Swiss Re
Corporate Solutions



ONE Form

Delivering peace of mind to International Program customers

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ONE Form 2026 –
A simpler, clearer approach to global property coverage

Listening to the feedback we received, Swiss Re has updated the ONE Form property wording effective **1st of September 2026.** This updated version builds upon the coverage provided in the previous ONE Form version from 2020. The wording has been reformatted to enhance **usability, consistency and clarity.**

We are pleased to continue meeting the commercial property insurance needs of our policyholders with the updated and enhanced ONE Form. Please consult with your broker for details regarding your proposed ONE Form coverage.



Swiss Re's ONE Form – an award-winning **cohesive** property and business interruption coverage, consistent around the globe!

Find out more

For more information about Swiss Re Corporate Solutions, please visit **corporatesolutions.swissre.com.**

ONE Form – Key changes

ONE Form 2026	ONE Form 2026 builds on a proven foundation—now clearer and easier to use. The updated wording preserves the comprehensive coverage, core risk transfer, and limits logic of the previous version, with no material changes to coverage intent. Enhancements are focused on improving clarity, consistency, and overall usability—making the solution simpler to understand and apply.
Greater Transparency of Coverage	A simplified and more intuitive policy structure enhances transparency, making it easier to identify what is covered at a glance while also supporting efficient and consistent claims handling. Increased granularity in sublimits and deductibles provides greater flexibility, enabling coverage to be tailored to individual needs. Coverages that were previously embedded and later restricted through endorsements are now presented directly as exclusions, offering improved clarity and full transparency on the true scope of coverage. As a result, brokers and policyholders can more easily navigate policy terms and select coverage options that best meet their needs on a policy-specific basis.
Modernized Definitions for today's Risk Landscape	Refreshed and expanded definitions bring greater clarity, consistency, and precision across the policy. Designed to reflect today's evolving risk environment, they provide a clearer interpretation of cover, incorporating modern exposures such as NatCat, cyber-related risks, and emerging asset classes—ensuring the wording remains relevant, robust, and future-ready.
Seamless Automation for Faster, Smarter Policy Delivery	Enhanced IT automation capabilities reduce wording inconsistencies and enable a streamlined, globally aligned platform for Master and Local policy issuance. Integrated data flows across systems ensure greater efficiency, improve turnaround times, and support more timely policy issuance—ultimately driving a smoother experience and higher customer satisfaction.
Expanded Suite of Endorsement for Greater Coverage Flexibility	An expanded suite of market-specific ONE Form endorsements enhances flexibility while strengthening local relevance. Coverage can be aligned more precisely with individual market requirements—delivering solutions that are compliant, consistent, and tailored to client needs. At the same time, the comprehensive ONE Form approach reduces the need for bespoke endorsements, simplifying processes while maintaining high-quality, standardised coverage.

ONE Form – The concept

ONE Form is a globally consistent property policy framework. It provides an improved customer experience for International Program and Property customers

- Through increased efficiency and quality in International Program delivery.
- Effective program solutions by ensuring the highest possible alignment between master and local policies, while respecting local requirements and expectations.
- By enabling customers and brokers to benefit from higher policy accuracy, increased contract certainty and faster policy issuance.
- Congruence between master & local policy, enabling payment of local claims locally.

ONE Form is embedded in the IT systems used by Swiss Re Corporate Solutions to manage International Programs, thus automating master and local policy issuance.

- As a result, customers and brokers receive more accurate policies, faster.

ONE Form offers Swiss Re Corporate Solutions customers a broad, property coverage following an all risks approach.

- Nevertheless, master and local policies are designed modularly and, therefore, can be tailored to meet customers' coverage and limit needs with tailored, flexible and effective program solutions.

ONE Form is currently offered in countries where Swiss Re has a local presence as a master and/or local policy wording, and in eight languages: English, French, German, Italian, Japanese, Mandarin, Portuguese and Spanish.



ONE Form solution benefits and simplifies International Program arrangements.

ONE Form – The wording



ONE Form is a wording...

- Broad property coverage.
- All risks approach (named perils structure available, if desired).
- Flexible coverage solutions sufficient to meet your coverage and limits needs.
- Globally consistent.



