



# Welcome to Zurich Claims

We promise to make your claims experience personal, clear, collaborative and effortless.



## Our Claims Commitment...

Making It Personal



Making It Clear



Making It Effortless



Making It Collaborative



Until you need it, it's hard to appreciate just how valuable our claims service can be.

As a customer of Zurich, you'll have access to claims expertise across all lines of business to help you when you need it most.



## New claims

You can report any new claims online. These will be processed and go straight to the team. Just click the relevant icon:



Motor



Property



Liability

## Existing claims

It couldn't be easier to chat to us on WhatsApp or SMS, just use the numbers below, or you can go to the claims section on our website and click on the chat bubble in the bottom right corner.



WhatsApp  
**08000 966233**

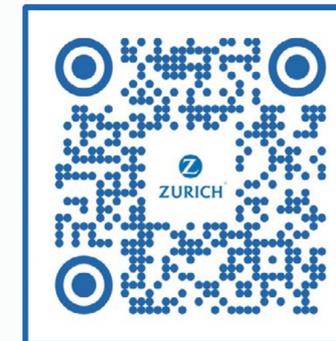


SMS  
**07403 278277**

Or speak to us on WhatsApp or SMS by scanning the QR code below:



Chat to us on Whatsapp



Chat to us on text

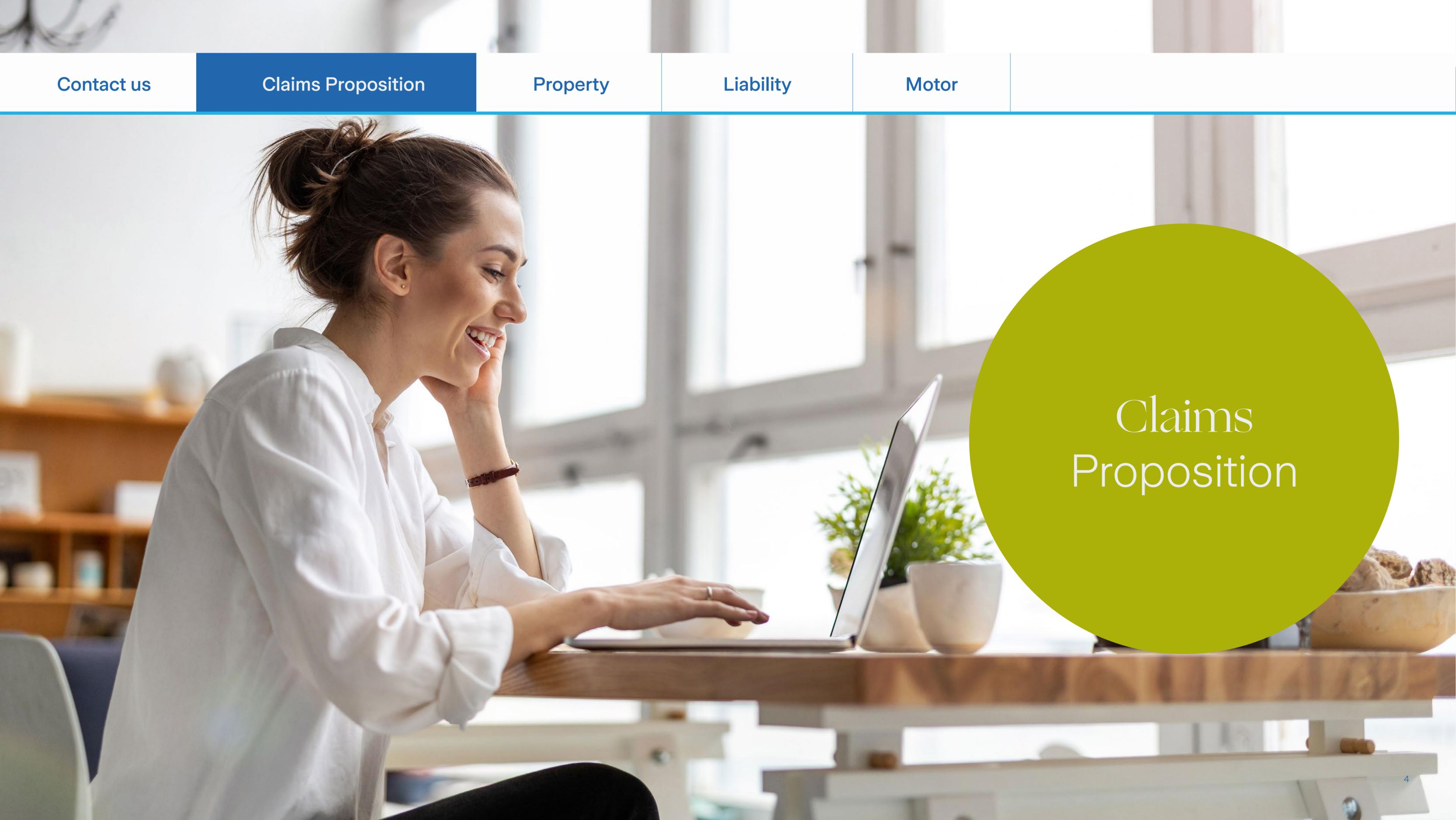
Contact us

Claims Proposition

Property

Liability

Motor



Claims  
Proposition

# Our digital tools for easy claims



## Zurich Claims Hub

Self-service claims tracking portal for customers and brokers

- ✓ Instant updates
- ✓ Reduction of incoming queries
- ✓ Real-time repair updates
- ✓ eFNOL and livechat integration



## Live Chat

For customers and brokers to discuss their claims by WhatsApp, SMS or web

- ✓ Settle claims quicker
- ✓ More modern communication method
- ✓ Sustainable
- ✓ Instant feedback survey to continuously improve



## eFNOL portal

To report online claims

- ✓ Personalised, 24/7, available on any device
- ✓ Instant acknowledgement via email with temporary reference number
- ✓ Instant TNPS survey to continuously improve



### Sustainability

At Zurich, we have a bold ambition to be one of the most responsible and impactful businesses in the world. This means striving for a positive impact on society and our planet in everything we do, from the way we treat our customers and employees, to the suppliers we choose to work with and the companies we invest in. We've taken a number of practical steps across our business to become more sustainable and socially responsible – from using 100% renewable electricity in all our UK offices, to investing millions of pounds in social causes through the Zurich Community Trust.



