

Focused on the full solution for our customers

Zurich Agency Services, Inc. (ZAS) is a fully licensed insurance agency offering access to specialized property and casualty coverage solutions, as well as specialty markets, by offering coverage from national and regional insurance carriers. We help businesses nationwide secure commercial business insurance, surety bonds, personal lines insurance as well as employee benefits and life insurance.

Below is a sample of the insurance products available through our agency:

| 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

At ZAS, we have national expertise in dealer bonds as well as access to a variety of other bonds available at 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

If you have a need for any of the insurance coverages, please visit us at ZASInsurance.com or call 1-800-840-8842 ext. 1310 to speak with a ZAS agency specialist.

Zurich Agency Services, Inc.

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