...that is broad in cover and consistent throughout the world, whilst respecting local specifics.

- Broad and flexible coverage means...
- Being a broad all risks property coverage wording that can be adjusted to match the desired risk appetite, with a wide range of built-in coverage extensions.
- Consisting of modules and a suite of endorsements that can mimic a named perils approach.



A globally consistent coverage means...

That there will be no material difference between ONE Form Master and ONE Form Locals where available.

ONE Form – Type of loss, cause of loss and coverage

Type of loss, cause of loss and coverage	Scope	Damage Trigger	Description
All Risks	PD and TE	Physical damage	ONE Form is a pure all risks wording, with a comprehensive list of risk definitions and relevant insurance conditions. This structure enables our clients to best execute their own risk management strategy and to decide whether or not to purchase certain well-identified risks, saving relevant insurance premium. Any type of loss, cause of loss or coverage which is not explicitly excluded in ONE Form or is not contemplated among the risk definitions can be considered as covered under Swiss Re Corporate Solutions ONE Form.
Accounts Receivable	PD and TE	Physical damage	To pay for uncollected accounts receivable due to loss of the insured's records.
Attraction Property	TE	Physical damage	To pay the insured's time element loss that occurs because of loss to a nearby property, not owned or operated by our insured, that attracts customers to our insured's business. The loss needs to result from direct physical loss or damage, as insured by the policy, to property of the type insured.
Boiler and Machinery, with optional sublimits: • Water damage limitation • Consequential (spoilage) damage limitation • Ammonia contamination • Expediting Expense • Hazardous Substances • Ordinance or Law-DICC	PD and TE	Physical damage	Property damage and time element loss that occurs on our insured's location caused by physical loss or damage of the type insured that is occasioned by BOILER AND MACHINERY as defined.
Brands and Labels	PD and TE	Physical damage	The company will pay for the finished goods to be re-labelled, if to be sold.
Coinsurance Deficiency	PD and TE	Physical damage	Coinsurance (underinsurance) can be applied if the difference in values is more than the agreed percentage value. In addition, a monetary limit can be given on top.
Commissions, Licensing Fees and Royalties	TE	Physical damage	To pay the insured's income stream from "others" when those "others" cannot carry out the business for which they pay our insured fees, due to loss or damage to their property. The loss needs to result from direct physical loss or damage, as insured by the policy, to property of the type insured.

In this document the terms loss and / or damage will be used for the sake of brevity. Whenever the terms are used, it is understood that the meaning is direct physical loss or damage, not otherwise excluded, to property of the type insured, plus any resulting time element loss arising out of such physical loss or damage. This document is for information purpose only and cannot be understood in any case as more extensive / restrictive of any insurance term and / or condition. This document is not an insurance policy.

ONE Form – Type of loss, cause of loss and coverage

Type of loss, cause of loss and coverage	Scope	Damage Trigger	Description
Communicable Disease LMA 5393 optional endorsement	PD and TE	Non-physical damage	This endorsement is to be used to overwrite ONE Form with LMA 5393 communicable disease exclusion.
Contingent Time Element • Direct named suppliers/customers • Direct unnamed suppliers/customers • Indirect suppliers/customers	TE	Physical damage	The insured's time element loss that occurs due to loss or damage to a non-owned, non-operated facility that is a supplier or customer of our insured. The loss needs to result from direct physical loss or damage, as insured by the policy, to property of the type insured.
Control of Damaged Property	N/A	Physical damage	Describes the process with respect to the handling of personal property post loss, with respect to the suitability for sale and salvage.
Course of Construction – Onsite	PD and TE	Physical damage	To cover new construction on-site as well as building additions, repairs and renovation.
Course of Construction – Offsite	PD and TE	Physical damage	This provides coverage for loss to buildings and structures during the course of construction, apart from any existing insured location, also known as "Greenfield" construction. Coverage includes time element.
Crisis Management	TE	Non-physical damage	To provide time element coverage for our insured when that loss is the result of violent crime, suicide, attempted suicide or armed robbery at our insured's location.
Currency Devaluation	PD and TE	Physical damage	We insure the deficiency in collectible loss payments under a local policy due to the official government devaluation of the underlying local currency, but only to the extent that the loss is covered under our master policy.
Cyber Exclusion (LMA 5400) optional endorsement	PD and TE	Non-physical damage	This endorsement is to be used to overwrite ONE Form with LMA 5400 Cyber Exclusion, with carve back cover for ensuing fire, explosion and restoration of electronic data processing media and electronic data from physical damage arising from a cyber incident (non-malicious) only, whilst excluding cover for ensuing loss arising from a cyber act (malicious).

