii, Massachusetts, New Jersey or New York.

Product breadth
- Auto liability
- Cargo
- General liability
- Physical damage

Contact
Drew Easton
AmWins Transportation Underwriters
drew.easton@amwins.com
800-382-5415

Garbage haulers

Appetite
This program is designed for contracted collection of garbage, trash, refuse or recyclables at residential, commercial or industrial sites for disposal or recycling.
- Construction or debris collection container haulers
- Salvage operations including scrap dealers

Restrictions
- Risks hauling regulated medical waste or biohazard waste and new ventures are not eligible
- This program is not available in Louisiana, Mississippi, New Jersey or New York

Product breadth
- Auto liability
- Auto physical damage

Contact
Brent Hogan
Zurich Programs, Specialty Auto
Brent.Hogan@zurichna.com
402-963-5128
Local/Intermediate (short haul) trucking; 0-300 mile radius

Appetite
This program is designed for for-hire contract, common and exempt carriers with greater than 80% of operations within a 0-300 mile radius.

Restrictions
- Any risk with over 20% of their mileage beyond a 300 mile radius (as determined by IFTA reports), triple trailers, hazardous material haulers, medical/biohazard waste haulers, mobile/manufactured home transport, log haulers and risks with active brokerage authority are not eligible

Product breadth
- Auto liability
- Auto physical damage
- General liability
- Motor truck cargo

Contact
Brent Hogan
Zurich Programs, Specialty Auto
Brent.Hogan@zurichna.com
402-963-5128
Miscellaneous business auto

**Appetite**
This program is designed for not-for-hire operations primarily within 0-300 mile radius written on a business auto policy, such as:
- Contractors
- Retail delivery
- Wholesale/Distribution
- Mobile businesses (food vending, mobile medical, etc.)
- Courier services
- Armored cars
- Cement mixers
- Vacuum trucks
- Dairies

**Restrictions**
- Pizza delivery, door-to-door newspaper delivery, bulk hazardous materials and mobile/manufactured home delivery are not eligible

**Product breadth**
- Auto liability
- Auto physical damage
- Motor truck cargo

**Contact**

**Brent Hogan**
Zurich Programs, Specialty Auto
Brent.Hogan@zurichna.com
402-963-5128
Non-emergency medical transport, dial-a-ride, para-transit service

Appetite
This program is designed for vans and mini-buses with pre-arranged transportation of passengers and four years of verifiable loss experience.

Restrictions
• Sedans transporting client passengers, new ventures, units with lights/sirens, gurney or stretcher transport, operations that provide medical services, owner-operators, drivers under 21, vehicles > 10 years old, vehicles with seating capacity > 15 passengers and risks transporting incarcerated or psychiatric patients are not eligible
• This program is not available in Michigan, New Jersey or New York

Product breadth
• Auto liability
• Auto physical damage
• General liability

Contact
Brent Hogan
Zurich Programs, Specialty Auto
Brent.Hogan@zurichna.com
402-963-5128

Petroleum transportation

Appetite
This program is designed for transporters of bulk or non-bulk petroleum-based products such as gasoline, diesel fuel, motor oil, waste oil and asphalt

Restrictions
• Jobbers (distributors) are not eligible, except for home heating oil distributors in New England
• This program is not available in Alaska, New Jersey or New York

Product breadth
• Auto liability
• Auto physical damage
• General liability
• Motor truck cargo

Contact
Brent Hogan
Zurich Programs, Specialty Auto
Brent.Hogan@zurichna.com
402-963-5128
Public auto including: courtesy, employee transport, sight-seeing

Appetite
This program is designed for for-hire and courtesy operations with primary nature-of-use transporting passengers including:
• Airport transportation
• Churches
• Courtesy (assisted living, hotel/motel, etc.)
• Daycare
• Limousine
• Sightseeing/guided tours
• Social services
• Employer van pools

Restrictions
• Taxis, emergency and non-emergency medical transport, charter operations, farm labor, prisoner transport, railroad crews, schools, urban bus and transportation network companies are not eligible if more than 20% of revenue is generated from this application
• This program is not available in Michigan, New Jersey or New York

Product breadth
• Auto liability
• Auto physical damage
• General liability (most classes)

Contact
Brent Hogan
Zurich Programs, Specialty Auto
Brent.Hogan@zurichna.com
402-963-5128
Non-trucking liability

Appetite
Liability coverage that applies when the vehicle is not being used for business purposes or not under the authority of a motor carrier. Independent trucker has signed contract leasing vehicle to another trucking firm for a period of 30 days or more.

Restrictions
• Light/medium trucks, H/NO liability not eligible
• This program is not available in New York or Virginia

Product breadth
• Non-trucking liability, auto physical damage

Contact
Brent Hogan
Zurich Programs, Specialty Auto
Brent.Hogan@zurichna.com
402-963-5128

Program availability varies by state.
For detailed information and access to program administrators for most of our programs, please visit www.ZProgramsMatch.com.

Captives (growth target)

- Member owned, segregated portfolio company, agency and association captives
- Lines of business – Workers’ compensation, general liability, auto physical damage, auto liability and property
- Appetite – Heterogeneous and homogeneous (i.e., construction, commercial bakeries, distributors, energy services, transportation)