Zurich International Pollution Liability programs: A global reach with a local footprint

Environmental exposure can present businesses with an array of challenges, particularly overseas. Zurich’s globally managed network and tailored products and services, together with over 20 years of experience in the environmental liability insurance market, can supply the knowledge, responsiveness and transparency required to help navigate this complex world of risk.

### Coverage in 35 countries around the world

- Australia
- Belgium
- Brazil
- Bulgaria
- Canada
- China
- Czech Republic
- Denmark
- Finland
- France
- Hong Kong
- India
- Israel
- Italy
- Japan
- Malaysia
- Mexico
- Morocco
- Netherlands
- New Zealand
- Norway
- Poland
- Portugal
- Romania
- Singapore
- Slovakia
- South Africa
- South Korea
- Spain
- Sweden
- Switzerland
- Turkey
- Ukraine
- United Kingdom
- United States

### Programs designed to protect and assist

Our International Pollution Liability programs offer a global reach with a local footprint, helping to protect businesses against environmental liability risks and delivering customizable solutions:

- We can provide international programs for Z Choice® Pollution Liability Policy and Z Choice® Real Estate Environmental Liability Policy products, as well as excess solutions over international programs written by other carriers.
- Our Freedom of Services (FoS) policy covers the 31 countries in the European Economic Area (EEA).\(^1\) This single policy facilitates compliance and the benefits of local policies.
- We can issue local Pollution Liability policies in 35 countries worldwide.\(^2\)
- Our local policies provide benefits that include local defense, claims handling and claims payments.
- We can structure policies to align with applicable country tax and insurance regulations around the world. Our programs help customers adhere to country tax and insurance regulations and local laws governing claims payments and loss adjustments.
- Our experienced underwriters can help structure a program tailored to our customers’ needs, determining when to use Freedom of Services, where to place a local policy or where Financial Interest Cover (FinC) may be sufficient. FinC will allow a U.S. parent company to be indemnified for claims in a country where we cannot provide non-admitted cover or a local solution.

For more information on Zurich’s International Pollution Liability programs:

www.zurichna.com/environmental

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Zurich’s value proposition
We have the scale and capability to help you protect your business, whether you’re just venturing into foreign markets or already established:

- International solutions designed for U.S.-based multinational companies
- Single-policy approach for domestic and international exposure
- Industry financial strength ratings and stability: A+ A.M. Best and AA- Standard & Poor’s ratings² and named to Fortune Magazine’s Global 500³
- Zurich Insurance rated a five-star carrier by brokers surveyed by Insurance Business America (Insurance Business America, August 2017)⁵
- Experienced management of over 7,600 international programs and more than 50,000 local policies across more than 10 lines of business⁶
- International Pollution Liability underwriters team with intensive training through the Zurich-sponsored international programs certification
- Zurich underwriters are conveniently located in major regions across the U.S.

Streamlined solutions with industry-leading tools
Zurich Multinational Insurance Application (Zurich MIA) is an online tool designed to help customers achieve greater global compliance for international programs, including local tax and insurance regulatory information for non-admitted insurance.

My Zurich is an online portal offering 24/7 access to real-time information and analytics about a customer’s international program, including claims and program data, risk assessment information and risk insights.

Customer Service Reports deliver a comprehensive summary of key data and performance metrics for our customers’ programs.

About Zurich
Zurich Insurance Group, headquartered and founded in Switzerland, is a leading multiline insurance group with more than 140 years’ experience serving businesses worldwide, including over 100 years in North America. We are committed to delivering reliable and flexible insurance solutions to our customers and helping them understand, manage and minimize risk. Through member companies in North America, Zurich is a leading commercial property-casualty insurance provider serving the global corporate, large corporate, middle market, specialties and program sectors.

1  As of July 2018, the European Economic Area (EEA) includes the 28 member states of the European Union and the three EEA European Free Trade States: Iceland, Liechtenstein and Norway.
2  As of July 2018.
3  Ratings as of March 31, 2018. A.M. Best is under continuous review and subject to change and/or affirmation. For the latest Best ratings, visit the A.M. Best website at www.ambest.com. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.
5  Zurich North America.
6  As of May 2018.