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ONE Form – Type of loss, cause of loss and coverage

Type of loss, cause of loss and coverage	Scope	Damage Trigger	Description
Data Restoration	PD and TE	Physical damage	Grants coverage for our insured to recreate, gather, engineer and assemble their damaged electronic data.
Debris Removal	PD and TE	Physical damage	To pay for the dismantling, demolishing and removal of debris remaining from a loss.
Decontamination Costs	PD and TE	Physical damage	To pay for direct physical loss or damage to insured property at an insured location caused by actual presence of Contaminants (as defined), provided the contaminant was released by an insured peril. This coverage extension includes any necessary cleanup/removal costs and expenses incurred by the insured to satisfy minimum law or ordinance requirements,
Defense Costs	PD and TE	Physical damage	To pay the expense to defend our insured when suit is brought against them alleging negligence on the part of our insured, with respect to damage to the personal property of others.
Demolition and Increased Cost of Construction	PD and TE	Physical damage	To pay for up-grades and debris removal not otherwise covered and occasioned by a law already in place prior to the loss.
Destruction by Civil or Military Authority	PD and TE	Physical damage	To pay for the destruction of property when the purpose of doing this is to prevent the spread of fire.
Difference in Conditions/ Difference in Limits (DIC/DIL)	PD and TE	Physical damage	This clause provides coverage in the event that the master policy is broader in coverage or limit than the locally admitted policy.
Earth Movement	PD and TE	Physical damage	Property damage and time element loss that occurs on our insured's location caused by physical loss or damage of the type insured that is occasioned by Earth Movement as defined.
Errors and Omissions	PD and TE	Physical damage	To pay in the event of an unintentional error or omission when reporting where property is physically located.
Exhibitions, Expositions, Fairs or Trade Shows	PD and TE	Physical damage	A grant of coverage to owned personal property when on the premises of an exhibition, exposition, fairs or trade shows.

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ONE Form – Type of loss, cause of loss and coverage

Type of loss, cause of loss and coverage	Scope	Damage Trigger	Description
Expediting Expenses	PD and TE	Physical damage	To pay expenses associated with speeding up the repair and replacement of damaged property. Option to combine sublimit with Extra Expense.
Extended Period of Liability	TE	Physical damage	Applicable to gross earnings only – this is the additional amount of time that we will indemnify our insured after achieving technical readiness.
Extra Expense	TE	Physical damage	To pay the expenses incurred above the normal expenses to keep the business operating. Option to combine sublimit with Expediting Expenses.
Fine Arts	PD and TE	Physical damage	A limited grant of cover for fine arts as defined.
Fire and Police Department Service Charges	PD and TE	Physical damage	Pays the reasonable and necessary charges of fire department and police department charges imposed on our insured.
FLEXA – Fire, Lightning and Explosion and Falling Aircraft	PD and TE	Physical damage	A dedicated FLEXA definition has been inserted to be able to mimic a pure fire policy or a named perils policy, if requested.
Flood	PD and TE	Physical damage	Property damage and time element loss that occurs on our insured's location caused by physical loss or damage of the type insured that is occasioned by Flood as defined.
Green Coverage	PD and TE	Physical damage	Policy is extended to cover reasonable and necessary additional costs incurred by our insured due to "green" items and requirements.
Gross Earnings / Gross Profits	TE	Physical damage	Our insured has the choice as to the use of gross earnings or gross profits in the adjusting process.
Hail	PD and TE	Physical damage	Property damage and time element loss that occurs on our insured's location caused by physical loss or damage of the type insured that is occasioned by Hail as defined.
Impounded Water	TE	Physical damage	This provides time element coverage to our insured when water is used in their manufacturing process and the water storage system is damaged.

