

Public and products liability insurance

Product fact sheet

In today's litigious world, your business has a potential liability for personal injury or property damage – whether to visitors to your premises, buyers of your products or anywhere in the world where your organisation carries out work.

At Zurich we recognise how important this issue is to your organisation and that your public and products requirements are unique. Which is why we offer you tailor-made solutions focused solely on what your company needs, backed by global support, exceptional service and expert delivery.

What do we cover?

We can offer you the full range of public and products liability cover. That includes the capacity to take a significant position on your company's programme on a primary or excess of loss basis.

Servicing your policy

We understand that the cover you need will be unique to your business. Which is why we'll set up and administer your insurance policy in the way that suits you best and meets your organisation's requirements.

Service is a crucial component of our offering – we will give you peace of mind and confidence when dealing with us. Our service covers both UK and global programmes.

Global servicing

Our Global Service team is responsible for managing all the activity associated with international programmes around the Zurich network. The team co-ordinates support from across the Zurich group, bringing together a wide range of expertise to make your programme a success.

Some of the capabilities we can offer you are:

- providing a local touch with a global reach
- managing the end-to-end cash flow of insurance premiums

- managing international policy issuance where you pay local taxes overseas and in the UK
- compliance with overseas fiscal laws
- general and tailored risk reports, improving your operational efficiency and effectiveness.

Domestic servicing

If you have a UK domestic programme, our servicing team is key in dealing with the issuance of legal documentation for you, as well as making sure the associated administration for your policies is fulfilled once the policies are in place.

Claims management

Our approach to claims handling is based on speed, professionalism and fairness. We pride ourselves on our claims expertise and experience, whether we're the sole insurer, the leading insurer or follow co-insurer.

Together with underwriting, we aim to build long-term relationships with you and your broker. And by working closely with you, you'll get a better understanding of our processes and procedures. This leads to a more transparent relationship, which means we can share knowledge and help you manage your cost of risk.

So whenever a claim does arise, we'll involve you every step of the way, resolving it quickly and without complications.

We actively look to incorporate the claims team into the customer-facing, underwriting functions of our business. This approach helps us understand what you need and deliver products and services that are exactly right for you.

Underwriting support

You'll benefit from the expert support of our dedicated team of underwriters who have years of experience in writing market-leading programmes. Their understanding of the market and the requirements of your business mean you can be certain you'll receive the right cover, at the right cost and in a form that's perfectly suited to your needs.

Captives

At Zurich Global Corporate UK we've been offering captive services for over 10 years and currently deal with more than 45 captives. Significant growth and demand for our captive services has led to us becoming a leader in this field.

We can offer you the creation of, or fronting for, a captive, used exclusively to manage your company's risks including:

Global-fronting services

You can make the most of our offer unique global-fronting services, which include the following:

- Issuance of multi-line policies throughout the Zurich International Network.
- Global claims handling.
- Transparent pricing.
- Accelerated cash flow.
- Large fronting limits.
- Unique and specific service-level agreements if you need them.

Rent-a-Captive and Captive Management

With our Rent-a-Captive service, you have the opportunity to 'rent' a captive from us, instead of setting up one individually.

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