

# Zurich property insurance

This insurance allows you to protect your property and your income against all kinds of loss or damage. Put together an individual package for your company and protect your balance sheet against unforeseen events.



## Your advantages at a glance

- **Everything in a single policy:** Protect your buildings, your machines and equipment, your income and your transportation with one compact insurance policy, which also includes various additional benefits.
- **All-round protection for SMEs:** All risks protection with coverage for accidental damage – a big additional benefit for a small additional charge.
- **Tailor-made coverage:** Choose a form of insurance coverage precisely attuned to the needs of your company and your sector.

## Who benefits from Zurich property insurance?

Corporate customers with machines and equipment and/or buildings in Switzerland. For locations outside Switzerland, we offer the best solution for the country in question.

## Benefits offered

The basic insurance package allows you to insure classic risks such as fire, damage caused by natural hazards, theft, damage caused by water and glass breakage, or you can decide straight away for the all risks insurance, which additionally protects you against accidental damage (violent external influences affecting goods, fixtures and fittings).

When a machine is damaged by fire, water, burglary or a hacker attack, it can immediately cause chaos to your daily business. This can very quickly result in business

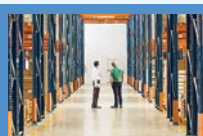
interruption – and consequently in significant lost revenue or even loss of customers. We will support you in the event of a loss, make up the losses and also pay the loss minimization costs for lost income.

## Additional modules – further options

Your package is rounded off by various additional modules, giving you a tailor-made solution for all risks. Some examples are electronics or cyber risks for companies that depend on IT in their daily business. “Food law rulings” is an important form of coverage for restaurant/food service businesses, while transportation coverage protects companies that deliver goods.

## The right insurance solution in just three steps:

### 1. Insured property



**Machines and equipment**  
Lost income

and/or



**Real estate**  
Lost rental income

### 2. Basic coverage

#### Classic – quoted risks:

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> Fire/natural hazards | <input type="checkbox"/> Glass breakage    |
| <input type="checkbox"/> Theft                           | <input type="checkbox"/> Extended coverage |
| <input checked="" type="checkbox"/> Water damage         |  |

or

**All risks:**  
Damage, destruction and loss

### 3. Additionally insurable

Simple theft	Electronics/IT
Cyber risks	Machinery
Medical technology (Medic)	Technical building systems
Food law rulings	Transportation
Earthquakes	Building liability
Agriculture	

## Your benefits

### Buildings insurance with:

- 20 percent necessary consequential costs such as search and exposure costs, lock exchange costs and post-loss inflation
- Construction insurance for conversions
- Damage caused by animals
- Thawing of pipes

### Machine and equipment insurance with:

- Special property, third-party property, cash assets and immovable property located outdoors
- 20 percent necessary consequential costs
- Loss of income insurance including retroactive losses
- Simple theft insurable
- Indemnity period 24 months

### All risks insurance:

- Newly available for small businesses
- Accidental damage also covered
- Unforeseen events

### Waiver of underinsurance

- Zurich waives any consideration of underinsurance<sup>1</sup>

<sup>1</sup> An exception is damage caused by fire of more than 10 percent of the sum insured or damage caused by natural hazards.

## Some examples of accidental damage in all risks insurance

### Accidentally dropping something

An employee accidentally drops a measuring instrument worth CHF 10,000 while at the office, causing a total loss. The building – which is also insured – is damaged at the same time.

### A rack falls over

A tired employee leans against a rack. This then falls over, landing with a thud on the high-tech production line. The costs of repair amount to CHF 30,000.

In all risks insurance, Zurich pays out in such cases, also assuming the subsequent costs or compensating for lost income.

## Some examples of additional insurance

### Electronics

During a train trip to a sales appointment, a management consultant's laptop falls off the table and the display is smashed. The costs of repair amount to CHF 1,000. Zurich lets the customer decide whether to replace the display or use the amount paid by the insurance to conveniently purchase a new laptop online. The consultant goes for the second option.

### Technical equipment/machine insurance

Game over: The new CNC mill has an internal technical fault. It turns out that the motor is defective and has to be replaced. The cost: CHF 8,000 paid for by Zurich.

### Agriculture

While maneuvering with the tractor, the farmer collides with the insured barn. Zurich covers the property damage of 5,000 Swiss francs.

### Food law rulings

During a control visit of a restaurant, the state food inspector noted and criticized a previously undiscovered hygienic deficiency. His ruling based on the food law means the restaurant must now be closed for cleaning for three days and the food in storage on site must be destroyed and replaced. Zurich will compensate the Insured for the cost of cleaning the restaurant, the disposal and replacement of the food, as well as the loss of earnings during the closure.

### Spoilage of goods

Due to a technical defect in the refrigeration system, the temperature in the cold storage room of a butcher's shop warms up to 20 degrees. The entire meat stock must therefore be disposed of. Value of goods: 40,000 Swiss francs. Zurich pays.

### Technical building systems

When the elevator fails in a five-story hotel, the guests and personnel have to use the stairs. The repair of the drive unit costs CHF 10,000.

### Transportation

While on the way to a customer, a sanitary engineer's individually manufactured heating system is severely damaged during an accident. Zurich assumes the damages in the amount of CHF 20,000.

### Earthquakes

At a metalworking company, an earthquake causes a huge crack in the supporting brickwork. The company building has to be renovated at a cost of CHF 100,000. Zurich pays.

### Cyber security

A virus causes all data in a company's network to become inaccessible. Within four hours, Zurich finds a specialist who reconstructs the data with a great deal of effort and also checks the entire system. His bill of CHF 10,000 is paid for by the insurance.

Would you like to get advice or further information?

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If the details in this factsheet differ from the valid General Conditions of Insurance, the latter shall take precedence.