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ONE Form – Type of loss, cause of loss and coverage

Type of loss, cause of loss and coverage	Scope	Damage Trigger	Description
Infrastructure System Coverage	N/A	Physical damage	To state that electronic data communication systems are covered on premises for loss or damage as insured.
Ingress / egress (aka "Denial of access")	TE	Physical damage	This is to provide time element loss when our insured can neither get materials or people into an insured location or out of an insured location due to damage outside of the insured location that prevents access to or from our insured's plant.
Installment or Deferred Payments	PD and TE	Physical damage	In the event some item is sold by our insured under a payment plan and is destroyed, we will pay for the remaining payments to the extent that our insured doesn't recover them from the customer.
Land And Water Contaminants Cleanup, Removal And Disposal	PD and TE	Physical damage	The cost to clean up and remove contaminants from land and water on our insured's premises, provided the contaminant was released by an insured peril.
Land Improvements	PD and TE	Physical damage	Cover for landscaping, gardening, roadways and pavements, not including any fill or land beneath such property.
Leasehold Interest	TE	Physical damage	This is coverage that is to reimburse our insured when they have to relocate to a different building at a higher rental cost, due to loss or damage at their current insured location.
Logistics Extra Cost	TE	Physical damage	The coverage will pay for the increased cost due to the disruption in the normal movement of goods and materials, due to loss within the policy territory to property of the type insured by a peril not otherwise excluded.
Miscellaneous Unnamed Locations	PD and TE	Physical damage	A limited grant of cover for real and/or personal property of the type insured when such property is either: (1) not reported on a schedule of locations on file with us; or (2) has been scheduled, but for which the insured has not reported values for its interest.
Mold Ensuing from an Insured Cause of Loss	PD and TE	Physical damage	In the event a Mold Ensuing from an Insured Cause of Loss sublimit of liability applies, this policy extends to provide limited mold, mildew, fungus, spores, wet rot or dry rot type of loss or damage coverage, when such loss or damage results directly from physical loss or damage insured by the policy.

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Named Windstorm	PD and TE	Physical damage	Property damage and time element loss that occurs on our insured's location caused by physical loss or damage of the type insured that is occasioned by Named Windstorm as defined.
Neighbors Recourse and Tenants Liability	PD and TE	Physical damage	To pay the costs associated with a suit of negligence brought upon our insured at the locations subject to Napoleonic Civil (or similar) Code.
Newly Acquired Property	PD and TE	Physical damage	Coverage for loss to real and personal property acquired by our insured after the policy start date.
Nonadmitted Tax Liability	PD and TE	Physical damage	If a loss cannot be paid in the country where the loss occurred, in addition to the loss payment we will pay the amount required to offset local taxes on income, subject to the sublimit provided, taking tax relief because of that payment into account.
On Site Service Interruption	PD and TE	Physical damage	Direct physical loss or damage is insured when such is the result of an interruption of services caused by physical loss or damage as insured against by this policy, at an insured location.
Optional endorsement: Occurrence Hour Clause	PD and TE	Physical damage	Several perils – but not flood – were made subject to time limitations in the "Occurrence Hour clause" under the policy. With this endorsement, flood will be included in this clause.
Optional endorsement: Port Blockage	TE	Physical damage	This endorsements extends coverage to a time element loss incurred as a consequence of the blockage of the local port or harbour, caused by stranding, grounding, sinking or capsize and / or through collision or contact of any vessel or craft with any other vessel, craft, structure or other object of any kind.
Order of Civil or Military Authority	TE	Physical damage	To pay a time element loss that occurs due to loss to a nearby structure resulting from a governmental or military authority prohibiting personnel from entering our insured's location. The loss needs to be within the policy territory, caused by a peril not otherwise excluded.
Period of Liability	TE	Physical damage	This clause spells out the duration of the time element coverage explaining that, for gross earnings, it is the time required, with the exercise of due diligence and dispatch, to repair or replace the damaged property ("technical readiness"). This is the time that it should have taken not the time that it actually takes. For gross profits, the loss continues until the result of the business is back to what it would have been without the loss ("commercial readiness"), but not exceeding the amount of time as specified in the limits section of the policy.

