



Why Zurich for Small to Medium Enterprises





In this guide:

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Zurich Small to Medium enterprises (SME)

You take pride in what you do. We take pride in helping you do it. That's why we provide products designed with your customers in mind and a trading experience designed for you.

The Zurich SME proposition has been developed to cater for businesses with a turnover of up to £5m.

Our bespoke Small to Medium Enterprise range provides insurance solutions for small businesses, across multiple trade sectors. All products are readily available to trade on two eTrade platforms – Zurich Online and Acturis.

Your 5-star rated insurer

Zurich was named Number 1 Software House Insurer for the third year running in the 2025 Insurance Times eTrading Survey as voted by brokers.

We achieved a 5-star rating for both Zurich Online and trading through a software house.

eTrading 2025

Rated by Brokers
Via platforms

Insurance Times

★★★★★

Number 1 Software House Insurer

eTrading 2025

Rated by Brokers
Extranet

Insurance Times

★★★★★

Insurer experience



Our strategy prioritises ease of trading, ensuring our underwriters are available whenever you need us – whether through Live Chat, phone or platform referral.

Our continuous investment in our SME proposition underlines our commitment and focus to consistently deliver an exceptional SME proposition to our broker partners.

Nikki Lidster,
Head of SME & Trading



Our eTrade platforms

We understand the importance of providing a responsive service with the flexibility to contact us when you want, in the way you want.

Ease of trading

We are committed to ensuring our eTrade platforms are as easy to use as possible.

That's why we are continually reviewing our service support, processes, and platform using insights from broker feedback and tNPS.

This gives you the flexibility to trade with us whilst offering a broad acceptance.

You can access our SME products on Zurich Online, or through Acturis.

Zurich's own eTrade platform, Zurich Online, is available to all brokers. Our SME products are also available to eTrade through the software house Acturis.

As of 2025, Zurich has been named the number 1 Software House Insurer for the third year running by brokers, with a 5-star rating.

Access to expert underwriters

Our dedicated SME underwriters are empowered to make underwriting decisions and are trained across our full range of products.

They are available to answer your queries, whichever way you want - whether that's on live chat, phone, email or through the platform.

However you choose to contact us, it is always one of our expert underwriters responding. Not a bot.

Quick to respond

We understand the importance of making quick decisions and being responsive. That's why we aim to deal with our platform referrals in under 60 minutes during business hours.

What's more, when you contact us through our live chat and phone, one of our experienced underwriters will aim to respond to you within 120 seconds.

In 2024, we helped with over 435,000 eTrade broker queries so you could help your customers with their insurance needs.



A reliable partner

Zurich Insurance Company Ltd is part of the Zurich Group, a leading multi-line insurer, providing insurance and risk management solutions protecting customers across the globe.

CII Chartered Insurer status

As a Chartered Insurer we uphold the highest levels of professional standards.

We are proud to be the first composite insurer to gain Chartered Insurer status from the Chartered Insurance Institute (CII) for the whole of our UK general insurance business.

This follows years of work to develop defined standards of ethical behaviour and reflects our ongoing commitment to professional qualifications and to employee personal development.

The status covers our UK General Insurance (UKGI) division as well as our shared service functions.

Our Financial Strength

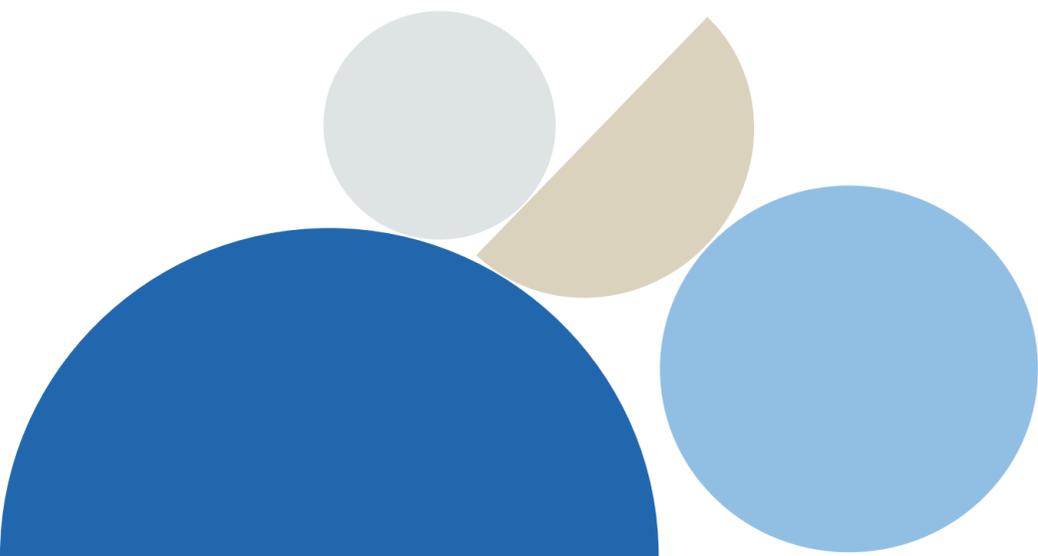
Financial strength ratings represent an insurer's ability to pay obligations to customers and are therefore an important indicator of how we are here to protect our customers.