### Industry leading Counter Fraud Capabilities

Our industry leading counter-fraud area works closely with the City of London Police Insurance Fraud Enforcement Department. We have a zero tolerance to fraud and regularly successfully prosecute fraudsters. You'll have full access to this service which delivers significant financial savings to our customers. Our overarching commitment is to maximise the detection of fraud, deliver the very best result on each fraud investigation and protect our customers from risk.



### Specialist Major Loss Teams

Our Catastrophic Personal Injury, Specialist Claims, and Property Major Loss Teams deal with complex and high value claims for our customers. Our Property Major Loss Team is regularly involved in supporting our customers through major fire, storm and flooding events, ensuring a coordinated, expert claims handling service to support operational service delivery.

In all major events our primary focus is the needs of our customer and their communities, such as keeping vulnerable and elderly communities together during the transfer into alternative accommodation or following weather events affecting multiple or multi-occupancy properties.



### Zurich suppliers

Direct access to our Legal partners, including DAC Beachcroft, Weightmans, Clyde & Co, Keoghs, Sedgwick's and McLarens. They form part of our holistic approach to successfully managing claims to deliver great customer outcomes. They can support bespoke training on liability and claims issues.



### Events

We regularly host face to face and virtual webinars/events, working with industry experts and our legal panel.



## Zurich Support Services

Our policies can bring peace of mind when you need it most. But sometimes, financial security is only part of the solution. At Zurich, we have a range of support services that are:

- free and confidential
- offer impartial help and support
- run by our partner, Workplace Options, an independent service provider

### Accessing Zurich Support Services

Please indicate you are calling as part of the Zurich policy

Freephone helpline:  
**0800 288 4952**

(available 24 hours a day, 365 days a year)

## Available Support



### Emotional support

We'll connect you with professional counsellors for telephone, video, or face-to-face short term counselling sessions.



### AWARE program

This program is focused on mindfulness-based stress reduction and includes six sessions speaking to a specialist on the phone.



