



Mid-Market  
Corporate



# Professional Business Services

Customised protection  
for your customer's business

# Introduction

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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 customer's needs, helping you to ensure closer customer relationships and giving you more control to provide them with the best protection possible.

Our mid-market professional business services 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 professional business services 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 customers within professional business services.

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.



# Contents

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





# Why Zurich for Professional Business Services?

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:



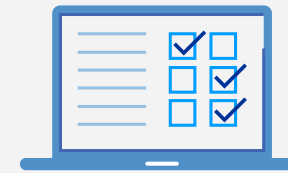
## Virtual Consulting

A complimentary online risk management tool, providing your professional business services 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 professional business services customers will receive a free personalised reputation report for their business, with upgrade options available, exclusive to Zurich.



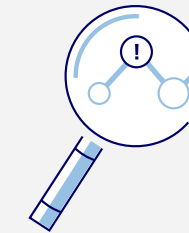
## BI Calculator

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 professional business services 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 professional business services customers. We now cover the costs of forensic investigations up to £50,000, should a data breach occur.

### Just for you – Expanding your knowledge with Zurich Insider

Zurich's online content hub, Insider, provides relevant expert content to help you keep your knowledge of commercial risk and insurance current. Working with the CII, we can also offer you access to Insider's CPD portal, providing you with a free and easy way for you to accumulate learning hours – [insider.zurich.co.uk](https://insider.zurich.co.uk)

# Understanding the professional business services industry

The UK's professional business services sector is a global success story featuring leading international companies with expertise in advertising, accountancy, architecture, legal services and management consultancy. However, despite its success, the sector faces a number of threats, which include:

- **International trade barriers:** professional business services are increasingly expanding their presence overseas, which brings increased requirements to an insurance programme
- **Cyber threats:** involving the security of data that professional business services firms hold on behalf of their clients
- **Slips and trips:** these are among the top causes of insurance claims facing professional business services – based on Zurich's claims data.

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 professional business services risks, based on our industry knowledge and depth of underwriting expertise. Whilst professional business services 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.

## Providers of professional services

- Provision of Audit, Tax, Consulting and Corporate

## Finance services

- Forensic Accounting and Financial Planning
- Bespoke policy wording: Accountants (ICEAW compliant cover)

## Providers of property related services

- Property consultancy and agency services including property management and related financial services
- Surveyors and Quantity Surveyors
- Surveying advice including property and construction consultancy and land auctioneers
- Bespoke policy wording: Surveyors (RICS compliant cover)

## Providers of creative services

- Advertising and associated products and services
- Media planners and buyers, marketing and promotional services
- Public relations and communications consultancy services
- Advertising, marketing and PR
- Technology (ICEAW compliant cover)
- Bespoke policy wording: Advertising, marketing and PR

## Providers of market research

- Research, consultancy and direct marketing
- Market opinion and attitude research services
- Bespoke policy wording: Advertising, marketing and PR

## Providers of business and management consultancy

- Management consultancy and outsourcing
- Facilities management
- Information, records management and administrative services
- Broad range of other consultancy services

## Providers of architect and engineering services

- Engineers and architects
- Urban planning and landscape architects, engineering consultative activities, engineering design activities for industrial process and production, engineering-related scientific and technical consulting activities and other engineering activities
- Engineering management and development consultancy
- Construction management, project management and consultancy
- Bespoke policy wording: architects and engineers design and construct.

# 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
- The condition, operation and maintenance of fire break walls, fire doors and shutters
- 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
- Evidence of suitable of qualifications and experience that is adequate and relevant to the type of advice and services provided.





# 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 professional business services 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

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### Material damage

- Trace and Access (UK) – £25,000 Limit Business Interruption
- Public Utilities (UK) – £100,000 Limit (water, gas, electricity and telecommunications)
- Full Internet (UK) – we now provide full internet cover as an extension of Public Utilities up to a £5,000 Limit in any one period
- Prevention of Access (UK) – £50,000 Limit
- Property Stored (UK) – £50,000 Limit
- Contract works – minor alteration/repair
- Incompatibility of Software or Programmes / Reinstatement of Data / Incompatibility of Data Agg Limit £50,000

### Public liability

- Environmental clean up costs – sudden and unforeseen extension to PL. LOI up to £1 million (in any one period) and will form part of the LOI in the schedule