The Zurich Insurance Group maintains an interactive rating relationship with Standard & Poor's (S&P), Moody's and A.M. Best.

The table below lists the current financial strength ratings for Zurich Insurance Company Ltd.

Zurich Insurance Company Ltd	
S&P:	AA/stable
Moody's:	Aa2/stable
A.M.Best:	A+/stable

Financial strength ratings as of March 2025



Our risk appetite

Our empowered and experienced underwriters deploy a very broad underwriting appetite across a range of products.

First and foremost, we are customer-led in our assessment of acceptance criteria, and are particularly interested in customers that:

- Have **well-managed risk** with regular reviews and clear business continuity plans in place
- Are appropriately **protected against fire and theft**
- Demonstrate a **proactive approach towards risk management**, business resilience and the reporting of risk issues
- Take **precautions against the hazards that arise from use of machinery, chemicals and the movement of vehicles** around the premises
- Demonstrate a **low claims frequency**

Where premises cover is required:

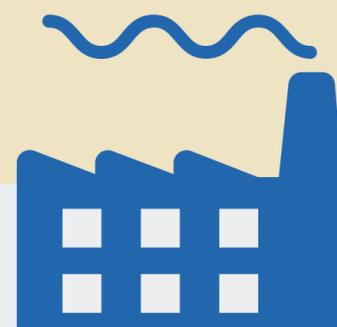
- Operate from purpose-built or appropriately converted premises that are well maintained
- Located in an area free from substantial flood hazards



Our products & cover

Please click the covers below to find out more:

Core



Commercial combined

Core cover offers:

- Material damage* on an 'All Risks' basis (option to include Terrorism)
- All of our property covers are average free
- Option to cover stock/contents at third party premises, or to include floating stock/contents cover

Tailor your customers' cover further to include:

- Business interruption including brand protection (£50k)
- Employers', public and products liability cover enhanced to include product recall cover** (£50k)
- Engineering breakdown, computer breakdown and deterioration of stock
- Personal accident, goods in transit and legal expenses

* Material damage is mandatory cover on Acturis Open Market

** Not available on Construction type risks

Preferred appetite:

- | | | |
|-----------------|------------------------|---|
| • Manufacturing | • Electrical & optical | • Online retailers (trades available on Zurich Online only) |
| • Engineering | • Technology | |
| • Wholesale | | |

Our products & cover

Please click the covers below to find out more:

Core



Contractors' combined

(Zurich Online only)

Core cover offers:

- Material damage or contract works cover on an 'All Risks' basis (option to include terrorism)
- Contract works includes cover for speculative development and show properties (including £50k for contents in show properties)
- All of our property covers are average free

Tailor your customers' cover further to include:

- Business interruption including brand protection (£50k)
- Owned plant, hired-in plant and employees' personal tools and effects
- Employers', public and products liability
- Engineering breakdown, computer breakdown and deterioration of stock
- Personal accident, goods in transit and legal expenses

Preferred appetite:

- Working below 15m height limit & 5m depth limit
- General builders
- Plumbers
- Electrical contractors

Our products & cover

Please click the covers below to find out more:

Core



Combined Liability

(Zurich Online only)

Employers' liability cover includes:

- Cover limit (£10m)
- Automatic acquisitions cover
- Criminal defence costs cover (£5m)
- Court attendance costs (directors/partners £750 per day, employees £250 per day)
- Public relations expenses (£25k)

Public and products liability cover includes:

- Variable limits up to £10m
- Criminal defence costs cover (£5m)
- Court attendance costs (directors/partners £750 per day, employees £250 per day)
- Data protection legislation (£1m)
- Environmental clean-up costs (£1m)
- Libel and slander (£250k)
- Product recall (£50k)
- Public relations expenses (£25k)

Preferred appetite:

- Manufacturing
- Wholesale
- Technology
- Engineering
- Electrical & optical

Our products & cover

Please click the covers below to find out more:

