

Boiler and machinery insurance protection

Why place your Boiler and Machinery Insurance with Zurich Canada?

Zurich provides a combined all-risk property/boiler and machinery policy, which includes mechanical and electrical breakdown coverage for all machinery. This assures seamless coverage, which our customers should have to minimize business risk. Mono-line B&M coverage is still available as an option through our integrated business solutions and International and industrial strategic business units. This product is intended to meet the needs of our larger customers. Zurich's premium rating reflects the true risk undertaken when we provide you with integrated solutions to your insurance needs. Our goal is to establish a long-term relationship with you, our business partner, helping you better manage your business risk.

If you choose your property and boiler and machinery insurance as separate lines of insurance protection, you may find yourself dealing with two or more insurance companies if a disputed loss occurs. They may have conflicting opinions as to the definition of insurable objects or accident, after the loss occurs. This can result in a very difficult and often lengthy claims settlement process. When you have our combined wording policy protecting your physical assets you have only one Insurer taking care of any possible loss situations. This avoids confusion, misrepresentation and expedites the adjustment process.

Most standard boiler and machinery policies exclude production/process equipment from coverage unless it is specifically requested. Most of our customers rely on this equipment to achieve bottom line profit; therefore they must have this added protection. The risk of breakdown and business interruption impacting the bottom line increases dramatically the more dependent you are on the consistent operation of highly sophisticated equipment. This includes PC, NC or PLC control systems, which may operate on a WAN, or LAN.

The Zurich combined property/boiler and machinery policy takes this into consideration when providing solutions for your risk financing needs.

The benefits of having Zurich as your insurer:

- **An underwriting team** who are committed to your peace of mind. Reducing financial risk is a key objective for them.
- **A claims team** which responds fairly and quickly. They understand your need to continue in business with as little interruption as possible.
- **A risk management team** with global reach, capable of identifying potential loss exposures and providing you with advice to reduce or eliminate associated hazards. Technical specialists who can provide you with hazard analysis and assistance in implementing remedial programs. We can provide you with global inspection service wherever and whatever your needs may be. Not only do we take care of the certification of your boilers and pressure vessels where mandated by law, we will identify potential property and liability hazards, which expose your business to financial loss.

risktopic

We are committed to minimizing business risk. Partnering with our highly trained staff is a logical choice for any businessperson concerned with asset and risk management. In short, we will impact your bottom line in a positive manner.

For more information

416-586-2740

E-mail us at

risk.services@zurich.com

or visit

www.zurichcanada.com

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