

Insurance protection for  
retail businesses

## The retail program

### Coverages especially for retail businesses

Zurich understands the unique needs of retailers and offers flexibility in creating the coverage plan you need. To make the policy work for your business, we offer you a range of customizable options:

- **Premises liability coverage** – Insurance coverage for losses caused by bodily injury or destruction of property suffered by customers on your premises.
- **Business income loss protection** – Insurance protection against loss of income for up to 12 months and pays the full cost of necessary extra expenses to help you stay in business.
- **Employee dishonesty coverage** – Available in amounts from \$10,000 to \$250,000 to help protect you from the dishonest acts of employees.
- **Money and securities coverage** – For loss of currency and other negotiable instruments on and off your premises, as well as losses due to counterfeit money and bad checks.
- **Seasonal coverage increases** – Increases your personal property limit during peak periods by 50 percent, as long as your limit is at least 90 percent of your average annual contents value.
- **Accounts receivable coverage** – Provides insurance against losses caused by damage to your records, which may prevent you from collecting funds owed by customers.



#### Zurich

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

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*Because change happenz™*



# The retail insurance program

Protection for the needs of retail businesses

Your retail business is unique and so are the challenges you face. Your profitability and growth in the marketplace demand that you have a specific, small-business-focused approach to covering your risks. Whether you sell shoes or garden supplies or other merchandise and services, you need outstanding protection from an insurer with the experience and resources to provide it – including a tailored approach to protecting a business you have worked so hard to build.

With Zurich's extensive coverage, you can combine property, liability, commercial auto, umbrella – and one of the top written worker' compensation coverages in the country.

And we don't stop with products. Top-notch claims service, risk management, Virtual Consulting and industry-leading technology make Zurich the one-stop insurer for retail businesses.

Coverage highlights include:

- Building and structures
- Newly acquired or constructed buildings
- Business income and extra expense
- Glass breakage
- Backup of sewers and drains
- Outdoor property

## Workers' compensation

Zurich's workers' compensation coverage protects your 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 helpline personnel. These services help employees receive quality medical care while reducing the overall cost of the medical expenses that affect your premium.

## Commercial auto

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

## Supportive services to help round out your Zurich experience

### Risk engineering services\* – understanding risk across your business

Zurich's risk engineering solutions – tools, reports and information from literally millions of past claims from nearly every industry segment – can help small businesses minimize and better control losses and improve their bottom line.

- **Virtual Consulting** – Our Web-based tool features valuable loss control information, including industry-specific exposure reports and loss control strategies.
- **Safety plans** – Zurich has contracted with OSHA Fast Fix, Inc., a provider of written OSHA compliance plans, to help produce a suite of sample safety plans that address both specific exposures and OSHA requirements for written safety programs.

## Responsive claim service

We view the claims process as an opportunity. An opportunity to honor our commitment to retail business owners, to prove our knowledge of the challenges you face in running a successful small business. Zurich's fast and responsive claims service can help minimize your business disruption and get you back to full operation as quickly as possible.

\* Risk engineering services provided by Zurich Services Corporation

## Strong, supportive protection from Zurich

Operating a business is hard work and worrying about your insurance protection should not be a major concern. Let us put our financial strength<sup>1</sup>, considerable experience and commitment behind your business.

<sup>1</sup>A.M. Best as of June 19, 2007.

## Independent agents

Our broad network of independent agents across the country stands ready to help you with professional insurance advice. Ask your independent agent today about Zurich's retail insurance program.

Yes, I'd like more information about Zurich's retail insurance program.

Please print the following information:

Name	
Title	
Company	
Address	
City	
State	ZIP
Phone number	
Expiration date of current policy	