### Life coaching

You can get up to six life coaching sessions over the phone with a professional coach.



### Online Cognitive Behavioural Therapy course

This self-directed program offers computerized Cognitive Behavioural Therapy to help you address various mental health concerns.

# Zurich publications

## Claims news

Latest insight and knowledge from Zurich's experts, with exclusive tips on reducing risk and news of claims successes

 Claims news <b>Lithium batteries in household items: Care and consequences</b>	 Claims news <b>An in-depth look at subsidence</b>	 Claims news <b>Property insurance fraud leaps by a third as cost of living challenge fuels surge in bogus claims</b>
 Claims news <b>How is Zurich preparing for Consumer Duty? Your questions answered</b>	 Claims news <b>Escape of Water: The perils of plastic</b>	 Claims news <b>Employee theft jumps by a fifth as cost of living pressures mount</b>
 Claims news <b>FAQs on the Law of Negligence</b>	 Claims news <b>Homeowners warned to check insurance cover as storm damage costs average £2,000</b>	 Claims news <b>Latest News</b>

## Industry insights

Latest news, analysis and insights on business, personal lines and public sector topics throughout the insurance industry

 Small business insurance <b>A comprehensive guide to avoiding underinsurance</b>	 Home insurance <b>Disadvantaged communities will bear the brunt of climate-fuelled flash flooding, new study shows</b>	 Claims news <b>Property insurance fraud leaps by a third as cost of living challenge fuels surge in bogus claims</b>
 Claims news <b>How is Zurich preparing for Consumer Duty? Your questions answered</b>	 Commercial insurance <b>Climate impact on UK food supply chains</b>	 Home insurance <b>Single use vapes spark surge in blazes as three dumped every second</b>
 Commercial insurance <b>Psychosocial risks: Where are we now?</b>	 Claims news <b>Employee theft jumps by a fifth as cost of living pressures mount</b>	 Claims news <b>FAQs on the Law of Negligence</b>

# Property

Expert advice and  
hands on practical  
support



### How to get in touch

We know making a property claim can be a stressful time and want to try and make life as easy as possible for you.

As we understand people have different preferences when it comes to getting in touch, we offer a number of ways for you to contact us. This also helps us to meet higher demand, for example following severe storms, when the numbers of claims we receive may be higher than normal.

By offering a number of channels to tell us about your claim, we can make sure you never have to wait too long to talk to someone.

Once you've told us about your claim, we also offer additional contact options as we work through your claim – making sure you're kept in the picture and know exactly what's going on at all times.

#### Whenever, wherever

Our range of channels, supported by the latest digital technology, means you can contact us 24/7, 365 days a year. So whenever or wherever you are, you can always reach us.

### Tell us about a new claim

You can report any new claims online. These will be processed and go straight to the team. Just scan the relevant QR code:



Visit our website



**Over the phone:**  
0800 302 9055



**By email:**  
[commercialpropertyclaims@uk.zurich.com](mailto:commercialpropertyclaims@uk.zurich.com)

### Talk to us about an existing claim



**Over the phone:**  
0800 302 9055



**By email:**  
[commercialpropertyclaims@uk.zurich.com](mailto:commercialpropertyclaims@uk.zurich.com)



**On WhatsApp:**  
08000 966233



**By SMS text:**  
07403 278277

After consenting to the Data Protection Statement you can connect straight through during office hours by using one of the direct commands below to chat with the relevant team:

For Property Claims simply type "CBproperty"



Chat to us on Whatsapp



Chat to us on text

## A helping hand when dealing with a Property claim...

### What do I need to make a claim?

- Your policy number
- The full address of affected property
- A description of what happened
- A list of damaged items and the cost of them when new (proof of purchase)
- A crime reference number for theft and malicious damage claims
- Any supporting documentation you have available



### Escape of water:

If you have an escape of water, you'll need to find your stop tap and turn it off immediately.

