

## Property & Casualty

### Property Accounts

We have a number of markets for larger more complex or unusual property accounts. In addition to our contract markets, we have several brokerage markets that have appetites for accounts such as: Large vacant buildings, manufacturers, shopping centers, older/high rise apartments, hotel/motel accounts, groups or rented dwellings, or smaller habitational accounts.

We'd be happy to quote these for you!



### Inland Marine

We have several inland marine markets with which to write **many types of inland marine exposures** from the small contractor to a larger schedule of equipment or transit coverage. We also write bailee's customers coverage, EDP, and miscellaneous property.

Send your submissions in today!

## Personal Lines

Don't forget about our personal lines markets including monoline umbrella, homeowners, dwelling fire, inland marine, and monoline residential earthquake.

We can write homeowners with:

- In home Daycares
- Prior claims including water damage claims
- Poor credit history
- Vicious breeds of dog (with animal exclusion)
- Lapse in prior coverage

Call or email us today!

## Professional Liability

### Miscellaneous Medical

Coverage is offered on a primary basis. Excess coverage can be also be offered.

#### Coverage Terms of Note

A Variety of coverage A variety of coverage options are available to meet specific risk needs, including claim "incident trigger" or "written demand" coverage forms. Options are also offered for defense costs within or outside of the policy limits. Prior acts coverage is available subject to underwriting review.

#### Target Classes

Listed below some typical risks that are eligible for the Miscellaneous Health Care Facilities Program.

- Abortion Clinics
- Elective Cosmetic Centers
- MRI, XRay / Imaging Centers
- Ambulance Services
- Home Healthcare Operations
- Pathology Laboratories
- Blood, Organ & Tissue Banks
- Hospice Care
- Physical Rehab Centers
- Cancer Treatment Centers
- Laser Eye Surgery Centers
- Sleep Centers
- Cardiac Rehab Centers
- Lithotripsy Centers
- Surgery Centers
- College Health Centers
- Medical Laboratories
- Urgent Care Facilities
- Dialysis Centers
- MediSpa / Medical Spas
- Walk-In Clinics

I have markets that will quote accounts with losses. I look forward to working with you and your clients. Feel free to email me if you would like an application.

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# Zurich Motor Truck Cargo

## Old to New Product Comparison

Click here for a side-by-side comparison of the old motor truck cargo product to the new product.

## Hot Topic Cargo Theft

Cargo theft is estimated to cost the United States \$15 billion to \$30 billion a year. Click here to learn more about securing cargo and managing the risk.

U.S. Department of Justice, Federal Bureau of Investigation, "Major Thefts and Violent Crime," 2009.

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. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

## Zurich's New Motor Truck Cargo Insurance Offers Customers New Opportunities

In early 2009, Zurich launched its new motor truck cargo product, garnering praise from customers and distributors. The new product allows Zurich to offer customers multiple coverages as Zurich's network of program administrators and agents look for opportunities to take on a more robust suite of products to help contend with the challenging market.

The new product features:

- **Flexibility:** Coverage can be bundled with auto liability, auto physical damage, and general liability for most trucking risks or can be written monoline.
- **Competitive Rates:** A wide range of rates available based on commodity type and account characteristics.
- **Dynamic coverage:** Trip transit endorsements are available allowing temporary coverage of contents at increased limits. This allows us to immediately respond to the ever-changing needs of our insureds based on contractual obligations or new operations commonly witnessed in the trucking industry.
- **Installment payment plans:** No finance fees for premiums over \$2500, providing greater payment flexibility for customers.

Market response has been very positive. One Program Administrator tells us, "Agents tell me they are excited! Pricing is competitive with this product, the rating worksheet is easy to use, and the coverage form and endorsements are very good. I expect to see this continue to grow as more and more of our agents learn about this offering."

