



Mid-Market
Corporate



Food & Beverage

Customised protection
for your customer's business

Introduction

At Zurich, our focused approach means we offer distinct products and services for a diverse range of mid-market businesses.

We work with you to fine-tune our proposition in a way that fits your customers' needs, helping you to ensure closer customer relationships and giving you more control to provide them with the best protection possible.

Our mid-market Food and Beverage proposition is built around our sector underwriting expertise and risk management experience, backed up by our claims service. Our focused approach is to optimise this expertise and make it more accessible, so that your customers, regardless of size or dynamic, can benefit.

We've enhanced our Food and Beverage proposition, offering relevant cover and risk management tools, with the option for your customers to customise their protection arrangements further.

This Interactive Guide is designed to help you create the best customised solution for your food and beverage customers.

Watch our showcase video detailing what is included in the refreshed proposition and which online tools are available to you and your customers.

Mid-Market Corporate Sales Aid

Highlighting the key cover enhancements, along with appetite across our six industry sectors.

Here's how Zurich can support you and your mid-market customers:

Contents



Why Zurich for Food and Beverage?

As a leading global insurer with solid brand values, we continually strive to achieve good customer outcomes.

Recent research confirmed that you value our trade sector specific policy covers, so we've refreshed them by providing additional tailored enhancements at no additional cost to your customers.

We have refreshed our mid-market propositions, to offer sector-relevant cover and value-added services as part of the premium, with the option for your customers to focus their cover and risk management further to suit their individual business needs.

As such, we include cover and services as standard where we think most of your customers in the professional business services sector would be able to benefit from them. This is based on our insurance knowledge, claims experience and risk management expertise.

Working collaboratively with Zurich gives you ultimate control of your customers' risks, with access to the most relevant and tailored insurance cover and online value-added tools.

Here are six key proposition highlights that you and your customers can benefit from, included as standard:



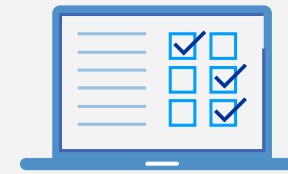
Virtual Consulting

A complimentary online risk management tool, providing your food and beverage customers with the most likely causes of loss facing their specific industry sector (utilising Zurich's claims information) and how to mitigate them – from a trusted source, 24/7. A dedicated risk management phone number for customers who require extra risk management support and expertise is also available.



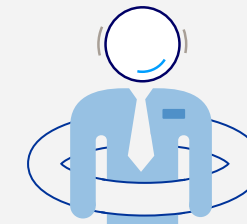
Reputation.com

Help your customers assess and manage their online reputation across multiple locations. Once registered your food and beverage customers will receive a free personalised reputation report for their business, with upgrade options available, exclusive to Zurich.



BI Calculator

An opportunity for you to develop your relationship further with your customers; an online tool to assist you in helping your customers review the adequacy of their Business Interruption sums insured. The tool will allow you to help your customers avoid being underinsured, and if they work with you to complete the tool's questions before or within three months of the policy starting, we will offer a 10% discount on their BI premium.



Disaster Recovery

Available as standard in all Business Interruption cover, Zurich's Disaster Recovery provided by its specialist partner, First Recovery, will do everything possible to help prevent a crisis from interrupting your customers' normal business operation, acting within 24 hours of an incident.



Zurich Risk Insights

A new way to alert your food and beverage customers to risks facing their business, straight from our Risk Engineering and Claims divisions as well as our specialist third-party providers. You can also access this information.



Cyber Protection

A cyber extension, part of the Public Liability policy, is now automatically available to your food and beverage customers. We now cover the costs of forensic investigations up to £50,000, should a data breach occur.

Understanding the food and beverage industry

With a turnover of £95.4 billion, the food and beverage sector is the UK's largest manufacturing sector, employing 400,000 people across more than 6,000 businesses. Some companies have opted to base global research and development centres in the UK because of the workforce skills available.

While BDO's Food and Drink Report describes the sector as "well-placed to take advantage of the improving economy", there are pressures on profit margins and achieving greater operational efficiency among sector businesses.

Potential risks in the sector include:

- **Food scandal and scares:** potentially damaging and affecting producers' reputations
- **Health and safety:** in today's increasingly litigious society a number of personal injury scenarios can lead to claims
- **Sector skills gap:** food and drink manufacturers face a wide skills gap, with 170,000 vacancies needing to be filled between 2010 and 2020. (FoodManufacturer.co.uk)

Your customers' risk landscape is complex and constantly evolving, so you're seeking more assistance in tailoring the propositions that you can offer your mid-market customers.



Appetite

At Zurich, we truly understand food and beverage risks, based on our industry knowledge and depth of underwriting expertise. Whilst food and beverage is a diverse industry sector, we have a clear idea of where our appetite lies. If you want to understand more about our appetite, speak to your Account Executive or local underwriter.

Producers and preservers of meat & poultry

- Manufacture and processing of bacon, ham, poultry and other meat (but not slaughtering)

Fish processing preserving and products

- Processing, packing and supply of fish and seafood
- Wholesaling of fish including shellfish and Molluscs

Fruit & vegetables processing and preserving

- Manufacture of chilled/frozen food and drinks and ready meals
- Preparation of fresh and chilled salad products
- Pre-packing of vegetable and salad crops for sale to retail outlets

Operations of dairies, ice cream & cheese making

- Manufacture and supply of cheese, butter and dairy related products for the retail and food service markets

Manufacture of bread, pastry, cakes, biscuits & rusks

- Manufacture and sale of biscuits
- Manufacture of bread and confectionery products
- Manufacture and sale of flour confectionery, hot and cold desserts and other food products
- Baking of frozen foodstuffs

Manufacture of cocoa, chocolate & sugar confectionery

- Manufacture and sale of chocolate products and confectionery

Beverages

- Processing and distribution of fruit and fruit juice drinks
- Manufacture and sale of soft drinks
- Brewing, bottling, canning and processing of beers
- Production, distribution and sale of alcoholic spirits
- Production of malted barley and the distillation of malt and grain whisky and neutral spirit

Catering

- Provision of contract catering services including catering and vending equipment

Wholesale of food & beverage

- Wholesaling of fruit and vegetables, dairy, meats, fish and beverages
- Wholesaling of other foodstuffs including sugar, tea, coffee and deli products
- Wholesaling of packaged and frozen foods

Underwriting considerations

Your local underwriting contact will look at each risk presentation individually and work with you to fine-tune your customer quotation.