Please click here for more information

[Watch video](#)



### Guides to help if your property has been damaged:

[Water](#)

[Impact](#)

[Weather](#)

[Wind](#)

[Fire](#)

[Burglary](#)

[Movement](#)

### Things to consider when making a claim...

- We want to be clear on situations that may arise which may not be covered under your policy. It is important to check your policy documents for the specific exclusions on your policy.
- Your policy is not a substitute for proper upkeep or for things wearing out, breaking down or failing because of lack of maintenance.
- All buildings will gradually deteriorate over time through exposure to elements, therefore most policies will have a wear and tear exclusion meaning any damage caused naturally over a period of time would not be covered. As an example, this means we will not provide cover for defective rendering, repointing chimneys or general roof maintenance.



### Flood resilience:

After a flood, we work with our customers to put measures in place to **minimise the risk of and damage caused by** any future flooding.



### Severe weather warnings:

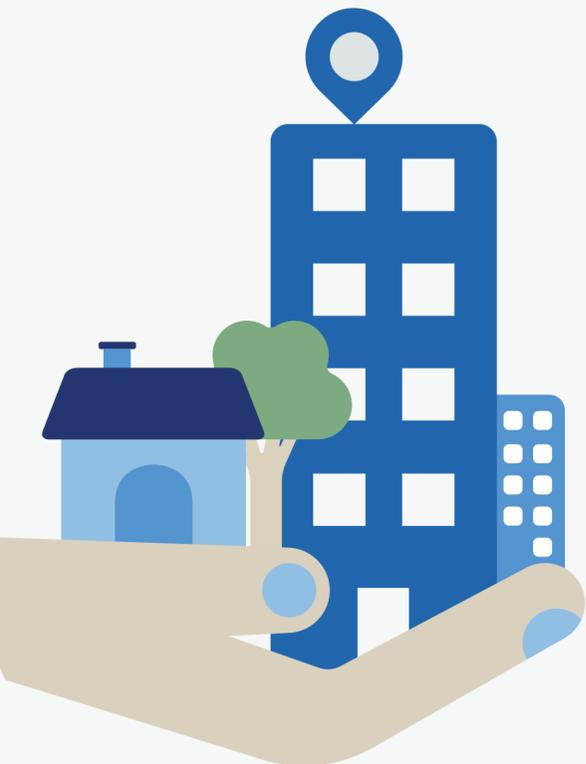
Opt in to receive severe weather warnings, which include:

- How to **prepare for the weather** including do's and do not's
- How to **make a claim**
- Other **support helplines and guidance**

## Location, location, location

If customers are forced to move out of their home when repairs are being made following a flood, fire or damage, we have various solutions available to them.

We also offer a **Loss Adjustor toolkit** where instead of restoring your property on a like-for-like basis, we'll help you rebuild your home/business with resilience in mind, so you are better protected in the future.



If you have friends or family you can stay with during this time, we'll pay you an **overnight allowance**.



Customers have access to over **200,000 properties** across the UK, listed on Airbnb.



Having to move out of your house is never easy but being able **to stay close to where you live** or with a friend/relative can really help to alleviate some of the stress.

Contact us

Claims Proposition

Property

Liability

Motor

# Liability

There to defend  
and protect your  
business



### How to get in touch

We know making a claim can be a stressful time and want to try and make life as easy as possible for you.

As we understand people have different preferences when it comes to getting in touch, we offer a number of ways for you to contact us. This also helps us to meet higher demand, for example following a rise in the number of workplace injuries, when the numbers of claims we receive may be higher than normal.

By offering a number of channels to tell us about your claim, we can make sure you never have to wait too long to talk to someone.

Once you've told us about your claim, we also offer additional contact options as we work through your claim – making sure you're kept in the picture and know exactly what's going on at all times.

#### Whenever, wherever

Our range of channels, supported by the latest digital technology, means you can contact us 24/7, 365 days a year. So whenever or wherever you are, you can always reach us.

### Tell us about a new claim

You can report any new claims online. These will be processed and go straight to the team.

[Visit our website](#)



**By email:**  
[commercialcasualtyclaims@uk.zurich.com](mailto:commercialcasualtyclaims@uk.zurich.com)

### Talk to us about an existing claim



**Over the phone:**  
0800 783 0690



**By email:**  
[commercialcasualtyclaims@uk.zurich.com](mailto:commercialcasualtyclaims@uk.zurich.com)



**On WhatsApp:**  
08000 966233



**By SMS text:**  
07403 278277

After consenting to the Data Protection Statement you can connect straight through during office hours by using one of the direct commands below to chat with the relevant team:

Birmingham Casualty team simply type "CBBirmingham"

For our Glasgow Casualty team simply type "CBGlasgow"



Chat to us on Whatsapp



Chat to us on text

## A helping hand when dealing with a Liability claim...

No-one wants to make a claim. For starters, it means your organisation has potentially suffered a pretty traumatic event already and we've all heard horror stories about drawn out claims processes and the stress these can cause.