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ONE Form – Type of loss, cause of loss and coverage

Type of loss, cause of loss and coverage	Scope	Damage Trigger	Description
Professional Fees	PD and TE	Physical damage	To pay for the services of outside experts to help the insured present their claim. Specifically excluded are public adjusters, lawyers, brokers and broker subsidiaries.
Protection and Preservation of Property	PD and TE	Physical damage	To pay for the expenses and the time element loss incurred when protecting property in the event of actual or imminent loss, subject to the policy deductibles and limits.
Radioactive Contamination	PD and TE	Physical damage	Pays for the expenses incurred due to a sudden and accidental radioactive contamination. The radioactive material must be habitual to the insured's operations.
Rental Insurance	TE	Physical damage	To pay the lost rental income if some or all of our insured's rentable square footage is untenantable.
Research and Development	TE	Physical damage	This defines that when loss applies to our insured's research and development operations, recovery will be limited to incurred continuing fixed charges and ordinary payroll.
Service Interruption	PD and TE	Physical damage	Property damage and time element loss that occurs on our insured's location caused by physical loss or damage of the type insured at the utility company supplying our insured.
Soft Costs	TE	Physical damage	This pays costs as defined that occur due to the delay in the opening of real or personal property under construction, alteration, extension or renovation, if caused by direct physical loss or damage at the insured's location insured by this policy.
Sprinkler Leakage	PD and TE	Physical damage	Property damage and time element loss that occurs on our insured's location caused by physical loss or damage of the type insured that is occasioned by Sprinkler Leakage as defined.
Strike, Riot and Civil Commotion	PD and TE	Physical damage	Property damage and time element loss that occurs on our insured's location caused by physical loss or damage of the type insured that is occasioned by Strike, Riot and Civil Commotion as defined. An optional endorsement is available to include vandalism and malicious mischief.
Temporary Removal of Property	PD and TE	Physical damage	This provision covers loss to personal property when in the care of others for the purpose of repair.

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ONE Form – Type of loss, cause of loss and coverage

Type of loss, cause of loss and coverage	Scope	Damage Trigger	Description
Transportation	PD and TE	Physical damage	To pay for loss or damage to our insured's property when in transit via truck, inland river barge, rail or coastwise shipments. Limit includes time element coverage.
Vacancy	PD and TE	Physical damage	This is a grant of coverage should a building be or become vacant for 120 days, subject to protection remaining in service. This provision excludes theft, vandalism and malicious mischief from coverage. There is an optional endorsement to remove Vacancy provision's exclusion for theft, vandalism and malicious mischief.
Valuable Papers and Records	PD and TE	Physical damage	To pay for damage to valuable papers and records as defined.
Water Damage	PD and TE	Physical damage	Property damage and time element loss that occurs on our insured's location caused by physical loss or damage of the type insured that is occasioned by Water Damage as defined.
Wildfire	PD and TE	Physical damage	Property damage and time element loss that occurs on our insured's location caused by physical loss or damage of the type insured that is occasioned by Wildfire as defined.
Wind	PD and TE	Physical damage	Property damage and time element loss that occurs on our insured's location caused by physical loss or damage of the type insured that is occasioned by Wind as defined.

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ONE Form –
Gross profits or gross earnings – it's your choice!

Gross profits

For gross profits, the period of liability starts with the date of loss (A) and ends when the income of the business is back to what it would have been without the loss (D) ("commercial readiness"). ((A) → (D))

This period of liability is, however, limited by the specific liability period agreed in the policy.

