

# Zurich Business Insurance for Trades

Tailored specifically for trades including sole traders and SMEs in one easy to administer package with options to include motor and travel coverage



## Business Insurance for Trades can include

- Fire
- Business interruption
- Liability
- Burglary
- Money
- Glass
- Business Special Risks
- Engineering plant
- Electronic equipment
- Employee fraud

## Business Travel Insurance

Include Business Travel with your Trades insurance and get cover for:

- Zurich Assist – Emergency Assistance Services
- Medical evacuation expenses
- Overseas medical expenses
- Personal accident and sickness
- Travel disruption
- Baggage
- Political unrest and natural disaster evacuation
- Vehicle excess waiver
- Personal liability
- Kidnap and ransom
- Extra territorial worker's compensation

## Specifically designed for trades

- Crucial to any trade, Liability cover (including QLD electricians and VIC plumbers)
- Cover for your tools for both loss or damage at home, on site, in the car, anywhere in Australia
- Dog cover for your canine friend
- When bundled with motor cover for up to ten vehicles
- When bundled with Business Travel you can protect employees and certain individuals travelling domestically or internationally for business or pleasure

## We've got you, your tools and your vehicles covered

- Liability cover includes subcontractors with liability extension
- Home office contents and equipment cover
- As well as cover for your tools you will also enjoy peace of mind with cover for unspecified items up to \$2,500
- Equipment worth over \$2,500 can be specified and covered too
- Liability cover for up to \$250,000 of property in physical and legal control
- Choose to cover new vehicles within 60 days of up to \$300,000 per vehicle

- New replacement vehicle in the event of total loss of a sedan, station wagon, 4WD, utility or other goods carrying vehicle that is less than two years' old and has a carrying capacity no greater than five tonnes
- If the vehicle is between two and four years' old with a carrying capacity up to two tonnes and has done less than 100,000 kms and was insured with Zurich within the first two years it is also eligible for new vehicle replacement in the event of total loss
- Drivers' personal property up to \$2,000 any one period of insurance

## Why you need it?

- Streamline your insurance needs by bundling your Business Insurance with your Motor Insurance and reduce your admin
- Liability cover is a must for anyone in business. Choose from various forms of cover – talk to us about your needs

**To find out more call 1800 426 021**

### Why Zurich

Zurich's Business insurance is a flexible option covering a wide range of industries and occupations that can be tailored specifically to your individual requirements and help to protect your business' key assets that you rely on every day to get the job done.

Zurich brings a 140 year history in risk management expertise to our customers' business.

This information is general only and does not take into account your objectives, financial situations or needs. You should consider these factors, the appropriateness of the information and the relevant policy wording or Product Disclosure Statement (PDS) available from [zurich.com.au](http://zurich.com.au) before making a decision.

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