As a guide, the following areas of your customers' business operations are likely to be of particular interest.

- Whether there is a systematic and documented approach to risk management in place with a supporting culture to promote best practice
- Evidence of a structure in place to support robust and effective governance
- Demonstration of business resilience and continuity planning
- The nature of property construction, flood risk and development hazard
- Whether electrical installations are modern, in good condition, well maintained, regularly tested and inspected (including portable appliances)
- Any storage arrangements in place, including consideration of hazardous materials and category of goods
- Nature and condition of alarm protections in place
- Whether combustible panels and linings (such as fibreboard, expanded polystyrene, polyurethane, and non-approved polyisocyanurate) are present and any proximity to cooking or hot areas and electrical equipment
- Where free-standing heaters are sited, how they are guarded and their proximity to any combustible materials
- The adequacy and testing arrangements for sprinkler systems and whether there are automatic fire suppression systems in any cooking or hot areas
- The cleaning and maintenance regime of any cooking / frying / extraction / venting equipment
- The condition, operation and maintenance of fire break walls, fire doors and shutters.



Standard cover and how to focus further

Our focused approach means we will work with you to fine-tune our distinct products and services in a way that fits your customers' needs.

Whilst we provide a high-quality proposition for your food and beverage customers, you can help them to tailor their cover further, where needed. This gives you the control to provide your customers with customised cover for fully tailored business protection.



Core cover: What's included

Trade-specific cover extensions

Property Damage

- Trace and Access – £25,000 Limit
- Exhibitions – £10,000 Limit
- Inadvertent Omission to Insure £100,000
- Adaptation Clause 1 – the Adaptation Clause
- Contract Price Clause
- Computers – Agg limit £50,000
 - Incompatibility of Software or Programmes
 - Reinstatement of Data
 - Incompatibility of Data
- Contract works – minor alteration/repair – £250,000 Limit
- Deterioration of stock – £25,000 limit
- Theft of Keys – £5,000 limit

Business Interruption

- Unspecified Customers – £50,000 Limit
- Unspecified Suppliers – £50,000 Limit
- Public Utilities (with 24 hour access) – £100,000 Limit
- Denial of Access – £50,000 Limit
- Fines & Penalties – £50,000 Limit
- Essential Personnel – £20,000 Limit
- Notifiable Disease – £50,000 Limit
- Prevention of Access – £50,000 Limit

Public/Product Liability

- Legionellosis – Policy limit
- 1st Party Product recall – £100,000
- Financial Loss (Tort only) – £500,000
- Cyber – £50,000

Comprehensive cover as standard

Essential Personnel

- Cover for additional expenditure due to death or total permanent disablement of any key person at work – £20,000 limit

Employers' Liability

- Limits of indemnity of up to £25,000,000

Law Commission Reforms

- No warranties under the Law Commission reforms.

Customised Protection

We can customise above and beyond to suit your customer's requirements. Get in touch with your usual Zurich contact to discuss further.

Key covers

Brand Protection

Suffering a major incident or loss can affect a customer's reputation among their clients, suppliers and employees unless managed properly. When your customer buys Property and Casualty cover we automatically include unlimited cover to pay for professional experts to help your customer communicate effectively with stakeholders and the media, to safeguard reputation. Automatically included where Property and/or Casualty are purchased. This helps your customers to manage to safeguard their reputation following a major loss in excess of £1 million under the Property and/or Casualty covers – £50,000 Limit.

Product Recall

If a supply of your customer's products is contaminated either accidentally or purposely, or is faulty and could cause injury or damage to their clients, we will pay up to £250,000 for the costs of a product recall as standard within our Product Liability cover. This includes access to crisis consultants to help your customer prepare for a recall and minimise brand damage.

Cyber Extension

As part of our Public Liability policy, we can cover the cost of forensic investigations up to £50,000, in the event of a data breach. If a data loss incident occurs, our IT forensic professionals will thoroughly examine what has happened and outline the actions your customers might need to take to protect their business from another loss.

Focus further

Even though your customers' businesses are likely to be covered by our focused insurance for food and beverage activities, we don't believe your customer's exposure to risk stops there.

Additional cover options include:

Full Theft

Adding extra insurance protection where theft has taken place when your customers' premises are entered or exited without the use of force. This excludes shortages, but covers items missing to and from transit.

Financial Loss

Cover for financial loss associated with (but not the primary cause of) injury or damage affecting a third party through the actions of your customer. For example, if your customer produces labels for a drinks provider, and a problem arises with them, we will cover the cost of re-labelling the bottles.

Full Product Recall

Zurich's Product Safety & Recall Insurance is a separate, more comprehensive policy, which provides a market-leading combination of recall planning and preparation advice, broad coverage, plus post-loss crisis consultancy to help minimise the impact of these risks.

Engineering Cover

- Computer Breakdown
- Mechanical Breakdown



Cross-sell

Stand-alone covers and services for complete customer protection.



Directors & Officers (D&O)

The risk of legal action against company directors and officers is greater than ever, with potentially serious consequences.

Zurich's D&O insurance covers the cost of defending legal action brought against business directors and managers and compensation claims that might have to be paid as a result.

