

Zurich Property Portfolio Protection (Zurich PPP)

Focus on the right coverage

Zurich PPP has the following key features in the modular base forms and standard and optional enhancement endorsements. The policy has the flexibility to address customer needs.

Real property includes:

- Bridges, roadways, walks, patios or other paved surfaces
- Cost of excavations, grading, backfilling or filling
- Fences, retaining walls, radio or television antennas, satellite dishes and their lead-in wiring, towers or signs
- Underground pipes, flues, drains and foundations of buildings, machinery or boilers

Personal property includes:

- Glass, which, as a tenant, you are required to insure
- Personal property of others in your care, custody or control
- Personal property of directors, officers and employees
- Tenants' improvements and betterments

Equipment Breakdown coverage

- Equipment Breakdown included with no sub-limit
- No exclusions or sub-limits for equipment breakdown perils
 - Electrical injury
 - Mechanical breakdown
 - Steam explosions or ruptures

Catastrophe coverages

- Windstorm included with no sub-limit
- Avalanche, landslide, volcanic eruption, explosion or effusion are covered perils unless caused by an excluded earth movement.
- Water damage includes sewer back-up, surface water accumulation, mudslide, and seepage or leakage of underground water; all are covered perils unless defined and caused by an excluded flood.

Electronic data processing (EDP) hardware covered as personal property

- EDP is not subject to exclusions or sub-limits for:
 - Equipment breakdown perils (even if an EB exclusion is added to the policy)
 - Off-premises services interruption

Ordinance or law coverage

- Automatically covered without sub-limit
- Applies to all covered property and time element loss, not just buildings

Tailored valuation provisions

- No coinsurance contract
- Real and personal property Replacement cost
- Finished stock Selling price
- Merchandise sold but not delivered Selling price
- Replacement cost includes:
 - Time to repair or replace Up to 24 months
 - Brands and labels Yes
 - Nonrefundable, nontransferable extended warranties, maintenance contracts and service contracts Yes

Additional coverages

Limits shown can all be adjusted to meet individual needs. Coverages shown assume the purchase of either real or personal property coverage and business income coverage.

- Civil authority
 - Business income Up to 30 days
 - Extra expense Up to 30 days
- Consequential loss – net leasehold interest \$25,000 per premises
- Consequential loss – tenants' improvements and betterments \$250,000 per premises
- Consequential loss – undamaged stock \$250,000 per premises
- Contamination by a refrigerant \$25,000 per premises
- Contractual penalties – business income \$25,000 per occurrence
- Debris removal
 - Included in real property limit
 - Supplemental limit \$250,000 per occurrence
- Deferred payments \$50,000 per occurrence
- Dependent business income – unscheduled \$250,000 per occurrence
- Extra expense \$25,000 per premises
- Electronic vandalism
 - Direct damage \$25,000 annual aggregate in any one policy year
 - Business income \$25,000 annual aggregate in any one policy year
- Expediting expense \$25,000 per premises
- Expense to reduce loss – business income Covered

Additional coverages (continued)

<input type="checkbox"/> Extended period of indemnity – business income	Up to 30 days
<input type="checkbox"/> Fairs or exhibitions	
<input type="checkbox"/> Personal property	\$50,000 per occurrence
<input type="checkbox"/> Business income	\$10,000 per occurrence
<input type="checkbox"/> Fire department service charge	\$250,000 per premises
<input type="checkbox"/> Fire protective equipment refills	Covered
<input type="checkbox"/> Inflation guard	
<input type="checkbox"/> Real property	4%
<input type="checkbox"/> Personal property	4%
<input type="checkbox"/> Ingress/egress	
<input type="checkbox"/> Business income	Up to 30 days
<input type="checkbox"/> Extra expense	Up to 30 days
<input type="checkbox"/> Lock and key replacement	\$25,000 per premises
<input type="checkbox"/> Microorganisms	
<input type="checkbox"/> Direct damage	\$25,000 annual aggregate in any one policy year
<input type="checkbox"/> Business income	\$25,000 annual aggregate in any one policy year
<input type="checkbox"/> Newly acquired premises	
<input type="checkbox"/> Real property	\$1 million up to 180 days
<input type="checkbox"/> Personal property	\$1 million up to 180 days
<input type="checkbox"/> Business income	\$250,000 up to 180 days
<input type="checkbox"/> Newly acquired property type	
<input type="checkbox"/> Real property	\$250,000 per premises up to 180 days
<input type="checkbox"/> Personal property	\$250,000 per premises up to 180 days
<input type="checkbox"/> Off-premises service interruption – direct damage	\$100,000 per premises
<input type="checkbox"/> Outdoor trees, shrubs, plants or lawns	\$250,000 per premises \$5,000 per tree, shrub, plant, lawn
<input type="checkbox"/> Pollutant cleanup and removal – land and water	\$25,000 annual aggregate per premises in any one policy year
<input type="checkbox"/> Preservation of property	Up to 180 days
<input type="checkbox"/> Professional fees	\$25,000 per occurrence

<input type="checkbox"/> Reported unscheduled premises	Optional
<input type="checkbox"/> Real property	
<input type="checkbox"/> Business income	
<input type="checkbox"/> Personal property	
<input type="checkbox"/> Extra expense	
<input type="checkbox"/> Rewards payment	25% of covered loss, up to \$25,000 per occurrence
<input type="checkbox"/> Salespersons' samples	\$25,000 per occurrence
<input type="checkbox"/> Spoilage – equipment breakdown	\$100,000 per premises
<input type="checkbox"/> Theft damage to buildings	Limit of insurance for personal property at premises
<input type="checkbox"/> Unreported premises	
<input type="checkbox"/> Real property	\$100,000
<input type="checkbox"/> Personal property	\$100,000
<input type="checkbox"/> Business income	\$10,000
<input type="checkbox"/> Extra expense	\$10,000

Marine coverages

<input type="checkbox"/> Accounts receivable (revenue loss)	\$250,000 per premises \$250,000 away from premises per occurrence
<input type="checkbox"/> Fine arts	\$25,000 per premises \$25,000 away from premises per occurrence
<input type="checkbox"/> Original information property	\$250,000 per premises \$250,000 away from premises per occurrence
<input type="checkbox"/> Transit-personal property	\$25,000 per occurrence
<input type="checkbox"/> Installation and service property	\$25,000 per occurrence installation premises \$25,000 per occurrence temporary storage location
<input type="checkbox"/> Tools and equipment – unscheduled tools	\$25,000 per occurrence transit \$1,000 any one item \$10,000 per occurrence

Crime coverage (optional endorsement)

<input type="checkbox"/> Employee theft	\$25,000 per occurrence
<input type="checkbox"/> Forgery or alteration	\$25,000 per occurrence
<input type="checkbox"/> Money and securities inside buildings	\$25,000 per occurrence
<input type="checkbox"/> Computer fraud	\$25,000 per occurrence
<input type="checkbox"/> Funds transfer fraud	\$25,000 per occurrence

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

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