

# 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.

# Shop

From estate agents to newsagents, florists to grocers, and beauty salons to hairdressers, our shop package product is suitable for most types of independently-owned retail businesses.

It also has enhanced limits to give you one of the widest covers in the market – ideal for offering hard-working cover to more customers who have worked hard to build their business. Our Shop policy is for businesses with up to 10 locations and a turnover up to £5million.



## Core cover

- Material damage cover.
- Prevention of access cover.
- Accidental damage of public utilities.
- Landscaped gardens cover.
- Trace and access cover.
- High money limits – £7,500 for money in transit, on premises during working hours or in a bank night safe, £2,500 for money in a safe outside business hours.
- Deterioration of stock.
- Goods in transit.
- Public and products liability with a £2million limit as standard with options to increase to £5million or £10million. Data Protection Act extension with a £1million limit, plus hair and beauty treatment risk cover.
- Option to include manual work away for the majority of trades.

## Optional covers

All optional extensions are available under the standard Shop wording, eliminating the need for additional quotes or policy wordings.

- Specified items All Risks available up to £20,000, option of EU or Worldwide cover.
- Loss of licence cover available – £250,000.

- Employee dishonesty – up to £5,000.
- Legal expenses – £100,000 and option to add contract disputes and debt recovery.
- Personal accident.
- Terrorism.

## Value-added services

- Zurich Virtual Consulting.
- Zurich's Risk Management Advice Line.
- Cyber Protect Helpline.
- Commercial Legal Assistance (including legal, tax, business advice).
- Online law guide and document drafting.

## Appetite

Hairdressers, barbers, grocers, general stores, gift shop, wine retailer, clothing retailing, shoe retailing, hardware retailing, florists, post office, supermarkets, sports goods retailing, newsagents.

## 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:

- ✓ Our property covers are **average free**.
- ✓ **Market-leading business interruption cover** – loss of income £2million per location limit and £50,000 book debts cover given as standard.
- ✓ **Loss of attraction cover** (Business Interruption) included, up to £250,000.
- ✓ **Essential personnel cover** – if, during the course of business, a director, business partner or essential employee dies or sustains an injury which means they can't perform their usual duties, we will pay reasonable expenses incurred up to £10,000.
- ✓ **High money limits** – for money kept at home, in transit, on the premises or in a bank night safe.
- ✓ **We increase stock cover automatically** for 3 months during peak seasons.
- ✓ If a customer acquires **new premises**, we will cover the **buildings and contents** at this location up to a maximum of £500,000 or 10% of the sum insured.
- ✓ **Automatic treatment cover** available for a wide range of hair and beauty treatments.
- ✓ **A variety of helplines** to help customers protect and promote their businesses.