D&O covers the costs and awards associated with allegations of "wrongful acts". A wrongful act could be a breach of duty, negligence, error, a misleading statement or wrongful trading committed or attempted by an individual in his/her capacity as a director or officer of a company.

Zurich's D&O policies protect individuals in businesses against:

- **Employee claims** – e.g. unfair dismissal, failure to prevent harassment, discrimination
- **Regulators** – potentially costly investigations by the Health and Safety Executive
- **Shareholders** – including their vigilance about directors' activities and increasing demands for decision transparency

- **European legislation** – ensuring that the company complies with European legislation
- **Creditors/insolvency** – directors' and officers' actions are scrutinised for any potential wrongdoing. If proven, directors or officers may have to contribute personally to meet the company's debts. This can mean company directors being forced to sell their homes to fulfil obligations to creditors.

Our D&O products:

- Executive Risk Solutions (ERS)
- Executive Risk Solutions for Charity and Not-for-profit Associations
- D&O Liability Residents' Associations
- D&O Excess Liability
- Executive Risk Solutions for Solicitors
- Pension Trustee Liability
- D&O Corporate.

Professional Indemnity:

Zurich offers an extensive suite of Professional Indemnity (PI) products. With strong financial security, longevity in the marketplace and expert and experienced underwriters, we offer a consistent and stable approach to underwriting. Our expertise enables us to tailor bespoke PI solutions for you and your customers, no matter how complicated the risk.

There are a variety of Zurich PI policies, each tailored to give comprehensive cover for a specific sector:

Our Underwriters are in your local branch with the authority to make quick decisions.

The majority of policy wordings are written as Civil Liability cover that includes, but is not limited to:

- Breach of professional duty
- Libel or slander
- Loss of documents
- Breach of confidentiality
- Dishonesty of employees.



Marine

Globalisation has made our world smaller but at the same time highly complex.

Zurich is a global leader in marine insurance solutions and here to help when it comes to importing, exporting or moving freight around. We have the knowledge and experience to tailor-make a programme to meet the specific needs of your business. Comprehensive worldwide cover for goods in transit, i.e. against physical loss and damage while being transported by road, rail, sea or air.

Backed by market-leading underwriting expertise and bespoke to the customers' requirements

- Gives the customer control of risk internationally
- Efficient policy issuing, within 24hrs if required
- Professional proactive claims service

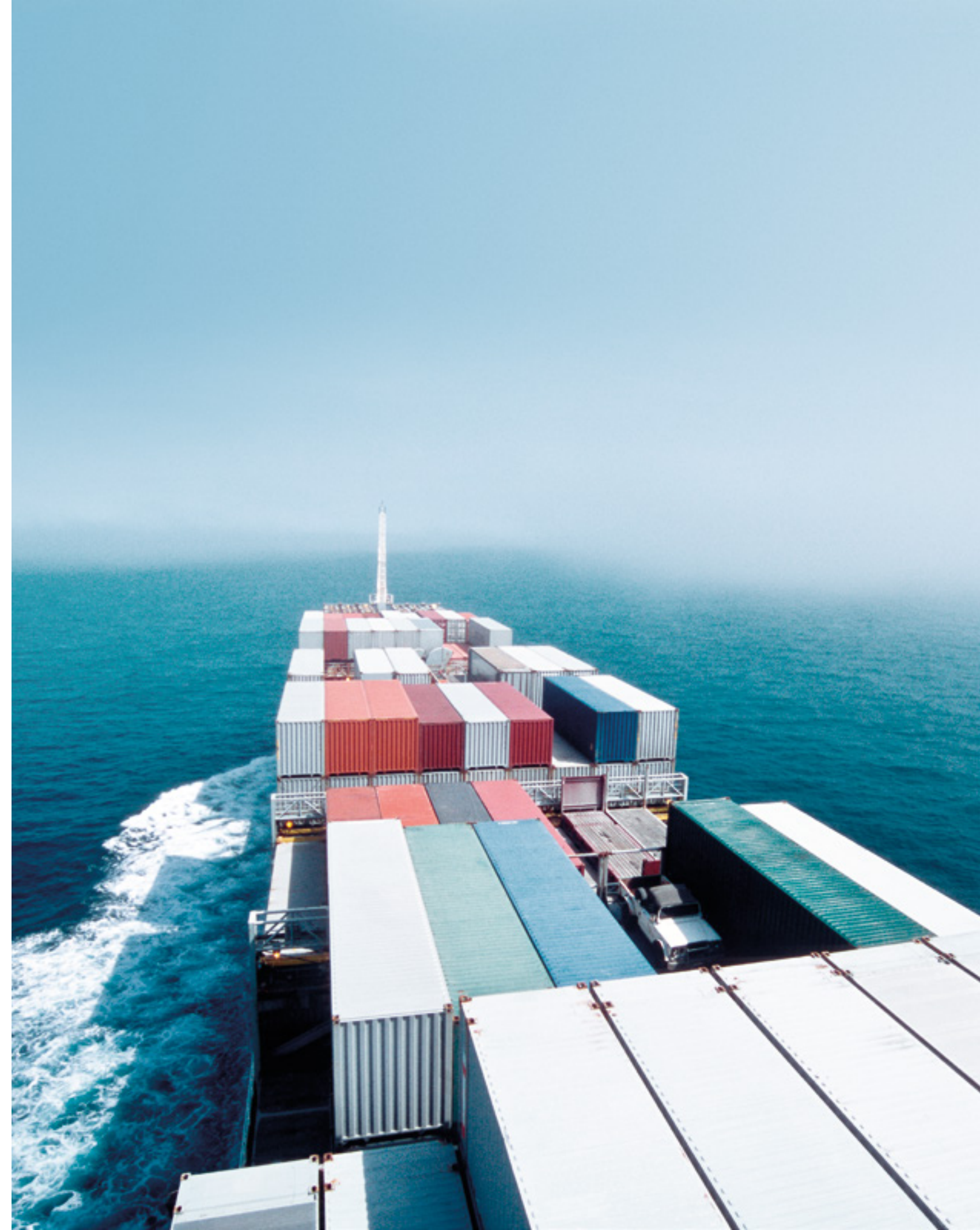
Cargo

- Cargo Policy for imports and exports
- UK Inland transit as well as imports and exports