### Essential personnel

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

### 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

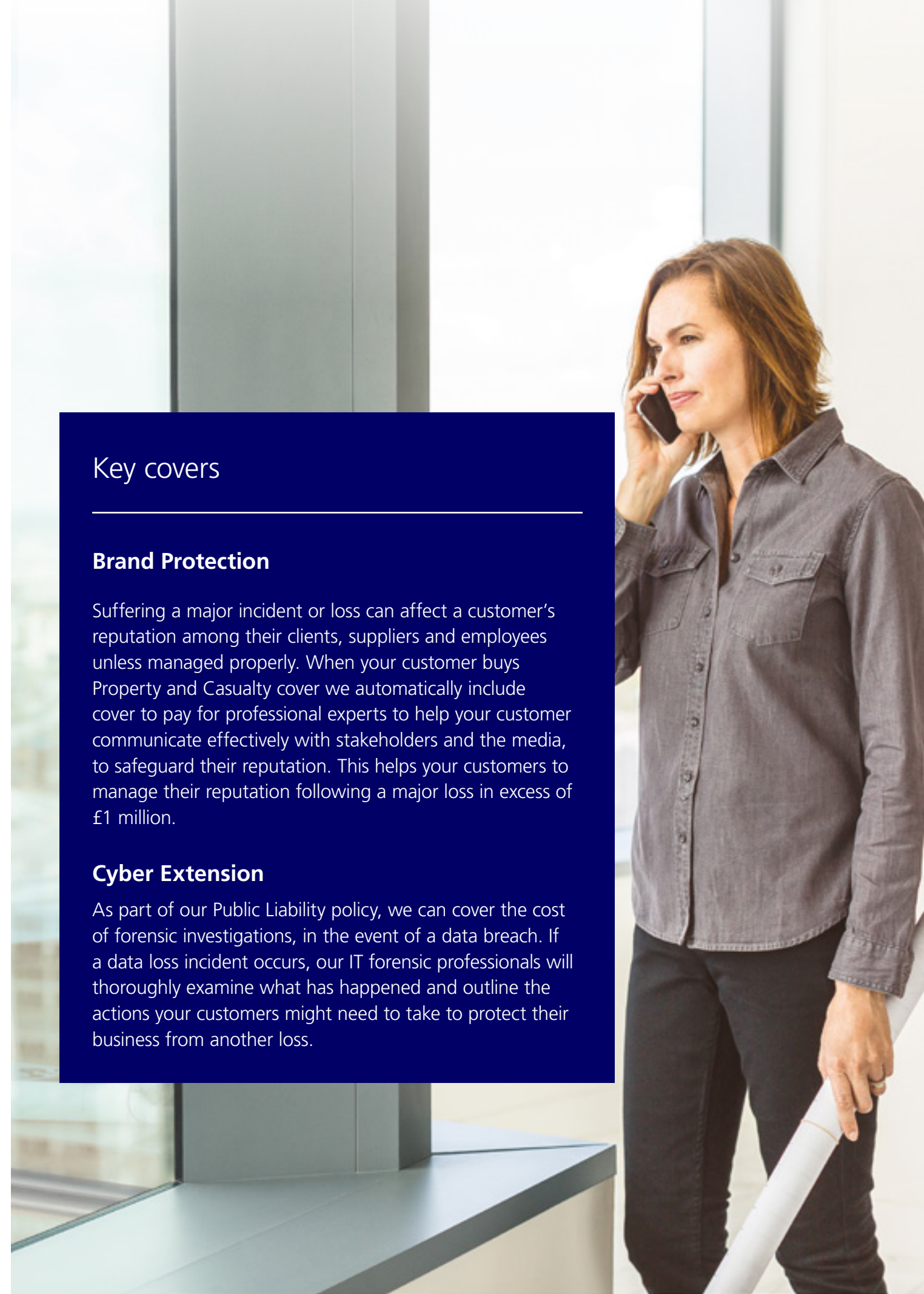
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### Brand Protection

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 cover to pay for professional experts to help your customer communicate effectively with stakeholders and the media, to safeguard their reputation. This helps your customers to manage their reputation following a major loss in excess of £1 million.

### Cyber Extension

As part of our Public Liability policy, we can cover the cost of forensic investigations, 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 adequately covered by our focused insurance for professional business services activities, we don't believe your customer's exposure to risk will always stop 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.

