

Hard-working businesses deserve hard-working protection.

This hard-working cover is ideal for protecting businesses against claims arising from legal liabilities, so the customer can get on with working hard to build their business.

Combined Liability

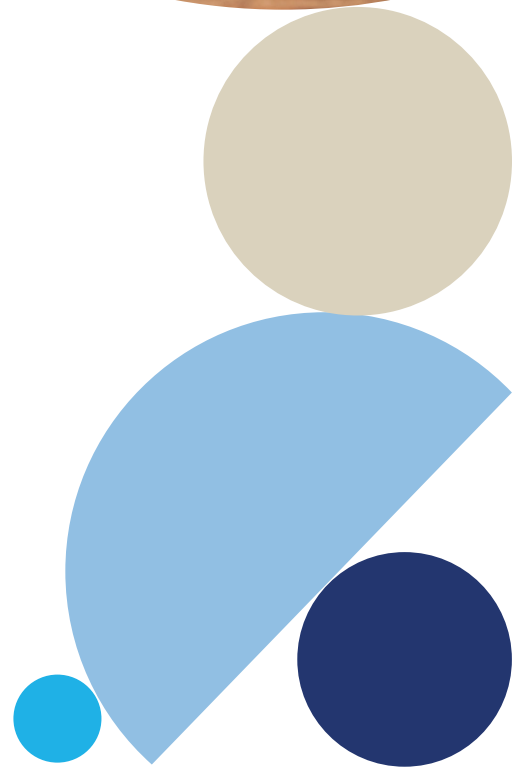
Our product offers combined or standalone Employers' Liability and Public and Products Liability covers, with an option to add Legal Expenses.

Appetite

UK based businesses, with a turnover up to £5 million.

The following trade sectors are available (with over 3,000 trades to select from):

- Manufacturing
- Wholesaling
- Retailing
- Offices and Administration
- Warehousing
- Sports, leisure and entertainment.
- Construction & Contracting



Core options

Our Commercial Liability product provides combined or standalone liability covers, with an option to add Legal Expenses.

Employers' Liability insurance provides cover for damages and legal costs in respect of employees who have suffered bodily injury or disease arising from, and in the course of their employment.

Public and Products Liability insurance provides cover for damages and legal costs resulting from claims relating to accidental death, personal injury (excluding employees) and third party property damage or loss.

Legal Expenses (add-on) cover is provided by ARAG, a specialist provider of legal protection insurance.

Value add services

- Zurich Risk Advisor.
- Zurich's Risk Management Advice Line.
- Commercial Legal Assistance provided by ARAG
- (Including legal, tax, business advice).
- Online law guide and document drafting provided by ARAG.

Trade with us at:
Zurich Online or on **Acturis**

For more information about our products and trading tools please speak to your usual Zurich contact.

Contact us

Call us on: **0800 028 1774**

Find out more at: zurich.co.uk/broker/sme

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Employers' Liability highlights:

- ✓ Standard limit of indemnity £10 million (restricted to £5 million for terrorism)
- ✓ Cover for criminal defence costs related to the Health and Safety at Work etc. Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978 and the Corporate Manslaughter and Corporate Homicide Act 2007
- ✓ Cover for employees temporarily working overseas included
- ✓ Indemnity to director and employees included
- ✓ Includes court attendance costs of any director or partner (typically £250 limit per day) and any employee (typically £100 limit per day)
- ✓ Indemnity to principal included
- ✓ Cover for private work carried out by an employee for any director or senior executive of the business
- ✓ Brand protection cover included

Public and Products Liability highlights:

- ✓ Standard acceptance up to £5 million (£2 million in respect of heat work away)
- ✓ Worldwide cover (excluding products exported to USA/ Canada)
- ✓ Cover for criminal defence costs related to the Health and Safety at Work etc. Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978, the Corporate Manslaughter and Corporate Homicide Act 2007 and the Food Safety Act 1990
- ✓ Indemnity for legal costs and expenses related to the Defective Premises Act 1972 and data protection legislation – up to a limit of £1 million
- ✓ Indemnity to director and employees included
- ✓ Includes court attendance costs of any director or partner (typically £250 limit per day) and any employee (typically £100 limit per day)
- ✓ Brand protection cover included

A claims service to be proud of

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

- ✓ Our focus is on working in partnership, using all our experience to defend and protect our customers and their business. Our expert panel of legal advisers can even provide advice pre-litigation.
- ✓ We understand that sometimes nothing beats speaking to the expert, which is why we have specialist in-house teams. Thanks to the dedication, knowledge and empathy of our claim handlers, we always aim to provide tailored support, no matter what problems you face.
- ✓ You'll also have access to Zurich Support Services – a free and confidential health and wellbeing service, offering a wide range of support from counselling to debt management.