- Warehouse to warehouse cover
- Storage in the ordinary course of transit
- Covers the movement of goods or commodities traded internationally and/or domestically
- Optional extensions available for storage outside the ordinary course of transit, Exhibitions/ Demonstrations, Engineers' Tools & Equipment and Sales Representatives' Goods and Samples

Freight Liability

- Own goods up to £10,000 per vehicle
- Trailer curtains up to £1,000
- Drivers' personal effects up to £500 per occurrence
- Debris removal up to £25,000
- Temporary storage
- Optional extensions available for Temperature Controlled Goods, errors and omissions (up to £25,000) and own trailers



Engineering Inspections and Cover

Engineering inspections and insurance cover for plant, machinery and equipment are an essential aspect of ensuring the safety of your customers' assets. Zurich has a nationwide team of over 550 engineers and inspection capabilities to support your customers.

Our mobile workforce carries out nearly four million statutory and discretionary inspections per year and, through working closely with customers to understand their business operations, has one of the lowest overdue inspection rates in the industry. And with our specialist engineering underwriting teams in London, Croydon, Birmingham, Manchester, Leeds and Glasgow providing national coverage, we can help you write more engineering business with complete confidence.

Our Engineering claims team includes experts in the specific issues that arise from Engineering risk claims, particularly the impact of plant failure claims and working with the police to recover stolen plant.

To support your customers further, we have a comprehensive, web-based guide to help easily identify plant and machinery and provide information on statutory and regulatory requirements and inspection frequency applicable. Technical inspection factsheets are also available for you to share with your customers.

Finally, Zurich's state-of-the-art testing laboratory is United Kingdom Accreditation Service accredited for a range of tests and staffed with welding engineers, metallurgists, chemists and technicians.



Computer breakdown

Zurich's Computer cover recognises that computers and emerging technologies are essential to modern business. That's why we offer complete cover for all types of computer equipment, as well as the additional costs of reinstating lost data or records.

Machinery breakdown and machinery loss of profits

Zurich is your customers' shield against the inevitable business interruption and financial loss when machinery fails. We cover machinery for unexpected damage through breakdown or accident, as well as the loss of profits or revenue and increased costs of working.

Fleet

Zurich brings speed, agility and efficiency to corporate fleet management. Our corporate fleet insurance provides cover for fleets of 15 vehicles or more.

- Cover for fleets of 15 vehicles or more, for all vehicle groupings from cars to lorries
- Courtesy cars when being repaired by an Approved Repairer following an accident
- A 24-hour recovery service
- Repairs through an authorised network and Uninsured Loss Recovery as the result of a non-fault claim
- No increased excess for young or novice drivers
- No minimum premiums
- Fleet discount available based on the overall book of vehicles
- Market-leading limit for Third Party Property Damage of £50 million (in respect of cars only).