Core

Tradespeople and homeworkers



Core cover offers:

- Public and products liability with standard £2m or £5m limit of indemnity, including Data Protection Act extension (£1m limit) and environmental clean-up cost extension (£1m limit)

Tailor your customers' cover further to include:

- Employers' liability, personal accident and business travel
- Contractors' 'All Risks' including contract works, owned plant, hired in plant and portable tools and equipment
- Legal expenses (up to £250k), including contract disputes and debt recovery
- Option to increase public and products liability to £10m

Preferred appetite:

- Homeworking trades such as cakemaking and decorating and homecrafts.
- Professional trades such as accountancy, administration and chartered surveyors.
- Contracting trades such as builders, painters and decorators, electrical contractors and carpenters.
- Mobile trades such as hairdressing, beauty trades and sports/personal training.

Our products & cover

Please click the covers below to find out more:

Core



Small fleet

Designed for businesses with a fleet of 2 to 20 vehicles.

Core cover offers:

- Any driver cover, with no young/inexperienced driver excesses
- Full customer fleet solution: cars, commercial vehicles, trailers, agricultural vehicles, special types and temporary additional vehicles
- Up to £50m cover for damages to third party property caused by cars or motorcycles
- Electric vehicle fleet covers, including replacement electric vehicles should a battery electric vehicle require repair
- 'As and when' vehicle schedule changes with pro-rata premiums for Mid-Term adjustments and automatic update of Motor Insurance Database

Preferred appetite:

- | | | |
|-----------------------------|--|--|
| • Fleets of 2-20 vehicles | • Predominantly commercial cars & vans schedules | • At least 1 year claims experience, either fleet Confirmed Claims Experience (CCE) or No Claim Discount (NCD) |
| • Established UK businesses | • Vehicles used for carrying own goods | |

Our products & cover

Please click the covers below to find out more:

Core



Property owners

Core cover offers:

- Material damage* on an 'All Risks' basis (option to include terrorism)
- All of our property covers are average free
- Business interruption cover which keeps paying for the duration of the indemnity period until a property is fully let and includes loss of market value (£100k)
- Property owners', public and products cover (£5m)

Tailor your customers' cover further to include:

- Legal expenses (up to £250k) including contract disputes, debt recovery and let property cover

* Material damage is mandatory cover on Acturis Open Market

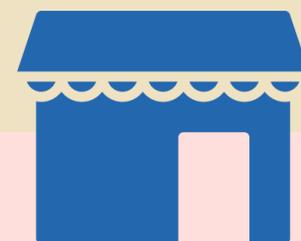
Preferred appetite:

- | | | |
|---|------------------------------|--|
| • Commercial properties | • Residential property types | • Let under a formal contractual tenancy |
| • Offices & other commercial activities | • Standard construction | |

Our products & cover

Please click the covers below to find out more:

Core



Shop

Core cover offers:

- Material damage with 30% seasonal stock increase
- All of our property covers are average free
- Business interruption (£2m for each premises/24-month indemnity period) and book debts
- Employers', public and products liability
- Money, goods in transit and deterioration of stock

Tailor your customers' cover further to include:

- Personal accident
- Terrorism
- Legal expenses (up to £250k)

Preferred appetite:

- Grocers & general stores
- Newsagents & off-licences
- Butchers & florists
- Hairdressers & barbers
- Clothing shops

Find out more



Our products & cover

Please click the covers below to find out more:

Core



Excess of Loss

Core cover offers:

- Excess Employers' Liability (typically attaching at £10m or above)
- Excess Public and Products Liability (typically attaching at £2m or above)
- Excess Motor Third Party Property Damage Liability when written in conjunction with Excess Public and Products Liability Insurance (typically attaching at £5m or above)
- Follow-form basis of cover
- Step-down clause
- Crisis management

Preferred appetite:

- | | | |
|------------------------------|----------------------|----------------------------------|
| • Construction & engineering | • Logistics | • Professional business services |
| • Manufacturing | • Wholesale & retail | |

Our products & cover

Please click the covers below to find out more:

Core



Office and surgery

Core cover offers:

- Material damage on an 'All Risks' basis (option to include Terrorism)
- All of our property covers are average free
- Increased cost of working cover £50k with a 24-month indemnity period, with an option to increase this limit or opt for a full Loss of Income cover
- Employers', public and products liability
- Money

