

# Zurich Integrated Products Financial Lines solutions

## For Privately-Held Companies and Non-Profit Organizations

Despite the common perception that only large corporations are vulnerable to a wide array of lawsuits targeting management practices, there is a very real exposure for privately held companies and non-profit organizations. Private companies and non-profit organizations, regardless of size and nature of business, may face employment claims as well as claims from competitors, customers, suppliers, creditors and regulatory bodies whether it is city, state or federal government. In this economic environment, the heightened exposure can translate into multimillion-dollar lawsuits against companies and their directors, officers and employees.

The leaders of any company – whether for profit or non-profit, large or small, may have personal liability for the actions of their organization. The only difference is that small or medium-sized companies may not recognize their vulnerability.

At Zurich, we make it simple to help manage the emerging risks these small and medium-sized companies face. Our new Zurich Integrated Products unit, which targets the needs of businesses with up to \$25 million in revenue, features a risk management approach. Our concentration in this market provides expertise and solution-based products for many issues these companies face.

ZIP's risk management solutions can be written for a particular risk exposure base or may be combined to provide an integrated solution. We offer directors & officers liability integrated with employment practices liability and risk management services, errors and omissions, fiduciary and crime coverages.

### Coverage

- **D&O** provides broad coverage for directors and officers and the entity.
  - Outside directors liability is provided for officers serving on boards of private and non-profit organizations.
- **Employment Practices Liability insurance (EPL)** protects against claims made by or on behalf of employees for a wrongful employment act, including allegations of wrongful termination or treatment, discrimination or harassment.
  - Coverage purchased in conjunction with D&O.
  - Risk management services include:
    - Access to an online database of timely employment-related legal information
    - An individual membership in the Society for Human Resource Management (SHRM)
- **Errors and Omissions insurance** protects companies and non-profit organizations in claims arising from actual or alleged wrongful acts in services rendered.
- **Fiduciary Liability Insurance** protects the lawful responsibility of sponsor companies, ERISA and non-ERISA pension and welfare plans, directors, officers, employees, volunteers and others with fiduciary responsibility.
- **Crime Insurance** protects against fidelity losses such as those due to employee dishonesty, credit card forgery, computer fraud, wire transfer and destruction of property.

For more information,  
e-mail us at:  
[usz\\_zip@zurichna.com](mailto:usz_zip@zurichna.com)

**Zurich**

1400 American Avenue, Schaumburg, Illinois 60196-1056  
800 382 2150 [www.zurichna.com](http://www.zurichna.com)

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. For insurance coverages, your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions here gives a broad overview of coverages and does not revise or amend the policy. For services, your contract specifies and fully describes the services to be provided. Certain services not available in all states.

©2009 Zurich American Insurance Company