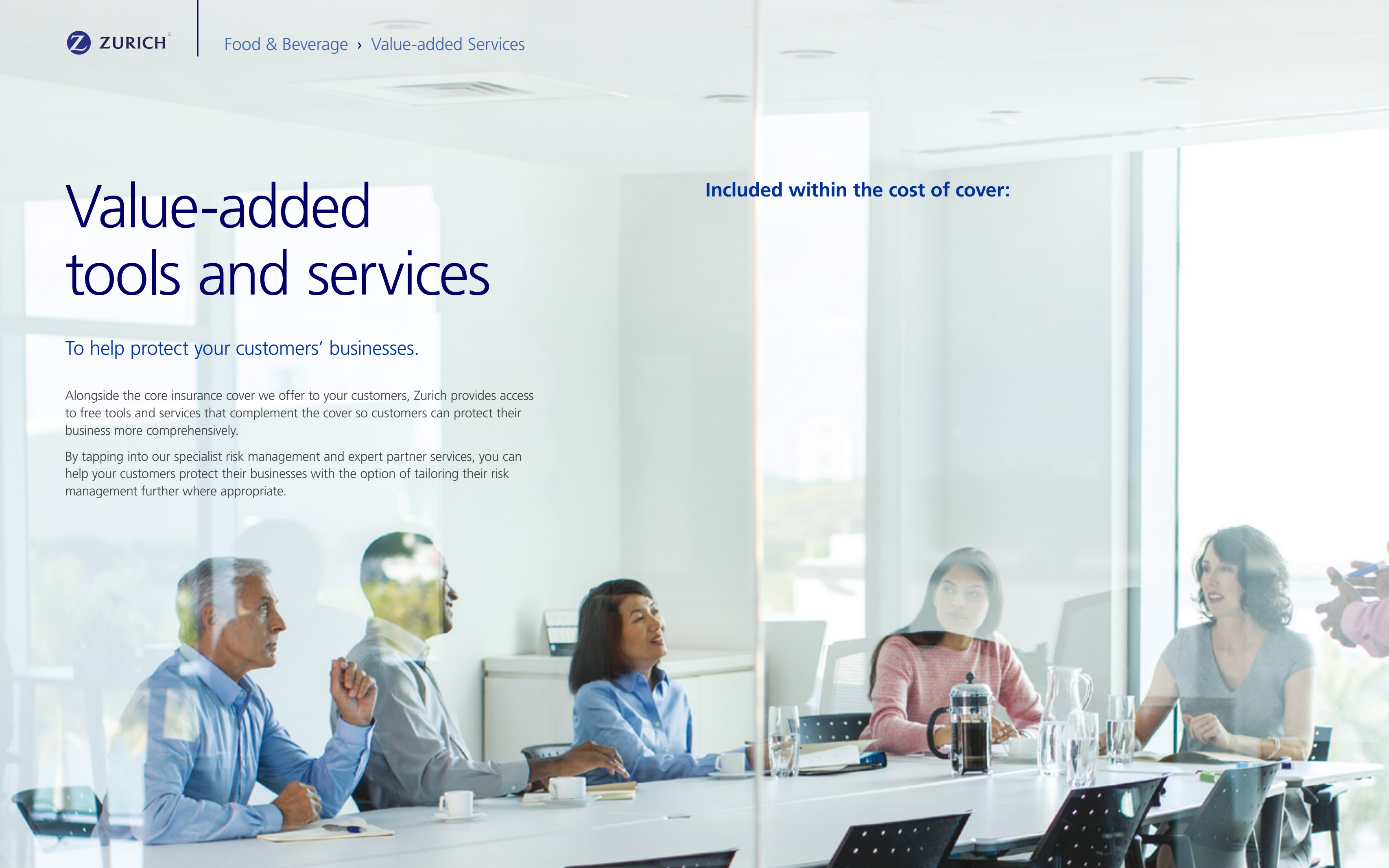
Value-added tools and services

To help protect your customers' businesses.

Alongside the core insurance cover we offer to your customers, Zurich provides access to free tools and services that complement the cover so customers can protect their business more comprehensively.

By tapping into our specialist risk management and expert partner services, you can help your customers protect their businesses with the option of tailoring their risk management further where appropriate.

Included within the cost of cover:



Inclusive risk management for your customers

We know that food and beverage businesses operate in a highly regulated environment, which demands traceability, and supply chain integrity. Shorter delivery times are vulnerable to interruption, which can result in lost contracts and damaged reputations. Your customers need risk assessment and management in light of issues such as quality problems, product recalls, loss of production site access, machinery breakdown and supply chain failures.

Research shows the key sector risks include business continuity and your customers wanting practical sector solutions; Zurich can give your customers access to experts with the right skills and knowledge to help.

Zurich Risk Engineering

We have over 900 Risk Engineers – risk consultants with industry expertise – working in more than 40 countries. Their job is to help your customers manage their risks through a process focused on continuous improvement. This involves:

- Understanding your customer's business, by identifying, assessing and grading the risks
- Sharing our best practice guidance to help your customers improve their risks

- Continually repeating the process to help your customers prevent losses.

These risk management services, available to Zurich's mid-market customers include:

- Business Interruption reviews
- Pre-inception surveys
- Fire and risk protection assessment
- Building design reviews
- Support for the design and specifications of new fire protection measures
- Review and test current fire protection installations
- Property asset protection – due diligence assessments.



Focus further

Risk Management – Taking protection to another level. To address specific and more complex areas of business risk, we have additional, paid-for risk management services that your customers can take advantage of, allowing you to tailor your customers risk management further, including:

Supply Chain Risk Management

Helping your customers recognise the risks in their supply chain enables them to manage unexpected disruptions and create robust plans to return to business as usual as quickly as possible. This is vital, as pressure on supply chains grows through factors such as outsourcing, worldwide suppliers and ‘just-in-time’ production.

Our consultants have the knowledge, expertise and tools to help your customers handle supply chain risk.

This includes:

- **Supply chain mapping** – understanding how key customers, suppliers and partners affect their business
- **Supply chain risk grading** – examining how your customers’ key supplier risks could affect their supply chain resilience
- **Managing the supply chain** – creating a bespoke approach to manage your customers’ risks and minimise supply chain weaknesses.

Business Continuity Planning

Having a plan to manage the aftermath of a major incident could be the difference between your customers thriving or going out of business. Working with us, you can help your customers develop an approach and business continuity plan that includes:

- A document that highlights who is accountable for business continuity management within their organisation – with details on their critical responsibilities
- A business impact analysis identifying the company’s mission-critical activities, potential crises and ways to manage the major risks
- A business continuity strategy to keep the business operational after an incident
- A crisis plan to activate if the worst happens (decision making, communication, documentation)
- An approach for developing a business continuity management culture in the business.

Crisis Management

We will help you and your customers prepare for a major loss event, in conjunction with our chosen expert partner, Hill and Knowlton Strategies. This includes an action plan to handle a major incident and manage the media to limit reputational damage. In a competitive environment, this service can demonstrate your customers’ resilience and integrity as a supplier and can be the difference between commercial success or failure.

Risk Assessment Review – Claims Defensibility

We will assess your customers’ current systems, procedures and documentation to ensure improvement in management of risks, compliance with regulations and a greater ability to defend claims brought against the company.

Valuations

Zurich will organise property valuation to ensure your customers have the right level of insurance cover for buildings and equipment and the reassurance that the business will receive full reimbursement in the event of fire, flood or other property damage.



Additional Capabilities

We work with our wider organisation and third-party providers to offer specialist knowledge and expertise through a range of different services for customers where this is relevant. If you would like more information about these capabilities, contact your local Zurich contact.

Services include:

- **Contract Review**
- **Legal Risk Evaluator – 365 Day Promise**
- **Board Room Training – Core Regulatory Training for Directors**
- **Post-Accident Medical Management and Rehabilitation**

Virtual Consulting

Our Virtual Consulting tool provides online risk management directly relevant to your food and beverage customers 24/7, based on Zurich claims data.

The tool provides the customer with a report, which details the top causes of loss for Property, Employers Liability, Public Liability and Motor lines of business, relevant to your customer's trade.

