



Zurich's Claims Commitment

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



Making It Collaborative



Our focus is on working in partnership with your business. That's why we employ **over 650 dedicated in-house experts** so we can respond quickly, providing a personal service that is focused on keeping your business running as smoothly as possible.

Our specialist team aim to respond within 24 hours for major losses.

- We can make interim payments, so you don't get into financial difficulty.
- We can find alternative premises and replace equipment to help keep operations running.
- We share our expertise with brokers and customers, running master classes on large loss scenario planning, fraud awareness and claims defensibility.
- We collaborate with our underwriters and risk engineers to ensure we know and understand your business, providing the very best of our support.

And if a claim is made against you, we'll use all our experience to help to defend and protect your business. Working with dedicated legal representation, we'll investigate on your behalf – liaising with police and supporting health and safety investigations – so you don't have to worry.



Making It Personal



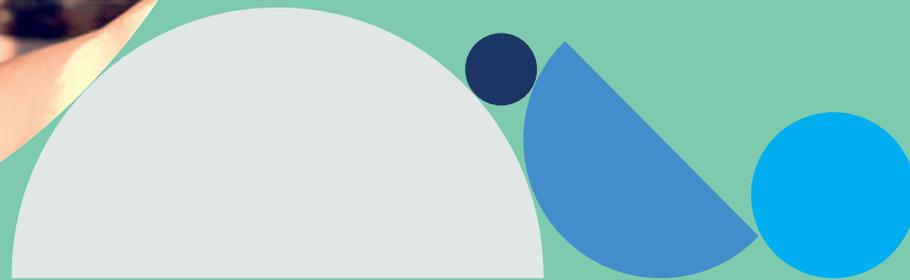
We take the best of learning from Zurich's claims teams around the world and bring it back into the UK, where we know and understand your business. Thanks to the **knowledge, empathy and dedication** of our claim handlers, we always aim to provide tailored support, no matter what problems you face.

We believe it's the people behind your business who are driving its success, which is why at Zurich we always put people first. For example, our Rehabilitation team's sole focus is on helping people recover from a physical injury. Sometimes we can even prevent a claim being made, by getting someone on the road to recovery as soon as possible, so they can get back to work.

We also recognise that not all problems are physical and that the support you need isn't always practical. That's why we provide our customers with a free and confidential health and wellbeing service when you make a claim, offering a wide range of support from counselling to debt management.

Having seen the impact delayed and ill-fitting prosthetics can have, we are proud to say we did something about it. We now provide pre-funding so amputees can visit one of our private prosthetics suppliers straight away.

Driven by a passion for and understanding of our customers, we continue to innovate and build on our proposition.



Making It Clear



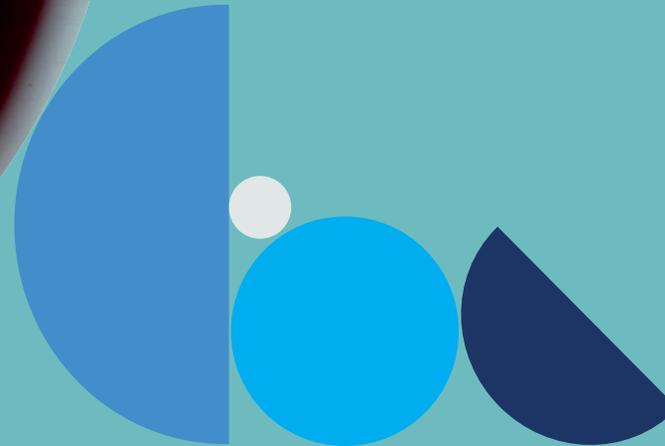
Our aim is to provide clarity and guidance at what can be a worrying time. We achieve this by striving to inform your client that their claim can be covered as soon as we know.

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

Our simple step-by-step guides let you know what to expect at the start of any claim and we'll make sure you're kept up to date.

Our clearly defined fraud strategy helps us to provide protection for our customers. We combine cutting edge technology with market leading, award winning expertise to help safeguard you from both organised and opportunistic fraud.

Our data driven claims insights can identify clear patterns and/or problems and help to reduce claims. Our thought leadership and industry commentary provides clarity in what is often a complex world of risk and claims.



Making It Effortless



Simplicity is key. We're committed to making things as simple and straightforward as possible. You can make a claim whenever or wherever you want, using the communication channel of your choice and at a time that suits you.

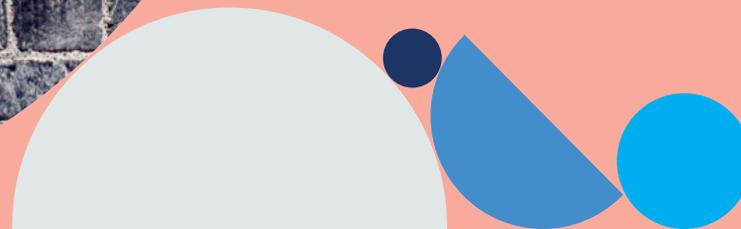
We're always looking for ways to pay claims as quickly as we can and we're proud of our quick claims handling and settlement capabilities.

- We aim to settle straight forward property claims of £3,000 and under within 24 hours, where possible.
- For an accidental damage claim to a vehicle, if you provide an estimate or invoice for repairs that's under £2,500, we'll aim to authorise a cash settlement the same day.
- We can even speak to customers through HelloZurich which is a video chat function, making it easier for customers to show us the damage and discuss settlement options.

We can set up a broker or customer dual branded portal and we'll even plant a tree every time it's used.

And we believe, if you need to, there's nothing better than speaking to 'the' expert straightaway – that's why we have in-house claims teams, providing specialist care for Large Losses, Accident and Health, Construction, Energy, Professional indemnity, Fraud and Marine.

Just as you're the experts in your industry, we're the experts at paying claims – it's why we exist. Until you need it, it's hard to appreciate just how valuable our claims support can be.



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.

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