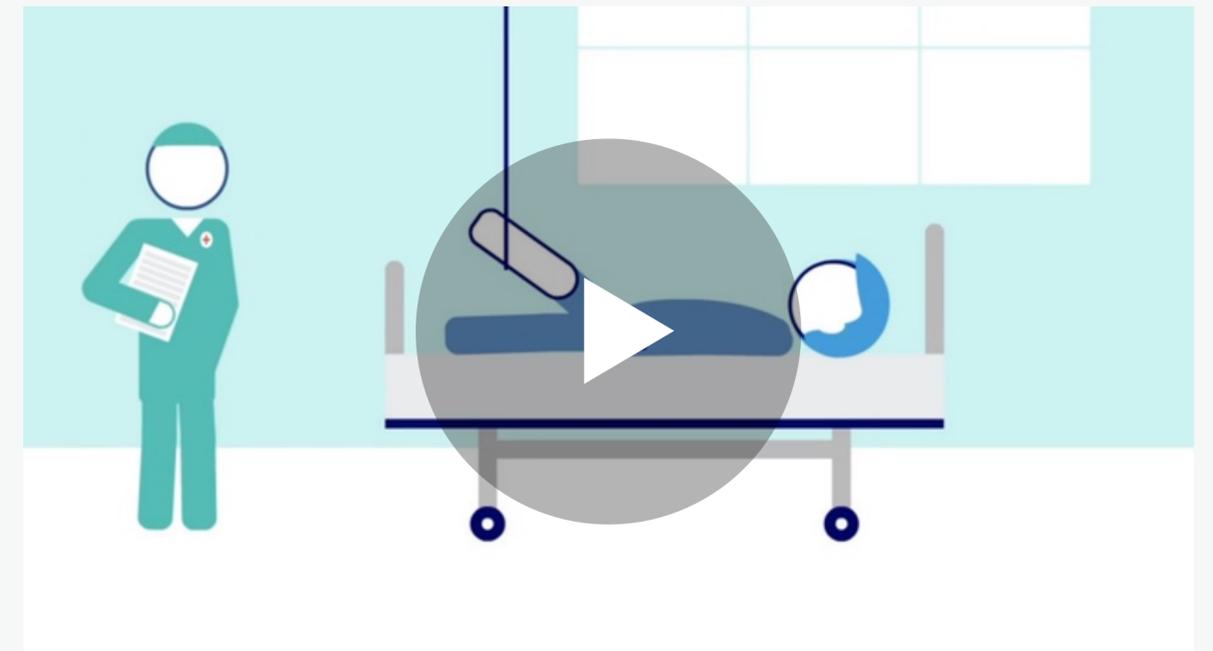
That is why we've created this guidance page. It's dedicated to helping you understand what to expect when making a liability insurance claim on behalf of your business and provides information and support you'll need along the way as we endeavour to make your claims experience as collaborative, personal, clear and effortless as possible.

[Click here for guidance](#)



## What to expect when you make a claim

Making a claim can sometimes seem stressful, especially if you've not had to claim before. Our short video will walk you through your liability claim, showing how we're here to help every step of the way.



# Rehabilitation

Zurich Rehabilitation – an **in-house** team of qualified nurses and allied health professionals who act as Rehabilitation Case Managers (RCM) to **immediately** assist injured employees’ recovery and return to work.



Immediate telephone assessment to create a proactive rehabilitation plan.



An innovative approach bringing together traditional insurance, risk management and injury management to help employees return to work sooner and reduce the cost of any claim arising.



We record external treatment costs which form part of your on-going claims experience, however we do not charge for the case management time.



# Case study

## Circumstance

An employee tripped on a protective runner falling onto her knee experiencing sharp pain and swelling.

## What we did

Referred to physiotherapy for 7 sessions setting initial goal as return to work as soon as possible on light duties and a graduated return to full pre-accident duties.