Your food and beverage customers will be able to download their own risk management report, which details targeted risk management guidance. The report they access will depend on their business's operational activities. For example, food companies involved in producing tinned vegetable products will get a Manufacturing Report while restaurant/pub owners will get a report based on our Sports, Leisure and Entertainment knowledge. This

risk insight will help them to take control and proactively manage and protect their business.

Your customers will be sent simple instructions on how to access this insight.

Our expertise makes the difference

As a broker, you will also have access to this valuable risk management site, providing you a wealth of resources, including case studies, detailing real losses suffered by Zurich customers, risk topics, in-depth advice and self-assessment tools, allowing you to demonstrate expertise and guide your customers.



To access this valuable insight, and start conversations with your customers today, visit

zurich.co.uk/broker/brokervc

To log in, enter your Policy number: `brokervc` & Effective date: 01/01/2016

Zurich Risk Insights – a new way to alert your customers to key risks

Zurich Risk Insights is a new service to alert your customers to our online information about the risks facing their business.

This informative online tool has been developed to share useful insurance, legal and risk management knowledge and expertise directly with customers to complement your existing customer communications programmes.

Once your customers have signed up, they will receive notifications of new topics, which may be of interest to them in their business operations.

Content will include up-to-date industry insight and information from our Risk Engineering and Claims divisions, along with our legal partners on topics such as cyber risk, climate threats, supply chain, legal precedents and emerging technologies, among many other current topics.

To encourage your customers to register for this valuable insight, visit:
www.zurich.co.uk/en/business/large/risk-info-landing



Manage your customers' online reputation with Reputation.com

The importance of online reputation has never been greater.

Your customers rate reputational risk as one of the main risks they face, along with cyber crime (Zurich Risk Index).



89%

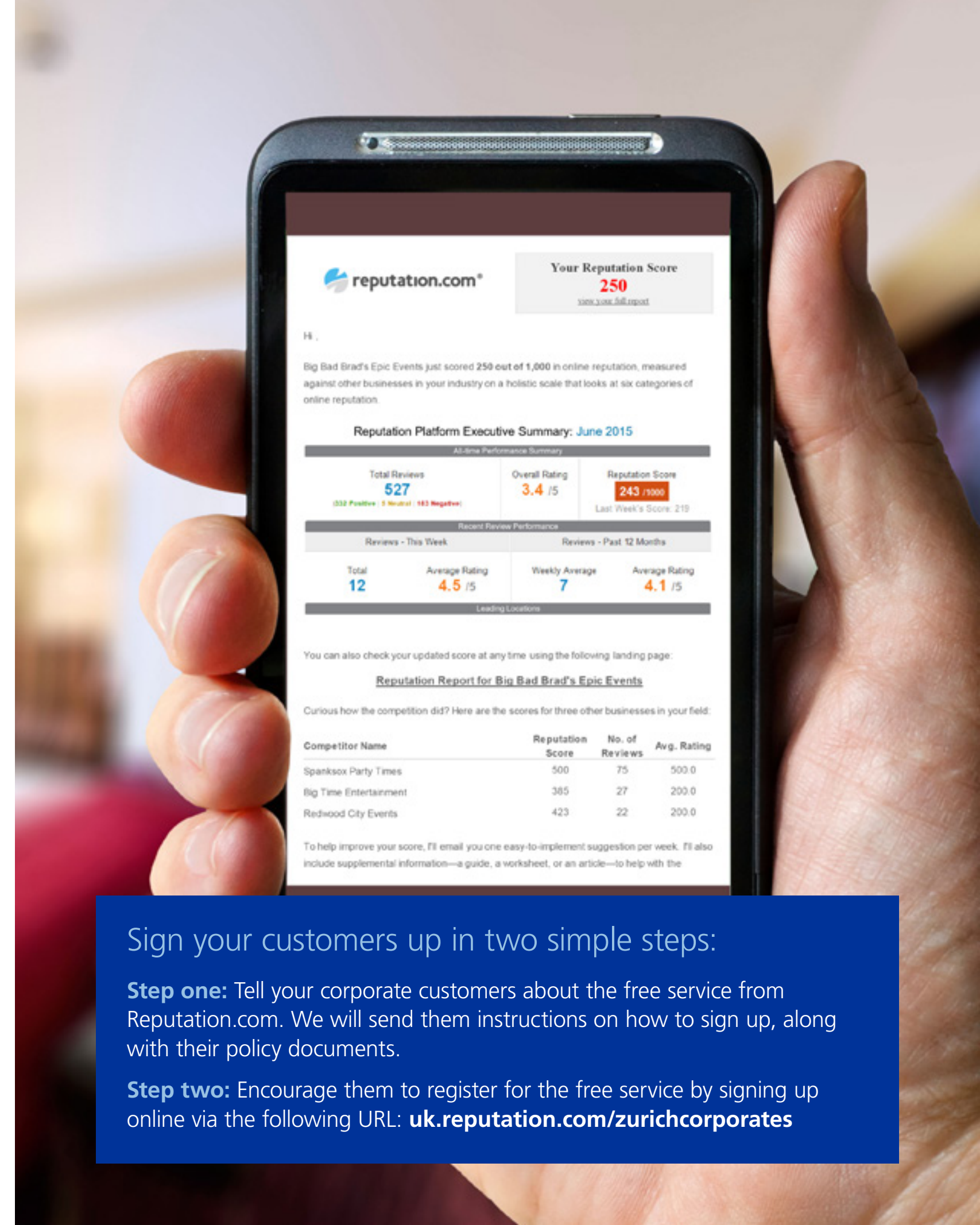
And with 89% of people saying that reviews influence their purchase decision, it has never been more important for businesses to protect their online reputation (BrightLocal 2015).

Zurich has teamed up with **Reputation.com** to provide your customers with a free personalised reputation service, included as standard, to help them create and protect their online reputation.

