

# Focused on the full solution for our customers

Zurich is sharply focused on understanding our customers and their individual needs. That is why we work hand-in-hand with Zurich Agency Services, Inc. (ZAS), a member of the insurance Zurich Insurance Group. Through ZAS, we can access a multitude of additional commercial, personal, employee benefit and life products from some of the industry-leading providers, offering our customers with options for the majority of their insurance needs in one place.

Below is a sample of the insurance products available through ZAS:

## Commercial Lines

Builders Risk	Dealer Inventory	Hole In One
Business Owners	Directors & Officers	Liquor Liability
Cargo - Domestic & Int'l	Earthquake - DIC	Pollution Liability- Site / Tank
Commercial Auto	Electronic Commerce	Property - Mono-line
Commercial Package	Employer Practices Liability	Special Events
Contingent Liability	Excess Liability	Storage Tanks
Crime - Primary or Excess	Fiduciary Liability	Vacant Buildings - Property & GL
Cyber Liability	Flood	Workers' Compensation
Daily Rental	General Liability	

## Personal Lines

ZAS agency specialists provide personal service for the diverse and individual insurance requirements of **high net worth** clients. Their access to some of the leading **high net worth** insurance providers allows us to help secure protection for the following:

- Directors & Officers Insurance
- Fine Art, Wine, Jewelry, Antiques and other collectibles
- Home and Contents - primary and secondary residences, including overseas properties
- Kidnap and Ransom
- Landlord Property
- Personal Autos, including high performance and collector cars
- Personal Umbrella Insurance
- Private Aviation
- Rural Properties and Equipment
- Worldwide Travel - both one-off trips and annual cover
- Yacht / Watercraft

## Life Insurance

With a diverse list of life insurance products and services, ZAS can help you achieve your wealth management strategy. From the simplest income replacement transaction to even the most complex business and estate planning issues, we can provide solutions to your wealth transfer and wealth protection concerns.

### Product Offerings:

- Term Life
- Universal Life
- Whole Life

### Services:

- Business Continuation (Buy-Sell)
- Business Succession Evaluation
- Estate Evaluation
- Performance Evaluation (analyze existing life insurance portfolio)
- Key person coverage

## Employee Benefits

### Product Offerings:

- Group and individual dental
- Group and individual medical
- Group and individual short- and long-term disability
- Group and individual whole and term life
- Group vision
- Voluntary benefits packages

### Tax Advantage Solutions:

- Dependent Care Accounts (DCA)
- Flexible Spending Accounts (FSA)
- Health Reimbursement Arrangements (HRA/105)
- High Deductible Health Plans (HDHP) with Health Savings Accounts (HSA)

## Surety:

ZAS has national expertise in dealer bonds as well as access to a variety of other bonds, including:

- Dealer
- Inspection station
- Notary
- Local government business license permits
- Lost title
- Sales and use tax
- Salesperson/verifier
- Title service/vehicle registry

These products and services are marketed through Zurich's full service agency, Zurich Agency Services, Inc.

If you have a need for any of these insurance products, please visit us on the web at [www.zurichna.com/automotive](http://www.zurichna.com/automotive) or call 1-800-840-8842, ext. 7449

### Zurich

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