



Middle Market

Zurich Z-Guard

A single source for answers to today's evolving risk for the mid-sized commercial customer



Zurich provides the advantage of a single source for insurance coverages, risk management and claims services, giving you the freedom to focus on growing your business with confidence. Zurich offers an integrated package of insurance and risk management capabilities that your business will grow as you do.

Comprehensive coverages:

- Property
- Business Income
- Equipment Breakdown
- Crime
- Commercial General Liability
- Umbrella

Z-Guard Product Highlights:

- Built-in property margin clause
- Property coverage can be offered on a blanket or scheduled location basis or both
- Property deductibles can be expressed on a Per Occurrence or Per Premises basis
- Over 40+ property coverage extensions
- Extensive International coverage capabilities
- Umbrella coverage is available at different limit options

Why choose Zurich?

Zurich Canada has been a leader in the Canadian commercial market for nearly 100 years. With over 500 employees in offices across the country, Zurich offers the global strength of a leading insurance provider combined with in-depth knowledge of industries and local markets. Zurich's dedicated regional teams offer a forward-thinking approach to mitigate your risks and to help you better protect your business.



Extensive Knowledge and Expertise

Property & Casualty multi-line package product provides a modular policy structure with flexibility to meet customers needs; an all-risk wording including 45 additional optional property extensions.



Financial Strength and Stability

Zurich's financial strength ratings are among the strongest in the industry, with an A+/stable rating from A.M. Best and AA/stable from Standard & Poor's.



Broad Appetite

Broad and diverse appetite across a variety of industries, including Manufacturing, Wholesale, Real Estate, Professional Services, Retail & Construction.



Expert Risk Services

With dedicated Risk Services specialists throughout Canada, Zurich provides end-to-end risk services to help mitigate risk before, during and after a loss event, including risk insights and actionable data to help optimize your risk strategy.



Z-Guard Features

- All risk wording
- Broad direct damage coverages
- Plain language
- Customizable to specific segments
- Ability to provide blanket or scheduled coverage



Exceptional Claims Management

Zurich's in-house Claims specialists are committed to helping you at the moments that matter most. Zurich strives to make your claims experience personal, clear, effortless and collaborative.

Ask about our additional capabilities & services