

Private Management Liability Solutions now available for Small and Medium-sized Enterprises

Zurich and Cowbell offer Zurich Select Plus through a simplified and fast technology-enabled underwriting process – delivering speed from quoting to policy issuance.



Many small and medium-sized businesses do not believe that they are exposed to the same liability challenges as large corporations. Unfortunately, private organizations of all sizes now face lawsuits over many of the same issues that larger companies face – financial disclosures, breach of fiduciary duty, employment practices, and third-party liability matters. In today's increasingly litigious environment, the risks to private companies are rising and private enterprises deserve better coverage options.

That is why Zurich and Cowbell are bringing the Zurich Select Plus management liability product – a modular product designed to serve the substantial coverage needs of large companies – to small and medium-sized private businesses.

Zurich and Cowbell will provide access to:

- A private management liability product with coverage options designed for large companies.
- A simplified underwriting approach, adaptive underwriting process and technology-enabled speed from quoting through policy issuance.
- The experience and customer-centricity of Zurich's professional claims teams.
- The financial strength of a leading, global insurance company with ratings from A.M. Best (A+/Superior) and Standard & Poor's (AA/Stable).¹



What is the Zurich Select Plus Product?

Zurich's Select Plus for small to medium-sized private businesses, powered by Cowbell, is a modular suite of four coverages. You can build an insurance solution that adapts to your client's needs by combining up to four of the following coverage options:

- Private Management and Company Liability
- Employment Practices and Third-Party Discrimination Liability
- Fiduciary Liability
- Crime



Valuable features of the Zurich Select Plus product include, but are not limited to, the following:

- Limits of liability up to \$5M depending on the risk profile and industry segment
- A Duty-To-Defend form for liability coverages with an additional \$1M limit of liability for defense costs
- Additional Side A Limit
- Additional sub-limits available for Wage and Hour, Workplace Violence and IRCA coverages
- Non-Rescindable Side A
- Enhanced outside position coverage
- Expanded definitions of claims, insured persons, loss, and subsidiaries
- Inclusion of important carve-backs to certain exclusions, including Bodily Injury/Property Damage and Insured v. Insured exclusions
- 100% defense cost allocation
- Automatic subsidiary acquisition threshold of 50%
- Automatic run-off coverage extension for sold subsidiaries
- Worldwide coverage
- Primary to personal Umbrella coverage

Zurich Select Plus for small and medium-sized private enterprises is offered in a wide range of industries, including, but not limited to, the following:

Communication Services	Specialty Chemicals
Basic Materials	Property Managers
Technology	Construction
Energy/Utilities	Manufacturing
Industrial Machinery, Tools, and Equipment	Hospitality (Hotels/Restaurants)
Food Staples	Retail
Communications Equipment	Wholesale Distribution
Integrated Freight & Logistics	

¹ Zurich's financial strength rating as of March 6, 2025. A.M. Best's and Standard & Poor's financial strength ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at www.ambest.com. For the latest Standard & Poor's ratings, visit the S&P Global Ratings website at www.spglobal.com. The ratings represent the overall financial strength of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

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