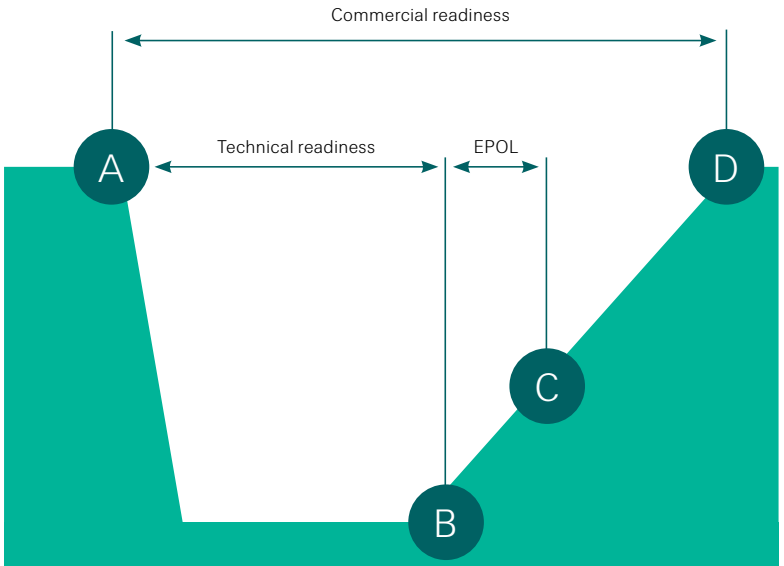
Gross earnings

For gross earnings, the period of liability also starts with the date of loss (A) but ends

after the time required to repair or replace the damaged property (B) ("technical readiness"). ((A) → (D))

The "technical readiness" is the time that it should have taken and not the time that it actually takes.

The original "technical readiness" period of liability can be extended by an additionally agreed amount of time (Extended Period of Liability – EPOL), in which Swiss Re Corporate Solutions will indemnify you beyond technical readiness. ((B) → (C))



A Date of loss

B Damaged property repaired / replaced

C End of max period of liability for gross earnings

D Effects on business income ended for gross profits

ONE Form – There is more...



Claims excellence

Our market leading claims commitment reflects how we are looking at customer experience when it is most critical – in the event of a loss. Our customers can trust that this commitment is structured into robust claims management processes, so that they can expect a first-class claims management procedure when it counts most.



Our Customer-Centric Claims Approach

We put our customers first and at the centre of everything we do. We know that how a claim is handled can be as important as the outcome itself. Our mission is to deliver an exceptional claims service that gives you confidence, peace of mind, and quite simply makes you want to keep doing business with us. We aim for 'no surprises' when handling claims and our focus is on working together to resolve your claims in a way that enables us to build a long-lasting relationship.



The core elements of this commitment are:

1. **Your service partner**
   You can expect a dedicated, empowered and passionate team of experienced Claims Professionals who will work with you and your broker to keep the claims process simple and straightforward yet tailored to your needs and business.

2. **Your partner for purposeful collaboration**
   We will proactively communicate with you throughout the claims process to keep you informed on progress. If you have any claims inquiry, our focus will be to resolve it together as soon as possible.

3. **Your partner for maintaining your cashflow**
   We will issue interim or advance payments in a timely manner from receipt of our adjustment loss estimate.

4. **Building trust through long-term partnerships**
   Customer service is much more than simply meeting expectations. It is about trust, relationships, and resolving concerns through transparent and constructive discussions.

ONE Form – There is more...

Excellent risk engineering capability

Swiss Re Corporate Solutions' Risk Engineering Services (RES) provide loss prevention expertise to help corporate customers manage their property risk around the globe.

Our team and network of vendors consist of an experienced and knowledgeable group of professionals with sound risk engineering expertise and a variety of backgrounds, languages and industry exposure.

We will design a bespoke risk engineering program with you, the policyholder, and your broker. We are responsive to any risk improvement enquiries including risk management advice included within our offering.

PULSE – One comprehensive platform, multiple insights at your fingertips

PULSE is a secure, digital portal enabling customers and brokers to manage all their risk and insurance needs with an intuitive and easy-to-use interface. Anywhere, anytime, it provides access to program, policy, claims and risk management information. It puts customers in control of loss notifications and risk improvement actions.

On top of that you can access and monitor natural hazard exposure for your risks worldwide, using our CatNet® tool. You will receive natural catastrophe alerts, informing you where and when global live events (eg floods, storms and tsunamis, to name but a few) are happening, how they're trending and most importantly, how they could potentially impact your business.



PULSE Portal – Timely and comprehensive program visibility from one secure place.

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