

Zurich mining solutions



Zurich mining risk transfer solutions

Zurich's energy group provides a broad range of risk solutions and risk engineering and claims support for mining customers in the U. S. as well as internationally. Zurich is a global leader in the mining industry with dedicated property and casualty underwriting teams who understand the unique risks faced by mining customers.

Casualty



Zurich's custom casualty products are designed to help you protect the health and safety of your most valuable asset – your employees. Zurich has been **providing casualty solutions to the mining industry for over 25 years.**

Primary casualty program structures

- Guaranteed cost
- Intermediate and large deductibles/excess workers' compensation
- SIR programs
- Fully fronted programs
- Captives
- Bundled and unbundled claims services

Primary casualty coverages

- Primary general liability, commercial auto and workers' compensation
- Workers' compensation coverage extensions including USL&H and Jones Act
- Excess workers' compensation
- General liability (admitted)
- Limited pollution (select accounts)
- Minimum premium: \$250 K
- Federal Coal Mine Health & Safety Act Coverage for all coal accounts
- West Virginia Broad Form Employers Liability

Excess casualty

- Capacity up to \$25 MM
- Available forms include: A/B Occurrence form, Integrated Occurrence, Claims Made, Straight Excess Follow form and High Excess Follow form
- Available time element pollution coverage
- Program includes: Worldwide coverage, crisis management extension
- Excess aviation, excess watercraft (owned and non-owned)

Property



Mining is a risky business. Mining operations are exposed to a wide range of property risks on a day-to-day basis. Managing those risks requires extraordinary knowledge and the hands-on experience of industry specialists.

Zurich understands these risks and offers a wide range of **property risk management solutions.** Our dedicated property underwriters focus exclusively on writing mining business.

Onshore Property

- Capacity up to \$150 MM

Broad policy coverage

- Property damage and time element as a result of direct physical loss or damage
- Buildings in course of construction
- Mine development and commissioning
- Transit coverage
- Boiler and machinery

Full range of mining operations

- Above-ground mining/mineral recovery
- Processing
- Above-ground mining support operations
- Underground mining operations

Zurich offers solutions for these segments

Mining

- Hard rock mining
- Coal mining
- Metal/non-metal mining
- Quarrying and solution mining
- Mineral mining
- Processing facilities:
 - Coal preparation plants
 - Smelting
 - Refining
 - Solvent extraction

Industry support groups

- Mining contractors:
 - Mine construction
 - Stripping of overburden
 - Drilling

International casualty



Zurich offers seamless access to a vast range of casualty programs for mining with risks in the U.S. and virtually around the world. Our global network includes **Zurich offices and strategic partnerships in more than 200 countries and territories.**

International casualty (primary) – master policies and global programs (5 MM/10 MM/10 MM)

- Foreign primary admitted and non-admitted general liability, including time element pollution
- Foreign admitted and excess auto liability and physical damage
- Foreign voluntary workers' compensation
- Employer's liability

Multinational Insurance Application (Zurich MIA)

- Addresses issues associated with Foreign Premium Tax (FPT) and licensing laws governing admitted insurance, helping to comply with local licensing laws
- Helps pay allocated and associated FPT are paid as prescribed by local regulatory authorities

Other available products



Zurich offers additional coverages to address the many risk exposures of mining operations.

Marine

- Inland marine
- Cargo
- Hull and marine liabilities

Construction

- Builders Risk
- Wrap-Up

Specialty lines

- Directors & Officers (D&O)
- Errors & Omissions (E&O)
- Surety
- Trade Credit & Political Risk
- Accident & Health
- Group Life & Disability

Environmental

- Site & Pollution Coverage

Supply Chain

- Supply Chain Insurance

Captive Services

Employee Benefits

Zurich competitive advantages

- Strong Zurich brand awareness within the energy industry
- Consistent, long-standing commitment to the energy sector
- Strong product mix and solutions with significant capacity
- A service infrastructure emphasizing the rapid response and quick turnaround usually required by energy customers operating in a dynamic, changing industry
- Admitted carrier in all 50 states
- Dedicated teams of highly experienced energy underwriters, claims specialists and risk engineers
- Global presence and scope that makes Zurich particularly relevant to the needs of today's multinational energy customers

Zurich claims and risk management services for mining

Customized risk engineering

Energy customers are too diverse to warrant “template” solutions to their risk engineering requirements. That’s why Zurich risk engineers will arrive on-site for up-close and personal assessments to help create the most effective and relevant risk management program.

- An Account Engineer (AE) will be designated the single point of contact for the individual energy customers, helping to develop truly customized service plans
- Zurich’s risk engineering team includes more than 800 risk engineers worldwide*
- The Energy and Machinery Breakdown team includes 10 risk engineering specialists who together represent more than 110 years of mining industry experience**
- Prior to joining the Zurich team, the majority of our energy-dedicated risk specialists worked in the energy sectors they now serve
- We offer a variety of risk engineering assessment tools to every customer, including:
 - **RECAT (Risk Engineering Claims Analysis Template)** – A tool that analyzes customer claims data, identifies trends and advises how to better focus loss control efforts
 - **TrainFirst** – Providing access to thousands of web-driven video training courses that help customers optimize risk management efforts across identified areas of need
 - **eZ Transition®** – Online analysis tool helps customer determine potential financial benefit of implementing a return-to-work program
 - **10-4 Defensive Driver Training** – An innovative, multimedia driver training system to educate your employees on the psychological and tactical aspects of safe driving
 - **Zurich Environmental Emergency Response (ZEER)** – For customers with pollution coverage, access to an online service for the immediate reporting of environmental emergencies

Claims services

Zurich delivers the global response of a team of more than 8,000 claims professionals helping customers in over 180 countries and territories, including more than 3,000 claims professionals assigned to over 60 claims offices in North America.

- **Special Investigations Unit (SIU)** – collaborates with law enforcement agencies and oversees anti-fraud activities.
- **Reduce cost of litigation** – Zurich’s management litigation team of staff counsel, mediation and arbitration professionals are available to help settle alternative dispute resolutions.
- **Quick claims response** – Zurich’s knowledge of the industry and experienced claims professionals can help expedite the claims process as well as manage future losses.

Claims service highlight

- Zurich C.a.r.e.® Directory Online allows you to access the Zurich’s preferred provider network of physicians and hospitals.
- Handling of black lung claims is centralized in one claims office.
- **Enhanced Zurich RiskIntelligence** provides customers with a powerful, newly redesigned, web-based tool delivering exciting capabilities to monitor, understand and use risk data to help manage and reduce cost of risk.

For more information visit: zurichna.com

Get access to solutions and risk insights on the Zurich Virtual Literature Rack. Download to your iPad from the App Store or visit: zurichvlr.com



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*In Canada, services are performed by risk specialists.

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Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With more than 55,000 employees, it provides a wide range of general insurance and life insurance products and services. Zurich’s customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations, in more than 170 countries. 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, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich North America, including Zurich American Insurance Company. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. 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. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. In the US, risk engineering services are provided by Zurich Services Corporation.

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