

# Marine & Property

A combined product for global corporations

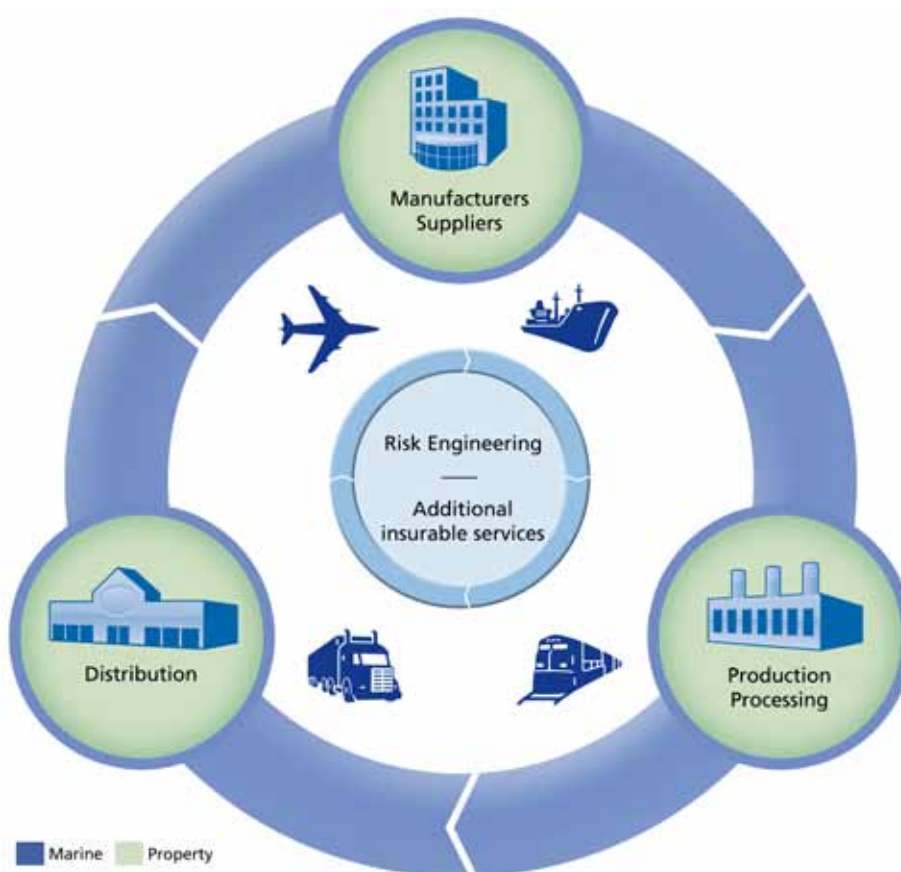


# Marine & Property

## Our combined solution

The Marine & Property combined insurance product from Zurich is designed for global customers who demand a one-stop service and solution for their complex global and local risks. Zurich as their partner can offer this.

Regardless where your plants, assets or goods are, permanently located, temporarily stored or in transit, they are fully insured.



Zurich helps its customers to eliminate any distinction difficulties in respect of the transfer of risks and liability between marine and property insurance by providing a combined insurance solution and a single insurance contract. From supply to final distribution, the entire production and supply chain is insured against loss and damage.

The insurance coverage includes plants, assets and goods, both on site and in transit. In addition, Zurich can help you to create a system of global risk protection, premium optimisation and control which is tailored to your individual requirements.



### Our services

- Many years of experience in risk management, and a leading provider of international insurance solutions (programmes) with our own network spanning the globe

- Holistic view and risk management approach of your production chain

- An insurance contract for all areas of your production chain

- Zurich Risk Engineering

### Your advantages

- Central programme management combined with local service on site (policy issuing, claims processing, regional know-how)

- Identical insurance coverage worldwide within the insurance programme, with individual and customer-specific additional services

- Avoidance of distinction difficulties (e.g. gaps in coverage, double coverage, or transferral of liability)

- Optimise costs and premiums

- Holistic risk management to identify, evaluate and reduce risks in the production chain

### Additional insurable services

A wide variety of risks may be included in the insurance, depending on individual, customer-specific requirements. The challenges presented by a production chain also include complex risks such as business interruption or indirect losses such as contractual penalties, for example.

### Risk Engineering

Our new combined insurance product for marine and property insurance is designed as a response to supply chain risks. Thanks to our expertise, we can cover the whole spectrum of property damage risks and marine insurance.

- The objective of Zurich Risk Engineering is to reduce the frequency of occurrence and the extent of property and transport risks.
- Our exclusive Zurich Risk Grading evaluation system enables us to perform systematic, standardised evaluation of risk potential, based upon which comparative analyses may be performed across a number of sites or industry sectors.

- We will provide you with support by carrying out a pro-active analysis, taking into account both transport-related aspects and your processes, plant and equipment in order to identify and eliminate potential hazards.
- For hazards that cannot be completely excluded, we recommend control and protection measures in order to reduce the risk to an acceptable and economically viable size.
- Our standard global reporting system offers efficient and effective data processing with modular reports as well as standardised data and portfolio analysis.

