

# 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.

# Cyber

Businesses that have taken years of hard work to build can find themselves crippled overnight by a cyber-related incident. Our Cyber solution works hard to protect your customer's livelihood, should the worst happen.

Whether it's a privacy breach, malicious attack or system failure, Zurich's solution can help safeguard your clients' businesses from the financial and reputational costs arising from a broad range of incidents.



## Our unique claims service, designed for you

**DigitalResolve** is a Zurich crisis management service offering a global one-stop shop to harnesses the resources you need to recover from a damaging cyber event. You can call on a dedicated Incident Manager to coordinate cyber experts, with the support of our Zurich claims teams. Our Zurich claims team comprises qualified solicitors and insurance professionals with specialists in security and privacy in the following disciplines: IT forensics; Legal experts in cyber losses; PR; Direct mailing; Credit monitoring; Forensic accounting; Ransom negotiation. DigitalResolve will remain in place from notification to conclusion, providing a seamless experience.

## Our Cyber offer

The following options will be available for placing Cyber business:

- Adding Cyber as a section of cover to our Commercial Combined policy. This contract caters for selected industry sectors with a turnover figure of up to £5million.
- Buying Cyber on a single policy basis for a wide range of industry sectors with a turnover of up to £25million.

## Optional covers

- Cyber crime (optional up to £250k) reimbursed in respect of loss by theft by electronic means.
- Social engineering (optional up to £250k) reimbursed for loss resulting from transferring assets or money following a fraudulent transfer instruction.

## Appetite

**We will look at all risks and industries, except:** Social network sites, Online trading platforms (and their IT service providers), Data aggregators, Digital currency providers, Credit/payment/debit card processors, Adult entertainment providers, Airline carriers, Online gambling providers and operators, Education, Government.

### Contact us

Call us on: **0800 026 1814**

Find out more at: [zurich.co.uk/business/sme](https://zurich.co.uk/business/sme)

## Here's where our cover really excels:

- ✓ **Business income loss & Increased cost of working** – after service interruption or unauthorised data disclosure.
- ✓ **Privacy breach & reputational rebuild costs** – such as IT forensics, PR, credit monitoring and legal experts.
- ✓ **DigitalResolve** offers a 24/7/365, global one-stop service to recover from a damaging cyber event.
- ✓ Repair or replacement costs of **computer hardware** damaged during a malicious attack.
- ✓ **Cyber extortion threat expenses & reward payments** – following any third party illegal demand.
- ✓ In the event customers are subject to **cyber terrorism**, we will indemnify them for covered costs.
- ✓ **Digital asset replacement expenses** – for digital asset corruption or destruction as a result of a malicious attack.
- ✓ **Regulatory proceeding** – defending a regulatory proceeding for a privacy or security wrongful act.
- ✓ **Security & privacy liability** – following any error, act or omission which results in a network security breach or unauthorised access to personal or corporate data.
- ✓ **Civil fines and penalties** – (where insurable under Law), arising out of privacy regulation including GDPR.
- ✓ **Internet media liability** – defence costs arising out of actual or alleged libel, slander, plagiarism and copyright infringement.
- ✓ **Payment Card Industry** – Data Security Standard (PCI-DSS) payments are covered if liable to pay a card association or bank following the loss of card details.