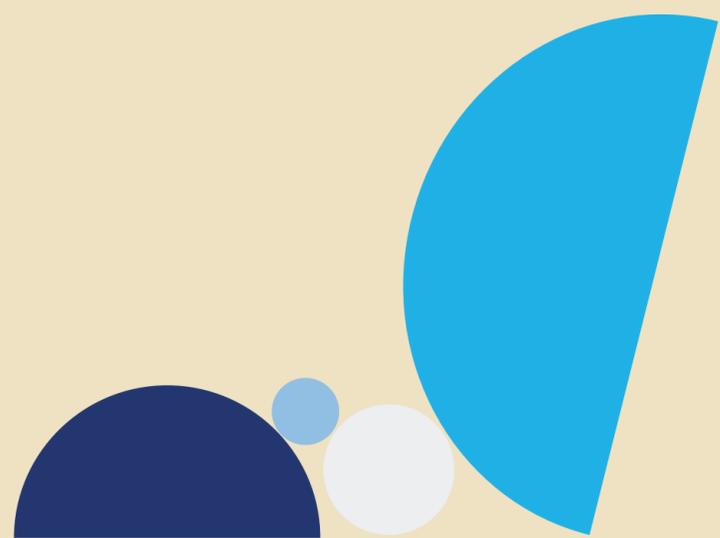
Tailor your customers' cover further to include:

- Computer breakdown (up to £250k)
- Personal accident and legal expenses
- Goods in transit

Preferred appetite:

Clerical trades only.

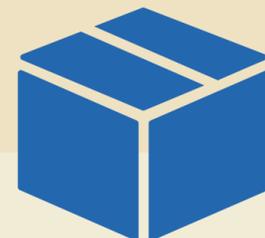
Offices that support manufacturing businesses or other manual trades should continue to use the Commercial Combined or Contractors Combined products.



Our products & cover

Please click the covers below to find out more:

Specialty



Cargo

SME risks with a premium of £5,000 and below can be covered through Zurich Online and Acturis.

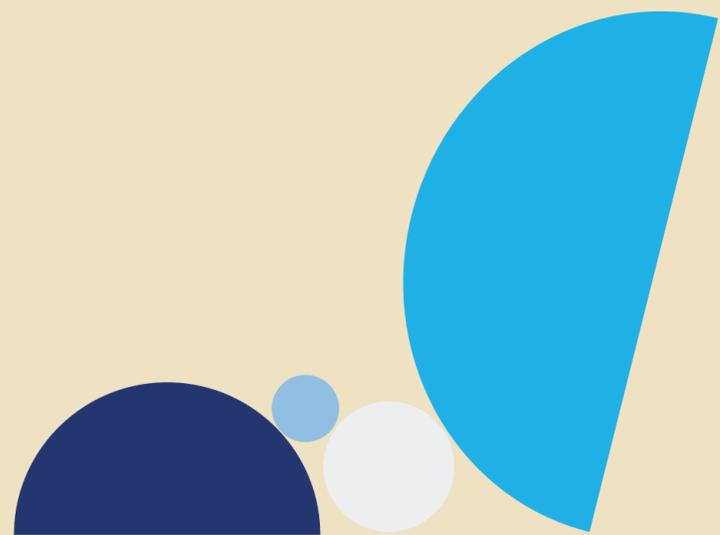
Core cover offers:

- Buyer's and seller's contingent interest
- Flexible pricing and commission
- Breakdown cover for temperature-controlled goods
- Extra covers available for exhibitions, engineers'/sales representatives' tools and samples, and storage outside the ordinary course of transit

Our expert underwriters are on hand to help for more bespoke or larger risks.

Preferred appetite:

Appetite differs around subject matter insured, as opposed to Trade.



Our products & cover

Please click the covers below to find out more:

Specialty



Executive risk solutions

Core cover offers:

- Directors and officers, including civil fines and penalties where insurable at law; environmental mismanagement claims to full policy limit; excess limit of indemnity for individual directors; reputation recovery costs
- Corporate liability to include data protection breaches; intellectual property defence; workplace pension schemes

Tailor your customers' cover further to include:

- Employment practice liability - T.U.P.E. claims; reputation recovery costs
- Pension trustees liability - Financial Ombudsman Service/The Pensions Regulator awards
- Crime - Business interruption; contractual penalties; interest payable; computer fraud; social engineering; reconstitution of data costs

Preferred appetite:

- Established UK businesses
- Manufacturing
- Offices & other commercial activities
- Transportation
- Leisure

Our products & cover

Please click the covers below to find out more:

Specialty



Personal accident and business travel

Personal accident

Core cover offers:

- Cover for death, loss of sight, hearing and/or speech, permanent and temporary disablement, and catastrophic injury rehabilitation
- Rehabilitation support

