

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.

Trades and Professions

Building a business is hands-on hard work. Customers deserve equally hard-working cover that protects their time and effort.

We provide this for trades people, skilled workers and professionals. Public and Products Liability cover is insured as standard, with a number of optional covers to tailor the product to suit the needs of the trade or profession.

Our flexible solution is for sole traders and businesses with up to 15 employees and a turnover of less than £1.5million.



Core cover

- Public and products liability with standard £2million limit of indemnity and flexibility to increase up to £10million.
- Legal costs and expenses up to £2million for corporate manslaughter and corporate homicide.
- Indemnity to principal and other persons.
- Includes cover for joint liabilities.
- Libel and slander compensation costs covered up to £250,000.

Flexible covers

- Personal accident.
- Business travel with European cover as standard.
- Employers' liability up to £10million.
- Contractors' All Risks with optional covers available for contract works, owned plant, hired in plant and portable tools and equipment:
 - Contract works cover available up to £1million limit on any one contract.
 - Contract works in offsite storage included up to £100,000.
 - Owned plant cover available up to £250,000.
 - Hired in plant cover available up to £150,000.
 - Reasonable recovery costs for owned plant and hired in plant following accidental immobilisation.

Appetite

Professional trades, consultants, landscape gardeners, electrical contractors, carpenters and joiners, builders, hairdressers, beauticians.

Here's where our cover really excels:

- ✓ We provide **environmental clean-up** costs up to £1million as standard, should you cause any accidental pollution or contamination.
- ✓ Our **public and products liability** cover includes a Data Protection Act (incl. General Data Protection Regulation) extension with a £1million limit.
- ✓ Our optional **personal accident cover** will provide financial help up to a maximum of £120,000 for any one insured person if they were to suffer a serious accident or injury at work.
- ✓ **Contractors' All Risks cover** is available with optional covers including contract works, owned plant, hired in plant and portable tools and equipment.
- ✓ Cover for unattended **tools** is provided if tools are stored in a locked vehicle or locked storage unit.
- ✓ Optional **business contents** cover can provide up to £10,000 for office and business equipment and up to £15,000 for business stock.

Contact us

Call us on: **0800 026 1814**

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