## The outcome

The injured party was able to return to full pre-injury duties within 2 weeks.

**Equivalent NHS wait was 8-12 weeks.**

**Referrals can be made via email or our online portal** within 6 months of an injury occurring or within 18 months if a claim has been submitted.

Watch video



The insured value the Rehabilitation proposition highly and the passion that they display... is incredible and truly respected...”

### Broker feedback



I would just like to thank you for everything that you have done for me since my accident. Sometimes just your reassurance and positive vibes have turned my dark days around, along with the advice you have given me, you have truly helped.”

### Customer employee



## Claims Inspectors

We have in-house Claims Inspectors so we can **rapidly respond with expert advice and hands on practical support.**

**Certain claims require beyond desktop investigation – either onsite or remotely enabled by technology.** Many competitors outsource this function in its entirety, but at Zurich we believe that by having an in-house team we're able to rapidly respond with hands on practical advice and support, being there when you need us and keeping costs down.



The UK claims inspectorate team consists of vastly experienced individuals providing national coverage, including Northern Ireland, Channel Islands, Isle of Man and Isle of Wight.



The inspectorate has ISO certification, demonstrating their rigour in systems processes and depth of knowledge.



We will instruct the Claims Inspector where required for both Employers Liability claims and Public Liability claims.



The completion of thorough investigations enables the claim to be efficiently progressed based on their recommendations and findings.

Contact us

Claims Proposition

Property

Liability

Motor

# Motor

Speed, efficiency and  
the personal touch



### How to get in touch

We know making a claim can be a stressful time and want to try and make life as easy as possible for you.

As we understand people have different preferences when it comes to getting in touch, we offer a number of ways for you to contact us. This also helps us to meet higher demand, for example following a surge in flood claims, when the numbers of claims we receive may be higher than normal.

By offering a number of channels to tell us about your claim, we can make sure you never have to wait too long to talk to someone.

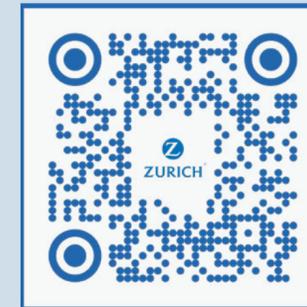
Once you've told us about your claim, we also offer additional contact options as we work through your claim – making sure you're kept in the picture and know exactly what's going on at all times.

#### Whenever, wherever

Our range of channels, supported by the latest digital technology, means you can contact us 24/7, 365 days a year. So whenever or wherever you are, you can always reach us.

### Tell us about a new claim

You can report any new claims online. These will be processed and go straight to the team. Just scan the relevant QR code:



Visit our website



**Over the phone:**  
0800 055 6767



**By email:**  
[commercialmotorclaims@uk.zurich.com](mailto:commercialmotorclaims@uk.zurich.com)

### Talk to us about an existing claim



**Over the phone:**  
0800 055 6767



**By email:**  
[commercialmotorclaims@uk.zurich.com](mailto:commercialmotorclaims@uk.zurich.com)



**On WhatsApp:**  
08000 966233



**By SMS text:**  
07403 278277

After consenting to the Data Protection Statement you can connect straight through during office hours by using one of the direct commands below to chat with the relevant team:

For Motor Claims simply type "CBmotor"



Chat to us on Whatsapp



Chat to us on text

## A helping hand when dealing with a Motor claim...

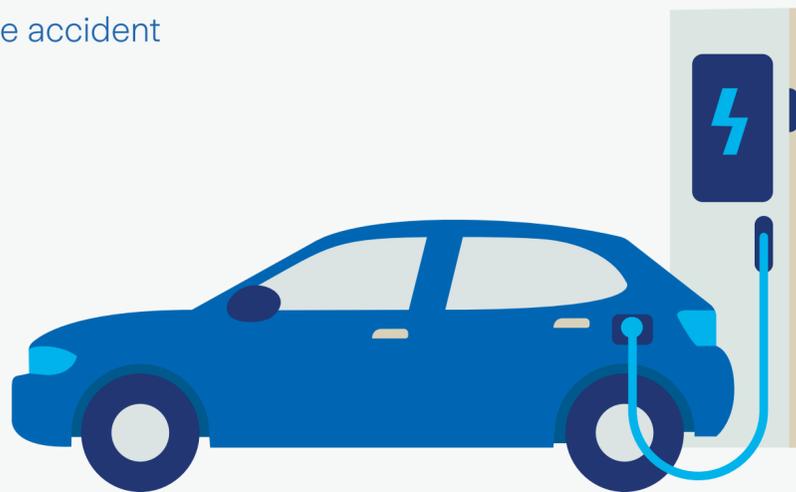
### What do I need to make a claim?

