

Hard-working businesses deserve hard-working protection



Your customers have worked hard to build their business. At Zurich, we work hard to help protect it. We've also been working hard to make life easier for you with our new enhanced SME products and Zurich Online – our brand new intuitive trading platform.

Now, you can work faster and smarter to give your customers our expert protection.

Trade with us at **Zurich Online** or on **Acturis**

For more information about our products and trading tools please speak to your usual Zurich contact.



Easier to trade

- Zurich Online, our new intuitive broker trading platform for SME and Speciality business is built by Acturis. This faster trading platform makes it easy to quote and renew, with fewer questions, and wider acceptance.
- We aim to provide brokers with one of the best possible digital trading experiences, offering a choice of industry standard trading platforms and accessibility of all our SME products available on Acturis.



Easier to recommend

- We do the right thing – We paid out 99% of insurance claims made by our UK customers in 2018.
- Extensive breadth of cover across product suite.
- Average free to protect your customers from uncertainty, backed by our Business Interruption Calculator.



Easier to service

- We have the hunger and desire to help you win and retain business.
- We have centres of excellence where dedicated underwriters have authority to make decisions, enabling you to respond to your customers more quickly.
- We protect SME business's and help mitigate risks with online risk management tools and useful helplines.

Personal Accident and Business Travel

Unexpected events can disrupt all the hard work that's gone into travel plans or even life plans.

From hiccups like lost property to accidental death, we provide cover that works hard when customers need us most.

Our Personal Accident and Business Travel policy offers a comprehensive risk solution with high service standards and the flexibility to react to the constant changes in the global risk landscape.



Core cover

- **Personal Accident covers included as standard:** Death; Dismemberment; Loss of sight; Loss of hearing; Loss of speech; Catastrophic injury rehabilitation; Permanent total disablement or partial disablement; Temporary total disablement or partial disablement; Full terrorism cover including nuclear; chemical and biological events.
- **Business Travel cover included as standard:** Overseas medical expenses; Personal property; Money; Electronic business equipment; Cancellation, curtailment, rearrangement and replacement expenses; Kidnap; Political and natural disaster evacuation; Legal expenses; Personal liability; Rental vehicle collision damage waiver; Personal Security Assistance.

reputation. This ensures your customers can protect their business more comprehensively.

Appetite

In an increasingly uncertain world, we provide protection and risk management advice related to the safety and security of our customers and their employees. Our wide range of customers includes global manufacturing, charities, pharmaceuticals, energy, retail, and professional services, demonstrating our broad appetite for risk. We will consider flexible and tailored solutions for every programme. As there are no turnover limitations, our appetite covers the majority of UK-based businesses. Businesses featuring international departments will need to speak to their local Zurich contact.

Value added-services

To give your customers greater value and reassurance, we offer access to tools and services that complement our cover, including online risk management, legal cover and helplines, and online

Contact us

Call us on: **0800 026 1814**

Find out more at:

zurich.co.uk/business/sme

Here's where our cover really excels:

Personal Accident

- ✓ **Crisis PR assistance** – a service providing internal and external stakeholder communications support, brand rehabilitation and recovery services.
- ✓ **Catastrophic injury rehabilitation benefit** – up to £250,000 to assist with a range of rehab services.
- ✓ **Automatic Director's family personal accident cover** – cover provide to spouse, children and one salaried domestic staff.
- ✓ **Medical second opinion** – an arrangement for employees to gain access to a medical second opinion on any critical illness they are suffering.
- ✓ **Counselling & support services** – a wide range of support and advice for a company's employees in times of personal need.

Business Travel

- ✓ **Kidnap and ransom** – provides a £500,000 benefit split, £250,000 consultants costs and £250,000 Ransom cover per claim.
- ✓ **Rental vehicle collision damage waiver** – £25,000 limit per claim.
- ✓ **No pre-existing conditions exclusion** – for under 85s.
- ✓ **UK repatriation expenses included.**
- ✓ **Automatic Director and Director's family leisure travel cover** – including one salaried domestic staff.