

# Zurich Commercial Liability Insurance

Wherever people work, mistakes will be made. If third parties suffer losses due to your operation or your employees, your company together with its assets will be held liable. Zurich provides optimal protection against these kinds of unpredictable risks.



## Your benefits at a glance

- Protection against the financial consequences of justified claims for damages
- Defense against unjustified claims and legal protection in criminal or administrative proceedings
- Broad basic insurance for comprehensive basic cover
- Flexible solutions for sector-specific as well as individual requirements
- Companies operating in various sectors can obtain straightforward cover with a single policy
- Quick and easy online notification of your final figures for the annual premium adjustment

## Who benefits from commercial liability insurance?

Companies looking for a single, sector-specific insurance solution. Companies who want to cover their requirements with a customized individual solution.

## Benefits

Has your company or one of your employees caused property damage or bodily injury to a third party? With Zurich Commercial Liability Insurance we assume the damage incurred or your legal expenses.

## Which risks is your company covered against?

### Business premises risk:

- risks relating to buildings, premises, plants or properties.  
Example: part of the ceiling comes loose at your store and injures three customers.

### Operational risk:

- risks brought about by day-to-day operations.  
Example: When carrying out building work a wall collapses and injures someone.

### Product risk:

- Risks arising from manufactured, processed or traded products.  
Example: A machine you manufactured explodes and destroys parts of a building.

### Environmental risk:

- Risks to which the company is exposed as a result of an unexpected environmental incident.  
Example: A neighboring plot of land is contaminated by leaking liquid.

## You also benefit from the following:

- Twice the sum insured per annum
- Claims handling within the deductible (from 1,000 Swiss francs)
- Insurance coverage in the case of mutual claims between several insured operations (cross liability)
- Worldwide insurance coverage (except USA and Canada)



## Are options available and, if yes, what are they?

The flexible selection of our supplementary insurances complements the broad basic cover and also covers your sector-specific and individual requirements. This means that we can provide a solution that is tailored to your activities.

For example, you can select from the following supplementary insurance:

### Dismantling and assembly expenses

Example: a drive motor you have manufactured for a machine does not produce the required power and has to be removed from the machine to rectify the fault and then reinstalled. The costs for dismantling and assembly are insured.

### Determination and remedy costs

Example: As a water pipe you supplied is leaking in a building, the defective section has to be found using a pipe camera. The costs for the search with the pipe camera are insured.

### The loss of use

Example: The driving roller you manufactured for a conveyor belt breaks, causing your client's conveyor belt to stop. The loss of revenue of your client due to business interruption is insured.

### Recall costs

Example: The coffee machines you manufactured exhibit safety defects that could lead to bodily injury and must therefore be recalled. Insured are recall costs such as transportation and return costs, as well as travel expenses for employees.

### Damages incurred in mixing, combining and processing

Example: A substance you supplied is used to produce a drink. As the substance does not have the right consistency, the drink is unpalatable. Insured are the costs incurred by the producer to recover the drink. Excluded is the substance supplied by you.

### Extended loss to property in the custody of / worked on by the insured

Example: While a customer's TV set is being repaired it falls to the ground and is destroyed. The destroyed TV set is insured.

### Extension of the geographic scope to the USA and Canada

Example: A cheese you supplied in the USA leads to food poisoning. Bodily injuries in the USA are insured.

Would you like to get advice or further information?

Call us toll-free:  
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