### We also provide cover for:

- First party copyright infringement
- Replacing or restoring lost documents
- Compensation for court attendance
- Innocent non-disclosure
- Legal representation costs

- First party copyright infringement cover (UK) – £25,000 sub limit
- Costs of proceedings cover (UK) – £1million sub limit
- Increased sub limits for loss of documents (£1million), representation costs (£25,000) and court attendance costs (£25,000)
- Wider cover available for asbestos and pollution covers

### Additional options:

- Deterioration of Stock
  - Decontamination of Cold Stores
  - Disposal of Condemned Goods
- Loss of Licence £50,000

### 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 any 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:

- Solicitors
- Accountants
- Advertising, Marketing and PR Consultants
- Architects and Engineers
- Design and Construct Contractors

- Technology and Communications Consultants
- Surveyors and property professionals

General miscellaneous professions about directors' activities and increasing demands for decision transparency.

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.





# Personal Accident & Business Travel

Employees are the lifeblood of any business.

If they are not able to work then the business must find alternatives, such as temporary staff, training new staff, or paying overtime to bridge the gap, all of which involve significant additional costs.

Our Personal Accident insurance provides protection in the event of accidental bodily injury and can provide cover for a range of activities to suit your business needs. The cover is designed to pay out if an employee is severely injured or dies in an accident.

Policyholders receive a tax-free (under current legislation) lump sum if they are involved in an accident resulting in the loss of one or more limbs, one or both eyes, the loss of use of any of the above or some other form of permanent disability. Depending on the type of disability, the payments may be made weekly for one or two years, or as a lump sum.

## Group personal accident and business travel for companies of all sizes

The policy can enhance any employee benefit scheme; or any claim payment could be used to cover the cost of recruiting a temporary or permanent replacement, ensuring minimal disruption to the business. The policy can also assist in managing liability claims as liability does not need to be determined under the policy before we make a payment.

## Optional extensions

Our policy also includes a comprehensive range of extensions. Contact us for more information on these extensions.

## Business travel

Our bespoke proposition combines our wide-ranging product with only the most relevant, and value-contributing additional services which call on carefully selected, high-quality suppliers.



## Standard cover

Cover in the event of accidental bodily injury resulting in death or disablement including:

- Dismemberment
- Loss of sight
- Permanent total disablement
- Permanent partial disablement
- Temporary total and temporary partial disablement
- Loss of hearing
- Loss of speech
- Catastrophic injury rehabilitation.

## What makes Zurich different?

We have a team dedicated to reviewing our product and propositions. They strive to ensure that our products compare favourably with other leading offerings, as well as offering new and innovative features. Some examples of unique services within our current Personal Accident and Business Travel proposition are:

- Meet and greet
- Check in
- Vehicle breakdown assistance
- Discounted lounge access.

