

Delivering beyond the claim

Zurich UK Claims Management

When you're faced with a claim, with Zurich Global Corporate UK you can be assured that we will not only deal with it swiftly, fairly, and professionally to minimise stress and disruption to your business, but we will go much further. We pride ourselves in our unparalleled claims experience, global network, and customer service.



Our philosophy

Claims service is central to our customer proposition and it is essential to protecting your business – its assets, employees and intellectual capital. As a global insurer our best practice stretches across all elements of the claims process from initial notification through to settlement to enhance your bottom line.

What's different about Zurich's Claims Management Service?

Global expertise and experience

Unlike other claims management companies, we operate in all major risk classes and have a global network providing a comprehensive service. Our extensive claims experience from around the world allows us to share our knowledge with you in order to reduce your claims and losses.

In-house claims service

Managing our customers' claims is central to our business, which is why we handle claims in-house. We work closely with our customers to look after their interests.

Build long-term relationships

At Zurich, managing claims is more than just issuing a cheque. We go further to understand your business, share our knowledge with you to help you lower claims costs, and develop bespoke solutions to fit your needs. We work closely with our customers and brokers because we want to build long-term relationships.

Efficient and transparent

We continuously seek to standardise and improve processes wherever possible, and ensure transparency throughout.

Dedicated and personal contact

All major UK customers are assigned an individual Claims Account Manager (CLAMS) who will work with you to implement claims processes and to provide support. They will be available for you to speak with about any claims queries you may have. Our commitment to training and development of our claims handlers means they have a high level of technical expertise to handle all your claims needs. Our claims handlers are incentivised to deliver best practice via individual performance plans. This sense of reality creates ownership and pride throughout our organisation.

As part of a differentiated service for some of our global relationship customers we have introduced Global Corporate Claims Executives. Acting as the Global claims focal point for their assigned customers these Claims Executives work to create tailored Customer Claims Protocols outlining the global claims service delivered. They are the customer's single point of contact or 'Go To person' for claims across all lines and all countries. Additionally, they provide regular claims stewardship meetings at agreed intervals where they can discuss claims issues and provide risk insights.

Financial safeguards

We take care to reserve financial provisions for expected costs of claims after they are first notified, and throughout the life of a claim to ensure that reserves are sufficient to cover all policy and legal liabilities.

Deliverables

- Access to a global network of claims expertise.
- Personal contact either on the telephone or in person.
- Regular contact to keep you updated.
- Agreed service levels.
- Prompt response.
- Transparent and streamlined process.
- Knowledge sharing.
- Simple reimbursement process.

Additional services

At Zurich we offer more than just prompt attention to your claim and payment issuing. Recognising the comprehensive needs of our customers, we offer a variety of additional services that deliver added value and importantly reduce future losses. These additional services go hand-in-hand with our claims service and are available to all our UK customers:

Panel of law firms

In the event of litigation, a law firm from our vigorously selected legal panel can offer you a wealth of claims experience and expertise. We have service level agreements in place and we control costs with the law firms. We manage the relationship so that you don't have to.

Zurich Rehabilitation

Zurich Rehabilitation helps you reduce the cost of injuries caused by accidents at work by helping employees to return to work sooner by providing appropriate and prompt treatment.

Loss adjusters

Our appointed loss adjusters will contact you within 24 hours and visit the site as quickly as possible. They provide a gateway to other expert services, including engineers, accountants and scientists. They are closely monitored and work to our service levels.

Major loss team

Our major loss team can be deployed after a large property loss to project manage and make the right decisions to help you get back to business quickly. Highly experienced claims adjusters will attend in person as soon as reasonably possible.

Claims inspectors

Our claims inspectors will attend on site visits for Employers' Liability claims, to make decisions faster. Wherever possible we use the same claims inspector in a geographical area to provide consistency and stronger working relationships.

Approved motor repairers

With a network of approved repairers we are able to offer rapid authorisation of repairs, class A courtesy cars, free collections and delivery, and access to discounted van hire rates.

Claims investigations

Our Claims Investigation Unit (CIU) works in partnership with all areas of Zurich to ensure that your only bonafide claims are met. The CIU has a wealth of experience, knowledge and expertise, coupled with passion and commitment to successfully tackle fraudulent claims. By applying rigorous investigation techniques we aim to protect you from fraudulent claims.

Specialist claims handling teams

We have specialist claims handling teams, which include motor, disease, personal injury, construction and engineering. They have a wealth of experience and are able to make accurate, swift decisions to solve claims with minimum disruption to your business.



To find out how
Zurich can help you, call
your usual Zurich contact on
020 7648 3200.

Alternatively, call your broker
or visit our website
**[www.zurich.com/
corporatebusiness](http://www.zurich.com/corporatebusiness)**



Zurich Global Corporate UK
London Underwriting Centre, 3 Minster Court, Mincing Lane, London EC3R 7DD, England.
www.zurich.com/corporatebusiness

Zurich Global Corporate UK is a trading name of:

Zurich Insurance plc.

A public limited company incorporated in Ireland Registration No. 13460. UK branch registered in England and Wales Registration No. BR7985. Registered Office: Zurich House, Ballsbridge Park, Dublin 4 Ireland. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

