

Zurich: Property Appetite for Mid-Market

In-Appetite Industries & Minimum Underwriting Criteria

Category	Sub-Industry	Established & financially stable	Purpose-built premises	Sprinkler protected	Proactively risk managed & tested BCP	Engaged in legal & regulatory landscape
Real estate and business services	Commercial real estate, financial investors and large building developers	0	0	0	1	1
Real estate and business services	Clerical, technical and business services	0	0	0	0	0
Real estate and business services	Local council and state government assets	0	0	0	0	1
Real estate and business services	Health centres, hospitals and dental services	1	1	0	1	1
Real estate and business services	Community and aged care facilities	1	1	0	1	1
Manufacturing	Wine, drink and beverage manufacturing	1	0	0	1	0
Manufacturing	Metal fabrication and	0	0	0	1	0

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	product manufacturing					
Manufacturing	Electrical equipment manufacturing	0	0	1	1	0
Manufacturing	Machinery manufacturing	0	0	1	1	0
Manufacturing	Food manufacturing excluding EPS/direct heat	0	1	0	1	1
Manufacturing	Brick, stone, concrete & plaster manufacturing	0	0	0	0	1
Retailers	Shopping centres and precincts	1	0	0	1	0
Retailers	Grocery store and liquor retailers	0	0	0	1	0
Retailers	Household goods retailers	0	0	1	1	0
Retailers	Pharmaceutical and personal healthcare retailers	0	0	0	0	0
Retailers	Home improvement and hardware stores	0	1	1	0	0

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Retailers	Clothing and footwear retailers	0	0	0	1	0
Retailers	Printing	0	1	1	1	0
Wholesalers	Household and electrical wholesalers	0	0	1	1	0
Wholesalers	Clothing and footwear vendors	0	0	1	1	0
Wholesalers	Machinery wholesalers	0	0	0	0	0
Hospitality, sports and leisure	Modern urban accommodation and hotels	1	1	0	1	1
Hospitality, sports and leisure	Restaurants, cafes and hospitality	0	1	0	1	1
Hospitality, sports and leisure	Gyms and leisure centres	0	0	0	0	0
Hospitality, sports and leisure	Modern sports stadia	0	1	0	1	1

Key Location Considerations

- Age & Condition of Assets
- Claims History

-  **Physical Protection**
-  **Construction of Walls, Roof and Floor**
-  **Natural Hazard Profile**
-  **Monitored Fire Detection & Reliable Water Supplies**

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