# 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).





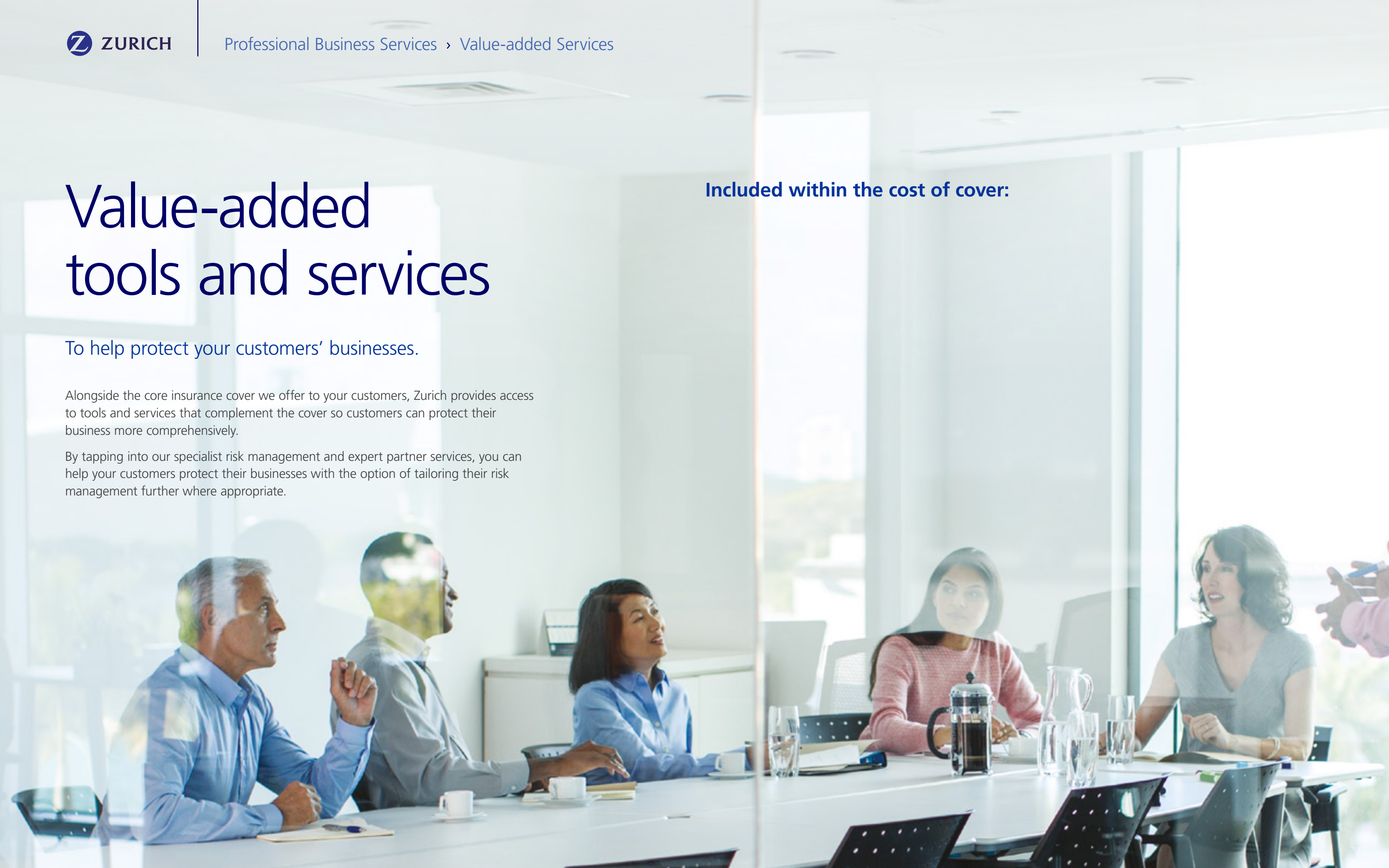
# Value-added tools and services

To help protect your customers' businesses.

Alongside the core insurance cover we offer to your customers, Zurich provides access to 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 professional business services want specific risk management guidance and methods to help prevent risks becoming losses, and to deal with any disruptions affecting either their business or supply chains. Both problems pose a threat to reputation and the ability to generate profit.

To support your customers' risk management programme, Zurich has experts with the knowledge and skills 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 better 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:

- Pre-inception surveys
- Business Interruption reviews
- Fire and Risk protection assessments
- Support with the design and specification of new fire protection measures
- Review and testing of 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 customer’s 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 professional business services 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.

From this, we know that slips and trips are among the top causes of claims for your customers in professional business services so we can offer specific risk guidance, from a trusted source, to help your customers manage this.

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](http://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](http://www.zurich.co.uk/en/business/large/risk-info-landing)