All new customers are eligible to claim a free reputation report and with access to hints and tips from experts Reputation.com. The service is designed to help them improve their online performance. This is exclusively available to Zurich manufacturing customers as part of their purchase.

A free customised reputation report

New customers will be given a website link where they can quickly register for their free reputation report. This report will be emailed on a quarterly basis, not only giving customers a benchmark for improvement, but also highlighting customer reviews left about the business over the previous period. Reputation.com harvests reviews from a wide range of review sites, including Google+, Yahoo!, Yelp and many more.



Sign your customers up in two simple steps:

Step one: Tell your corporate customers about the free service from Reputation.com. We will send them instructions on how to sign up, along with their policy documents.

Step two: Encourage them to register for the free service by signing up online via the following URL: uk.reputation.com/zurichcorporates

Enhance your customers' online reputation further

Additional services – exclusive to Zurich

Being found online through local search results can have a huge impact on customers, footfall and ultimately revenue. Not being found online at all can be detrimental to any business.

The free reputational report will give your customers an indication of improvements that can be made to listening and monitoring relevant feedback and ensuring their future customers see them in their best light online. However, for any customer looking to create a stronger online presence, the Reputation.com team are on hand to offer a range of upgrades that will help any business build the optimum reputation.

This is an exclusive offering that you can provide your mid-market customers, giving you a unique competitive advantage in the marketplace.

Help your customers increase their online rankings

Your customers can ensure that they appear in local online searches by keeping all directories, including Google+ and Facebook, up to date with accurate and relevant business information.

Best-in-class social presence

Customers can stay in touch with Facebook and Twitter followers easily by monitoring, publishing, posting and replying from one cloud-based platform. Now with a useful social app, users can access all of their social accounts whilst on the move.

A robust online review platform

Customers can also monitor, manage and analyse all reviews posted on the most common review sites online, easily via a cloud-based platform. Utilising the email functionality, request reviews from customers can be processed into online content such as recommendations.



For further information about the free online reputation report or the upgrade packages available, you can speak to your usual Zurich contact or call the Reputation.com team on 0800 0664 781 or email Zurich@reputation.com

Business Interruption Calculator

Guide your customers: Your customers need the right level of Business Interruption (BI) insurance cover to keep their business operational after a major incident. However, according to the Chartered Institute of Loss Adjusters (2012), 40% of BI policies are underinsured, which indicates just how difficult it can be to set the right sum insured.

Zurich has introduced the BI Calculator; an online tool to assist you in helping your customers assess everything that needs to be included to agree the right level of business interruption insurance cover. To achieve this, we have teamed up with LMi Group to offer a tool that asks a number of accounting questions for you and your customers to answer in order to provide an estimated BI sum.

While the tool provides a guideline rather than a definitive final figure, it will enable you and your customers to assess the BI sum more accurately, avoid the risk of underinsurance and help protect against allegations of error and omission if the eventual BI sum insured is incorrect.

Also, if you complete the tool's questions before or within three months of the policy starting, your customer will receive a 10% discount on their BI premium. This discount is provided as recognition that their sum insured and subsequent premium may be higher than expected.



Disaster Recovery

Keeping your customers in business: In the event of a major incident, such as fire or flood, the things that can bring a business to a standstill. Your customer will need help to get their operation back up and running again as quickly as possible and to keep their business plans on track.

Available as standard in all Business Interruption cover, Zurich's Disaster Recovery, offered through its specialist partner, First Recovery, will **within 24 hours of an incident:**

- Appoint a Disaster Recovery Manager, who will co-ordinate and oversee the service your customer receives onsite – they will contact your customer
- Identify suitable alternative premises within a 5-mile radius, enabling your customer to relocate
- Mobilise IT support to get phone lines working and install up to 6 computers, minimising the disruption to their business.

To help with a prompt response should a claim occur, your customers can register their details by visiting

www.firstrecovery.co.uk/zurich

If you have any questions please contact zurich@firstrecovery.co.uk or call 0207 410 7499

In the event of a claim, we will assess the information provided and depending on the severity of the incident, will deploy First Recovery's services to ensure that emergency aid is provided as soon as possible.



Claims

Delivering our promise to your customers.

Mid-market food and beverage customers can be complex organisations and need an insurer who will take all types of claims in their stride and work with them through the full claims cycle. As experts who deal with these complexities every day, our specialist claims team is perfectly placed to help.

Zurich's claims commitment to you and your customer is this: we will handle claims with speed, simplicity and clarity. Our commitment to your customer's business is underpinned by processes and services we've established, to ensure a consistent and high quality claims experience.

The UK Insurance Act – Fair treatment

Part of our pledge to pay legitimate claims is reflected by the fact we were the first commercial insurance company to implement the UK Insurance Act even before it became law. This requires a fair settlement of claims and certainty for companies that the insurance policy they buy performs as promised. Conditions known previously as "warranties", which were sometimes used unfairly in the insurance industry to decline claims, will be removed from our policies.

Fighting fraudulent claims

Fraudulent insurance claims add, on average, £50 per year to every annual insurance premium in the UK. Last year, insurers identified 130,000 fraudulent claims worth £1.32bn (Association of British Insurers estimates).

Zurich has a zero tolerance approach to fraud, which means we are constantly developing our market-leading techniques to catch fraudsters. We do not knowingly pay fraudulent claims and refuse to negotiate with fraudsters. Where sufficient evidence exists, we will always prosecute criminals.

Managing complex injury

Our complex injury team focuses on rehabilitating an injured person. This means a care plan is put in place for the person making the claim while our technical specialists manage the total cost to your customer's business. If a company is liable for the injury, we will help to negotiate a settlement that is fair to both your customer and the injured party.

Managing a major incident

When a business is faced with a major and unexpected incident, Zurich is there to help your customer handle and resolve it; what we do is proactive and exceeds the typical service offered by insurers.

