

# Zurich Agency Services

## Insurance solutions for not-for-profit organizations



Not-for-profit civic and religiously based service organizations fill a vital role in a civilized society. Whether providing activities for young people, rehabilitation for the disabled, support systems for seniors or any of a broad range of other essential roles, the reason for being of most of these organizations is simply providing services to others.

We understand and respect the value, and the needs, of nonprofit organizations. Zurich Agency Services (ZAS) is a Program Administrator exclusively representing member companies of Zurich, providing a variety of property and casualty products to specific market segments through independent agents in all 50 states. We have experience serving organizations like yours, with underwriters, risk engineers, claims technicians and other professionals who apply their extensive knowledge to your special needs.

### ZAS for not-for-profit organizations

ZAS for the not-for-profit market segment is able to consider a wide variety of 501(c) organizations, including a broad spectrum of religious, social service, cultural and educational groups.

#### Some targets include:

- Activity centers for the handicapped
- Adult education services
- Associations and societies: alumni, PTA, singing
- Charitable institutions, including those receiving donations and/or providing services.
- Churches: convents, monasteries, shrines, synagogues, other houses of worship
- Clubs: civic and social, boys and girls, booster, business, gardening, reading, university
- Community action groups
- Community mental health agencies
- Community centers
- Crisis intervention centers
- Cultural institutions: art councils, art galleries, botanical gardens, cultural clubs, historical societies, museums, planetariums
- Day cares, day camps, nursery schools

- Domestic violence shelters
- Facilities for the developmentally disabled
- Family counseling services
- Family service agencies
- Food banks
- Head Start programs
- Humane societies
- Job counseling and training programs
- Religious athletic associations
- Schools: private, parochial, leisure activity, trade
- Substance abuse facilities: self check-in without medical treatment
- Vocational workshops, rehabilitation and counseling

#### Classes we do not target include:

- Chemical dependency programs involving medical treatment, restraints and those receiving their clients from the court/legal system
- Foster care, adoption services, orphanages
- Homes for adolescents with behavioral or emotional disorders
- Low-income housing
- Mentor programs for children
- Nursing homes, assisted living, respite care
- Prisons and detention centers

#### Coverage is available for:

- Property: Zurich's new Property Portfolio Protection form provides broader coverage than the standard ISO property form, including important coverage enhancements and additions for qualified customers.
- Crime
- General liability
- Auto
- Workers' compensation
- Abuse and molestation
- Professional
- Directors & officers
- Fiduciary
- Employment practices
- Umbrella

#### Claims services

Through the skilled use of technology, claims handling at Zurich is virtually paperless. Claims professionals work from one electronic claim file opened for the customer at the time of a claim report, which improves communication and efficiency of claims handling throughout the process.

Claims can be reported 24 hours a day via a toll-free phone line, fax or Zurich's Internet site – [www.zurichna.com](http://www.zurichna.com). The initial claim notification results in the immediate setup of an electronic claim file and enables early intervention measures. Special customized handling procedures are available for our larger customers experiencing a regular frequency of claims.

#### Risk engineering services\*

Preventing losses from occurring is the most effective way to reduce loss costs. As a result, Zurich's "total risk perspective" means that risk engineers not only look at operational and natural perils, but also at entrepreneurial exposures that can affect an insured's overall risk management.

#### Customer information technology

Timely risk management decisions require current claim and loss information. As a value-added service, Zurich's customer information technology allows either the insured or the broker to have direct access to Zurich's highly secure claims information management system.

#### For more information

ZAS works with independent agents located throughout the United States. To learn more, call toll-free at 877-447-7286, e-mail [ZASnotforprofit@zurichna.com](mailto:ZASnotforprofit@zurichna.com) or go to our Web site at [www.zurichagencycservices.com](http://www.zurichagencycservices.com).

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\* Risk engineering services are provided by Zurich Services Corporation

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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. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states.

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