# Manage your customer's 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%

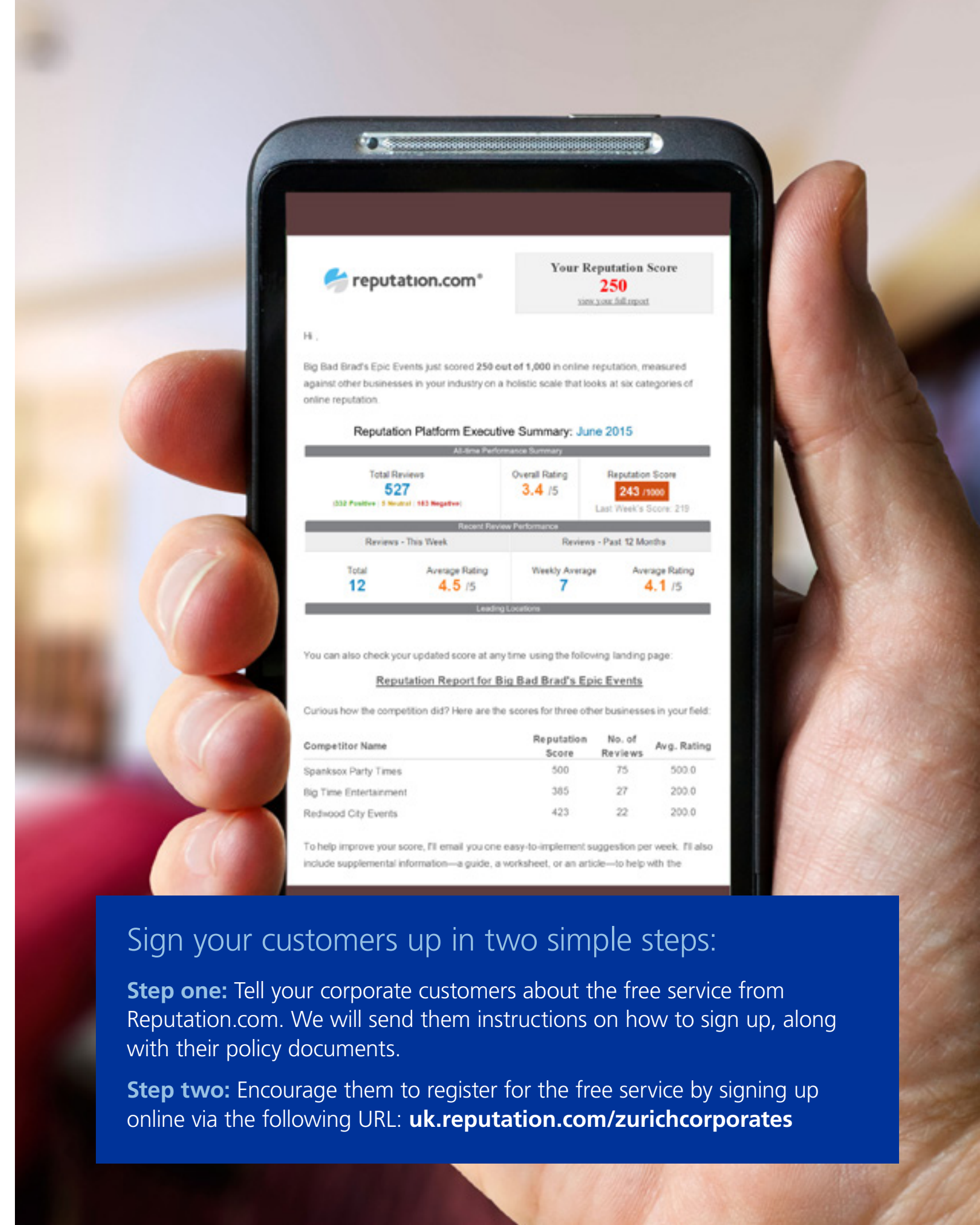
And with 89% of people saying that reviews influence their purchase decision, it has never been more important for businesses to protect their online reputation (BrightLocal 2015).

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 professional business services 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 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](http://uk.reputation.com/zurichcorporates)

# Enhance your customer's 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 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](mailto: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 calculate 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.

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, businesses can be brought 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](http://www.firstrecovery.co.uk/zurich)

If you have any questions please contact [zurich@firstrecovery.co.uk](mailto: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 professional business customers' services can be complex and need an insurer who will handle diverse claims 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

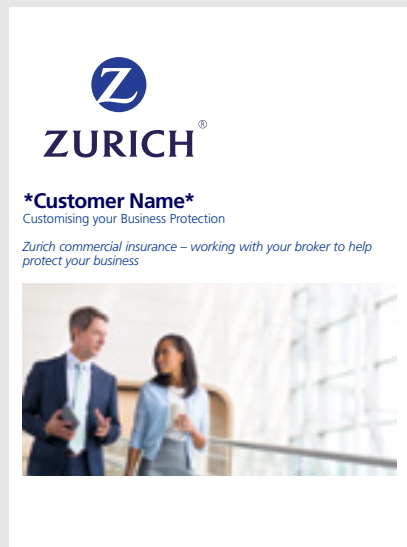
Our capability to provide fully compliant insurance solutions spreads to 201 territories throughout the world. This global resource is delivered by local teams who know their cultures, customs and customers best.

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 your 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](http://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](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

[www.zurich.com](http://www.zurich.com)

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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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