- Your details: name, policy number & vehicle details
- Incident details: What happened and where and who was involved
- Details of any damage
- Details of any emergency services involved or Crime Reference number (where applicable)

In the motor sector we understand that many claims involve disagreements over responsibility, or the amount owed. Therefore, providing additional information would be helpful in enabling us to thoroughly investigate your claim and vigorously defend against any disputes.

### Additional supporting documentation may include:

- A written drivers statement and sketch (Zurich can supply wording to ensure statements are court compliant from the outset)
- Dash cam or CCTV footage (Zurich can supply a link for the footage to be shared quickly and easily)
- Images of the vehicles at the scene of the accident
- Images of damage to vehicles involved
- Full third-party details
- Independent witness contact details (preferably mobile number)
- Tracker or telematic data if available



### Helpful videos:

[Watch our video on making a claim](#)[Watch our video on third party intervention](#)

### Guides for every situation:

[The accident was my fault](#)[My vehicle was stolen](#)[The accident wasn't my fault](#)[Accidental damage to my vehicle](#)[I've had an accident & my vehicle is written off](#)[Vehicle repair for non-Zurich customer](#)

## A clear credit hire and third-party intervention strategy

Credit Hire is where a third-party customer receives a replacement vehicle on 'credit' following an accident, while their vehicle is off the road. Zurich reviews and settles the hire costs.

### Early notification enables us to:

- **minimise claims costs** and any adverse impact the claim may have to you or your company's insurance premium.
- **manage the claim** and **offer support at a stressful time.** When this doesn't happen, our analysis shows that the average cost of the third-party claim can double.
- Prompt reporting allows us to keep costs down.
- We contact the not-at-fault (third) party customer as quickly as possible by text or WhatsApp. We have an easy-to-watch video to explain the process.

Watch video



- We can provide the same replacement vehicle for less. This includes comprehensive insurance, additional drivers and vehicle delivery and collection.

## Accident recovery

Working on our behalf, the RAC will recover your vehicle following an accident.

They aim to attend the accident **within 60 mins on 70% of cases.**

### Keeping you moving:

Understanding that everyone's situation is different, we offer you a wide choice of onward transportation options:



Taxi



Hire car



Public transport



Overnight stay in a hotel (subject to policy cover)

### Extensive network of approved repairers

Get back on the road quickly with our hassle-free repair process, you will benefit from:

- ✓ Nationwide coverage
- ✓ Guaranteed quality and standards
- ✓ A sustainable alternative
- ✓ A quick response
- ✓ Reduced disruption
- ✓ Clear communication
- ✓ Competitive rates and discounts with approved repair networks
- ✓ Valeted vehicle before return

**\*subject to customers policy coverage\***

# Rehabilitation

Zurich Rehabilitation – an **in-house** team of qualified nurses and allied health professionals who act as Rehabilitation Case Managers (RCM) to **immediately** assist recovery and return to work.



Immediate telephone assessment to create a proactive rehabilitation plan.



An innovative approach bringing together traditional insurance, risk management and injury management to help return to work sooner and reduce the cost of any claim arising.



We record external treatment costs which form part of your on-going claims experience, however we do not charge for the case management time.

**Referrals can be made via email or our online portal** within 6 months of an injury occurring or within 18 months if a claim has been submitted.

Watch video



The insured value the Rehabilitation proposition highly and the passion that they display... is incredible and truly respected...”

### Broker feedback



I would just like to thank you for everything that you have done for me since my accident. Sometimes just your reassurance and positive vibes have turned my dark days around, along with the advice you have given me, you have truly helped.”

### Customer employee



**Zurich Insurance Company Ltd**

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.