

Business Owners

Because small business is our business

ZURICH

Small Business



Key Features and Selling Points

Small business owners face ever-changing challenges and Zurich Small Business has a renewed focus on what it takes to serve small businesses. We specialize in providing solutions for property, liability, commercial auto, workers' compensation and umbrella coverage for small business, and have a clear line of sight to bring you an expanded, competitive product portfolio. We are committed to building a new commercial lines business to help independent agents grow.

Broad Coverage – for more than 500 classes including:

- **Institutional** – Classes available for educational organizations, social service organizations, cultural organizations and religious organizations.
- **Retail** – 117 eligible classes including appliance stores, bakeries, book stores, dollar stores, flower shops, ice cream parlors and pharmacies. Building Owners lessor's risk including strip malls.
- **Office** – 25 eligible classes including advertising agencies, credit unions, insurance agent and broker offices, lawyers offices and medical offices.
- **Lessor's Risk** – Broader appetite, including restaurant subclasses; allow underwriting judgment on incidental occupancies up to 50%. Account focus for all lines. Office and condo classes have been targeted for growth and rate repositioning in many states.
- **Wholesale** – 38 eligible classes including appliance distributors, auto parts, candy distributors, clothing and wearing apparel, frozen foods and florists.
- **Service** – 48 eligible classes include accounting services, barber shops, beauty shops, carpet cleaning, kennels, laundry and dry cleaning and veterinarians.

Expanded Eligibility

- To go deeper within a segment, we've expanded eligibility in 33 classes. We are reviewing all of our class eligibilities and are planning additional expansions.
- An expanded lessor's risk appetite allows us to write accounts with restaurant and super market occupancies.
- We've expanded our appetite on medical offices and lawyers.
- Look for more competitive pricing segmentation for accounts in metropolitan areas.
- Wholesale has been expanded and we've removed the 50% heavy vehicle limitation for small fleets.

Intelligent Risk Management – Video, worksheets and loss control resources let small business owners identify and manage risks that may be associated with their business.

Quick and Easy Processing – Quote, issue and get policy endorsements online, as well as access to policy documents, billing information and loss reports.

24-Hour Claim Reporting – Online and by phone.

Billing Options – Varying payment options take individual situations into account.



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Additional Optional Products:

Workers' Compensation

Workers' compensation covers employees for work-related injuries and includes access to a wide network of claims professionals, registered nurses, bill review specialists, vendor managers, fraud investigators and help line personnel. These services help employees receive quality medical care while reducing the overall cost of the medical expenses that affect premium.

Commercial Auto

Zurich Small Business understands how difficult it could be on a business if one of the commercial vehicles is out of service for repair or replacement. Zurich Small Business commercial auto coverage provides prompt, responsive and fair service. Our ultimate goal is to minimize business disruption by getting automobiles repaired and back on the road as quickly as possible.

Commercial Umbrella

Commercial Umbrella covers a business when a loss exceeds the limits of the written business liability policy for added financial security. Up to \$10,000,000 is available.

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Specialized coverages

The Business Owners policy offered by Zurich Small Business provides specific coverages for property, liability and crime exposures. Both programs, Precision America and Precision Premier, are tailored to meet small business needs with the most common additional coverages built in.

Property Coverages	Precision America Precision Premier	Maximum Limit
Accounts Receivable	\$25,000 Non-reporting; includes credit card receipts	America \$1,000,000 Premier \$15,000,000
Building & Business Property		America \$3,000,000 per loc. Premier \$15,000,000 per loc.
Building Ordinance or Law	Coverage A - Included up to Building Limit Coverage B & C - \$50,000 Blanket Limit, can be increased	No stated maximum
Business Income/Extra Expense	12 Months' Actual Loss Sustained (may be excluded for premium credit)	
Coinsurance Percentage		America No coinsurance penalty Premier 80% Insurance to value required for replacement
Covered Perils	Special ("all risk") only	
Electronic Data Processing	\$10,000 Blanket Limit	America \$1,000,000 Premier \$15,000,000
Equipment Breakdown	Included with Building & Personal Property Coverage	
Glass	Full coverage	
Newly Acquired Buildings	\$500,000; 180 days to report No percentage limitation	
Outdoor Signs	\$5,000	America \$1,000,000 Premier \$15,000,000
Crime Coverages		
Employee Dishonesty	\$10,000	\$250,000
Forgery & Alteration	\$10,000	\$250,000
Money & Securities	\$10,000 inside \$2,500 outside	\$50,000 inside \$25,000
Valuable papers & records	\$25,000	America \$1,000,000 Premier \$15,000,000
Liability Coverages		
Additional Insureds -		
As required by written contract	Included	
Lessor of Leased Premises	Included	
State of Political Subdivision – Permits for premises	Included	
Advertising Liability	Included	
Employees as Additional Insured	Included	
Host Liquor	Included	
Personal Injury	Included	
Employee Benefits Liability	Optional	
Hired & Non-Owned Auto Liability	Optional	
Medical Expense Limit	\$10,000 per person. Does not impair General Aggregate.	

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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. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. All coverages not available in all areas. Some coverages may be written on a nonadmitted basis through surplus lines brokers. 969549 08/08