## New Cargo Product Coverage

- No coinsurance provision
- Debris removal up to \$10,000
- CAT limit 5x per vehicle limit
- Pollutant cleanup included up to \$10,000
- Incidental prohibited commodities considered on a referral basis
- Flexible rates per commodities
- Improved trip transit options
- Deductible options up to \$25,000
- Containers are eligible – refer to company for rate
- Broad definition of care, custody and control
- Combined deductible available on package policies
- Option to write monoline cargo

## About Zurich

Motor truck cargo is a market segment written through Zurich's Programs & Direct Markets business unit providing insurance coverage through member companies of Zurich in North America. For more information about Zurich in North America including Zurich financial ratings click here or visit [www.zurichna.com/zna/aboutzurich](http://www.zurichna.com/zna/aboutzurich)

Please contact your Zurich program administrator or agent for more information about Zurich's motor truck cargo product.

## Garbage and waste operations

# Our Specialty Auto products give you a new vehicle to drive sales



Zurich makes it easy for you to insure contracted collectors of garbage or recyclables at residential, commercial or industrial sites. Common vehicle types include compactors and roll-off container trucks.

### Eligible exposures:

- Garbage collection
- Salvage hauling
- Dismantled auto hauling
- Construction debris hauling
- Waste materials hauling
- Scrap dealers

### Ineligible exposures:

- For-hire, revenue generating units (refer to trucking operations).  
Example, transfer station to landfill.
- Vehicles transporting medical waste or biohazardous waste
- New ventures

### Requirements:

- Loss information for current and prior three years
- Complete VINs on all power units
- Complete drivers' list and acceptable MVRs
- Drivers must have a minimum of two years experience with like equipment.
- Minimum driver age 25
- Property damage deductible minimum of \$500

## Coverage features include:

- Automobile liability coverage limits up to \$5 million
- Physical damage coverage
- Motor truck cargo
- Uninsured/underinsured motorists, medical payments and personal injury protection

## Convenience and efficiency – with Zurich

- Valuable and marketable Zurich brand recognition
- Risk engineering services to help improve safety
- Claims satisfaction rate of over 90%\*
- Responsive and professional service

\* Based on Zurich's 2008 First Party Customer survey, administered by the University of Missouri-Kansas City.

This class is not available in all states.

Please contact your home office underwriter for availability.

## For more information, contact:

S A Freerks & Associates, Inc.

1-800-342-2601

[www.safains.com](http://www.safains.com)

*This information is intended as a general description of certain types of insurance and services available through Zurich. It is not an insurance contract.*

### Zurich Programs Business

13810 FNB Parkway, Omaha, Nebraska 68154  
[www.zurichna.com/programs](http://www.zurichna.com/programs)

Coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

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*Because change happenz*<sup>SM</sup>

# RESTAURANTS

## COMMERCIAL PROPERTY, GENERAL LIABILITY AND EQUIPMENT BREAKDOWN

A . M . B E S T A - V I I  
R A T E D C A R R I E R



SAFA offers a very competitive restaurant market, providing Commercial Property; General Liability; Equipment Breakdown; Food Spoilage, Business Income, as well as other coverage options.

- \$1 million property capacity
- Special form with theft
- Replacement cost
- Equipment breakdown for most systems, including electrical, credit card, cooling equipment, air-conditioning, and alarm
- Food spoilage coverage, including due to loss of power
- Sign coverage
- \$1M/\$2M/\$2M limits
- Medical payments up to \$10,000
- Damage to premises rented (fire legal) up to \$100,000
- No GL deductible
- No assault and battery exclusion (except for 24-hour operations)
- New ventures eligible

S.A. FREERKS &  
ASSOCIATES, INC.

SAFA, Inc.  
Ph: 800.342.2601  
Fax: 314.436.1532  
www.safains.com

We also offer coverage for billiard halls, bowling alleys, caterers, concessionaires, convenience stores, delicatessens, grocery stores, nightclubs, and many others.

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***We're on the Web!***

***Visit us at:***

**[www.safains.com](http://www.safains.com)**

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