A specialist Major Incident Manager co-ordinates our claims team and company-wide capabilities to respond while the incident is live, which minimises the potential financial or reputational damage to the insured company.

We will, usually within 24 hours, work with you and your customer to create an action plan, understand the incident and its legal implications, manage your customer's reputation internally with staff and externally in the face of media interest and protect any confidential information at risk. Thereafter, we will continue working with your customer to restore operations and settle the claim as soon as possible.

Zurich Commercial Claims Commitment – the numbers:

- We answer **95% of Property or Motor claims calls within 30 seconds**
- The customer speaks to a **claims expert from the outset, every time**
- We **instruct suppliers** needed to support your customer's claims **within 24 hours**
- We **make 90% of payments within 3 days** of agreement, or sooner
- **Interim payments** are made **within 7 working days** in 90% of agreed cases
- Our **1st party coverage rate is 99%** plus; we pay out more often than not

International protection that's close to home

Zurich cross border insurance.

As businesses continue to seek growth by expanding into new territories, more and more mid-market customers will require insurance to protect operations outside the UK.

This creates excellent business opportunities for you, as customers seek your expert help in arranging the international insurance they need. Zurich Cross Border Insurance is the ideal solution for customers looking for cover outside the UK. Using our expertise in international business, we have developed Zurich Cross Border Insurance to make it easy for you to arrange good local standard cover for your mid-market customers that aligns with all relevant insurance regulatory and insurance premium tax requirements.

By choosing Zurich as your international insurance provider, you can feel confident that your customers' businesses are protected, wherever they are in the world.

Benefits for your customers

Transparency

Your customers have the security of knowing that they have coverage in line with the good local standard in the country where the policy is issued, which considers mandatory insurance requirements in the other countries (for Freedom of Services policies). If required, we will issue insurance certificates for your customers to give to their local operations, to ensure there is evidence that cover is in place.

Confidence

Our expertise in writing international business means your clients can feel confident that their policies align with applicable international insurance and tax legislation.

Cost-effective

Zurich Cross Border Insurance is a cost-effective way to cover your customers' UK and international risks.

Benefits for your business

Ease of business

We make placing business as easy as possible and have a dedicated team on hand to answer your questions.

Single point of contact

We will give you one point of contact in the UK who will coordinate the purchase of local cover where needed.

Certainty of coverage

When needed, we can provide policy summaries for the locally issued policies, and insurance certificates for your customer's local operations covered under Freedom of Services.



Corporate Major Customer

Zurich has an in-depth understanding of the key issues and risks of major companies. We excel in solving complex risk issues with comprehensive insurance covers.

We're also experts at helping our Major Customers use risk 'best practice' to reduce costs and increase the likelihood of achieving their business goals.

Business based on a relationship

In partnership with our Major Customers and their insurance brokers, we can identify, understand, and evaluate all of the risks faced. Our team of experts will then work with you to advise and recommend the best, most relevant protection and risk management solutions that can help build a competitive edge in a crowded market.

Major access to risk expertise

All services and communications with Major Customers and their brokers are directly with Zurich people, ensuring there's a consistent level of service, culture and understanding of the customer's needs throughout the relationship.

Customer Relationship Manager (CRM)

The key contact and access point to all Zurich's risk-related expertise relevant to a Major Customer's requirements. The CRM coordinates all activity and liaises with Major Customers, ensuring that the bespoke service required is consistently delivered.

Risk management support

To enhance their protection from risk, Major Customers have access to dedicated risk engineering experts from Zurich, improving the risk in property, occupational health and safety, motor and strategic. Our team of Risk Inspectors may help with establishing risk, ensuring best practice, developing risk management strategies and reducing risk costs supported by Risk Engineering Services.

Underwriting experts

Major Customers and their brokers receive direct access to expert underwriters who can translate their innovative insurance thinking and understanding of the customer's business into practical protection for any company's assets, people and reputation.

Our underwriting experts may help with evaluating risk, tailoring cover and wordings, addressing new and emerging risk and writing complex risk to ensure the most appropriate insurance protection supported by direct customer and broker access.

Claims Account Manager (CLAM)

Your Claims Account Manager will oversee all of the customer's claims expediently and efficiently, ensure claims understanding and defensibility, help reduce claims and give one-to-one advice supported by bespoke claims handling, specialist claims teams, claims management and quality control, claims prevention services, claims reviews.

Globally local

Our capability to provide fully compliant insurance solutions spreads to 201 territories throughout the world. This global resource is delivered by local teams who know their cultures, customs and customers best.

This creates excellent business opportunities for you, as customers seek your expert help in arranging the international insurance they need. Zurich Cross Border Insurance is the ideal solution for customers looking for cover outside the UK. Using our expertise in international business, we have developed Zurich Cross Border Insurance to make it easy for you to arrange good local standard cover for your mid-market customers that aligns with all relevant insurance regulatory and insurance premium tax requirements.



Insight for your customers

We know that time is money, which is why we have created the following guidance materials and tools, to help highlight the cover and added-value services to your customers.



Business Case Builder

A tailored brochure, for use at renewal or at quotation stage, helping you to highlight key covers and services that might be of particular interest to your customer – allowing you to bring the full proposition to life for them in a customised way.



Customer Activation Card

A 'Thank You' card which will be sent to your customer, alongside their policy documents – highlighting and reminding them to access the full policy benefits and online tools available to them.



Zurich Risk Insights

A new way to alert your commercial customers to up-to-date risk management and guidance about the risks facing their business, straight from our Risk Engineering and claims divisions as well as our third-party providers, which you can also access at zurich.co.uk/risk-info

Zurich Insurance PLC

A public limited company incorporated in Ireland Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

www.zurich.com

This is a general description of insurance services and does not represent or alter any insurance policy. Such services are provided to qualified customers by affiliated, etc.

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