

# 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), an individual member company of Zurich in North America. 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 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 open lot inventory	Hole-in-one
Commercial auto	Directors & officers	Liquor liability
Commercial package	Earthquake - DIC	Pollution liability / Site storage tank
Commercial property	Employment practices liability	Special events
Contingent liability	Fiduciary liability	Umbrella / Excess liability
Crime - Primary or excess	Flood	Vacant buildings - Property & GL
Cyber liability	General liability	Workers' Compensation
Daily rental		

## 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:

- Home and contents - Primary and secondary residences
- Fine art, jewelry, and other collectibles
- Kidnap and ransom
- Landlord property
- Personal autos, including high performance and collector cars
- Personal umbrella insurance
- Private aviation
- 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

Our insurance specialists can help you design an employee benefits package that suits your unique needs. We offer access to a full portfolio of employee benefits products through a wide range of industry-leading providers.

### 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 available at [www.dealerbondsite.com](http://www.dealerbondsite.com), including:

- Construction / Completion
- 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 any questions about ZAS services visit [www.zasinsurance.com](http://www.zasinsurance.com) or if we can provide you a quote or insurance coverage, please contact:

### Zurich

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