

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.

Commercial Combined

This hard-working cover conveniently combines a business's main insurance needs into one policy, so customers can get on with working hard to build their business.

Commercial Combined provides cover to protect your customers' assets, revenue and legal liabilities. As customers' needs change, covers can change too, providing lasting flexibility, with up to 20 covers included under one contract.



Core cover and optional cover

- Material damage¹ All Risks (optional core cover).
- Business interruption and book debts (if selected).
- Money.
- Deterioration of stock.
- Engineering breakdown.
- Computer breakdown (if selected).
- Terrorism (if selected).
- Goods in transit (if selected).
- Specified items All Risks (if selected).
- Employers' liability (optional core cover).
- Public liability (optional core cover).
- Products liability (if selected).
- Public/products liability (if selected).
- Employee dishonesty (if selected).
- Cyber (if selected).

- Legal expenses (if selected).
- Personal accident (if selected).
- Contractors' All Risks²
 - Contract works (optional core cover)
 - Employees' personal tools and effects (if selected)
 - Owned plant (if selected)
 - Hired-in plant (if selected).

Appetite

UK-based businesses which don't fit into our packaged products and have a turnover of up to £5million and 10 locations, including:

- Manufacturing.
- Wholesale & retail.
- Offices & business administration.
- Warehousing.
- Sports, leisure & entertainment.
- Construction & contracting risks across 2,000 trades.

Here's where our cover really excels:

- ✓ Our property covers for material damage¹, business interruption, goods in transit and specified items All Risks are **average free**.
- ✓ Material damage¹ is on an **All Risks** wording.
- ✓ Our material damage¹ cover includes many **additional extensions as standard**, including exhibition cover and brand protection.
- ✓ Our **business interruption** cover comes with a standard extension amount, which can be amended.
- ✓ We include **essential employee cover** and lottery winners extension cover at £25,000.
- ✓ Our **public and products liability** cover has been enhanced to include £50,000 for product recall cover (not available on Construction type risks).
- ✓ Our public and products liability cover includes a **Data Protection Act** (incl. General Data Protection Regulation) extension with a £1million limit.
- ✓ Our employers' liability cover now includes **automatic acquisition** and public relation expenses.
- ✓ Our **money cover** now includes £2,500 in an unspecified safe, personal accident assault has increased to £25,000 and we have added £1,000 of counselling costs.
- ✓ Additional sections of cover include cyber, legal expenses, computer breakdown, engineering breakdown, deterioration of stock, employee dishonesty, personal accident and contractors' All Risks².
- ✓ We've improved our definition of employees and business to give more coverage. The coverage can be built up during the policy lifecycle.

Contact us

Call us on: **0800 028 1774**

Find out more at: zurich.co.uk/business/sme

¹ Material damage is mandatory cover on Acturis Open Market.

² Contractor All Risks is only available on Zurich Online.