

Zurich Multinational Pollution Liability:

A global reach with a local footprint

Environmental exposure can present businesses with an array of challenges, particularly overseas. Zurich's globally managed network and tailored products and services, together with over 20 years of experience in the environmental liability insurance market, can supply the knowledge, responsiveness and transparency required to help navigate this complex world of risk.



Coverage in 38 countries on five continents*

• Australia	• Greece	• Netherlands	• Spain
• Belgium	• Hong Kong	• New Zealand	• Sweden
• Brazil	• Hungary	• Norway	• Switzerland
• Bulgaria	• India	• Poland	• Turkey
• Canada	• Ireland	• Portugal	• United Arab Emirates
• China	• Israel	• Romania	• United Kingdom
• Czech Republic	• Italy	• Singapore	• United States
• Denmark	• Malaysia	• Slovakia	• Vietnam
• Finland	• Mexico	• South Africa	
• France	• Morocco	• South Korea	

*As at November 2025

Programs designed to protect and assist

Our Multinational Pollution Liability insurance offers a global reach with a local footprint, helping to protect businesses against environmental liability risks and delivering customisable solutions:

- We can provide multinational insurance solutions for our Environmental Damage and Pollution Legal Liability Policy product, as well as excess solutions over international programs written by other carriers.
- Our Freedom of Services (FOS) policy covers the 30 countries in the European Economic Area (EEA). This single policy facilitates compliance and the benefits of local policies.
- We can issue local Pollution Liability policies in 38 countries.
- Our local policies provide benefits that include local defense, claims handling and claims payments.

- We can structure policies to align with applicable country tax and insurance regulations around the world. Our programs help customers adhere to country tax and insurance regulations and local laws governing claims payments and loss adjustments.
- Our experienced underwriters can help structure a program tailored to our customers' needs, determining when to use Freedom of Services, where to place a local policy or where Financial Interest Cover (FInC) may be sufficient. FInC will allow parent companies to insure their own economic interest or investments in local subsidiaries, meaning they will be indemnified against financial losses at their own domicile, rather than locally in foreign countries.



Why choose Zurich?

We have the scale and capability to help protect your business, whether you're just venturing into foreign markets or already established:

- International solutions designed for multinational companies.
- Industry financial strength ratings and stability: As at October 2025, Standard & Poors rates Zurich Insurance Company Ltd as AA/Stable.
- Multinational network that has been recognised as one of the largest in the industry.
- Experienced management of over 7,500 multinational programs, with more than 56,000 local policies issued in 2024, across more than 10 lines of business.
- Multinational Pollution Liability underwriters team with intensive training through the Zurich-sponsored Multinational Training & Certification.
- The Multinational team provides the customers with a core KPI overview linked to servicing.

Streamlined solutions with innovative tools

My Zurich is an online portal offering 24/7 access to real-time information and analytics about a customer's international program, including claims and program data, risk assessment information and risk insights.

Zurich Global Program Support (GPS) Tool is a key tool for customers who operate worldwide, and for the brokers who support them with insurance program structuring. It simplifies the process of putting together multinational programs, enabling the monitoring of regulation globally as it continually evolves, and helping businesses across multiple industries to ensure alignment with all laws and their out-of-territory insurer tax obligations.

About Zurich

Zurich is a leading multi-line insurer serving people and businesses in more than 200 countries and territories and has more than 63,000 employees and over 75 million customers. Founded more than 150 years ago, Zurich is transforming insurance.

In addition to providing insurance protection, Zurich is increasingly offering prevention services such as those that promote wellbeing and enhance climate resilience. Reflecting its purpose to 'create a brighter future together,' Zurich aspires to be one of the most responsible and impactful businesses in the world.

To find out more speak with your usual Zurich representative or call 0800 096 6233.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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