

# Specialty Products

## Accident and Health - Travel Insurance

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### Who We Are

Zurich Canada is part of the Zurich Insurance Group Ltd ("Zurich"), a great company with an excellent brand, strong capital position and exceptional people. Zurich has over 140 years of experience (including over 100 years in North America), approximately 53,000 employees in over 210 countries and territories, and insures more than 90 percent of Fortune 500 companies. We are a top three global travel insurer<sup>1</sup> and have existing partnerships with many of the largest providers of travel insurance around the world. Our internationally recognized travel brands include Zurich, Cover-More, Travelex, World Travel Protection, Travel Ace and Universal Assistance, amongst others. In Canada, we have partnered with World Travel Protection, a Zurich company, to provide best-in-class assistance and administrative services to our customers under the Zurich Travel Assist brand.

### Our Appetite

Zurich Canada's risk appetite for travel insurance opportunities is subject to underwriting guidelines and further evaluation for qualification. Risk appetite is current as of **January 1, 2019** and subject to change.

Zurich Canada is targeting programs of \$ 1 million or more where we will be the provider of personal leisure travel insurance products to customers/members of the following types of businesses and organizations:

- Airlines
- Cruise lines
- Associations
- Universities
- Financial institutions
- Affinity groups
- Travel agencies
- Tour operators
- Automobile clubs
- Schools
- Credit card issuers
- Group benefits providers

We are looking for programs focused on family travel that include a spread of issue ages and trip durations within the portfolio and that are not predominantly targeting "snowbird" travelers (ages 50 and over travelling for 30 days or more).

### Why Zurich?

In addition to our global experience, financial strength and best-in-class assistance, we are uniquely positioned to provide a worldwide-compliant solution for providers. In an era of increasing scrutiny by regulators, policies can be issued locally in multiple jurisdictions to cover local residents to mitigate the risk of fines and penalties against the client or broker. Zurich is also pleased to offer our clients a proprietary sales optimization and customization platform. This software can be added to any e-commerce website and can help increase sales of travel insurance. Upon request, our products can be delivered to customers through an online administration platform or integrated into any existing e-platform.

<sup>1</sup> Travelweek. "Zurich a 'top 3' travel insurance provider with Cover-More acquisition." 17 April 2017.

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