Business travel

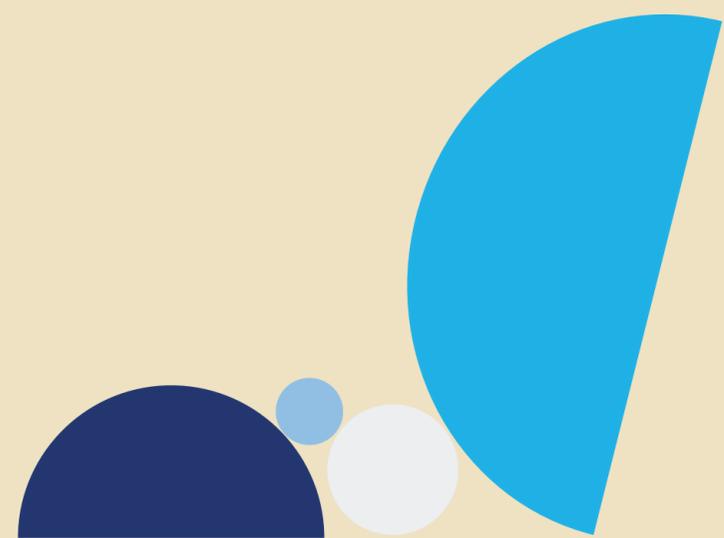
Core cover offers:

- Overseas medical expenses or trip cancellation
- Legal expenses
- Personal liability

Your customer can tailor their cover further to include a range of additional covers

Preferred appetite:

- Manual risks including some construction trades
- Clerical office risks
- Offshore
- Pharmaceutical risks



Our claims commitment

We know that we don't just protect businesses, we protect years of hard work.

That's why we always look to pay covered claims as quickly as possible.

If a claim is made against one of our customers and we believe there is no liability, we'll use all our experience to defend and protect their business.

Our Claims commitment is underpinned by four key principles: making it personal, clear, effortless and collaborative.

Please click to find out some of the ways we achieve these principles:

Risk management

We know that each business faces its own risks and challenges. That's why Zurich Resilience Solutions (ZRS) was launched.

ZRS provide a landscape of risk management services to ensure your customers can gain access to the support they need to help protect their business from risk. ZRS employ over 100 risk experts in the UK to help prevent losses and to build resilience for the future.

ZRS services are open to any organisation, whether insured by Zurich or not.

Zurich Risk Advisor

A key tool to support risk assessments and beyond, Zurich Risk Advisor makes risk assessments easier to understand and provides insights and recommended practices to help your customers mitigate risk.

It can also be utilised for on-site or remote self-service risk assessments for fire risk, employers liability and cyber risk.

Preferred suppliers

We work with a network of suppliers who provide practical guidance, support and training on a host of issues from workplace stress, electrical safety, fire safety to environmental protection. Being insured with Zurich allows customers access to many of these services at discounted rates.

Customer helpline

Our free risk management helpline connects our customers with one of our in-house experts to advise on a range of loss prevention topics, including:

- Health & safety
- Environmental
- Food hygiene
- Property
- Security
- Business continuity

 **0800 302 9052**

Bringing you expertise

Online law guides and document drafting

With access to ARAG Businesslaw, our customers can receive a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help with the day-to-day running of their business.

Get in touch

 **0121 697 9131**

 **zrs.enquiries@uk.zurich.com**

We may record or monitor calls to improve our service.



Working for a brighter future

At Zurich, we are on a journey to becoming more sustainable - from the way we work with our customers and how we operate our business, to the suppliers we choose to work with.

Here are some of the initiatives we are working on:



Drive to sustainability

We include tailored cover for electric vehicles in our SME fleet policies, offering like-for-like electric vehicle replacements when customers use one of our approved repair networks.



Repair, not replace

Where possible we use originally manufactured recycled parts in non-mechanical motor repairs, for vehicles aged over three years.



Trees for the Future

We are proud to be partnering with Trees for the Future. Over two years from October 2023, Zurich's funding will enable the planting of more than a million trees across Mali and Senegal in West Africa.



Renewable electricity

Since October 2021, we use 100% renewable electric in all of our UK leased offices.



Sustainable sourcing

Sustainability is at the centre of all sourcing decisions, we are a member of Social Enterprise UK's Corporate Challenge, which aims to spend £1 billion with social enterprises.



Trade with us

We are committed to working with you and continue to invest in our processes to make your experience with us even better.

We look forward to trading with you.

If you would like to find out more, please contact your local Zurich contact or get in touch:

 **0800 026 1814**

 **broker@uk.zurich.com**

 **zurich.co.uk/business/sme**

Get in contact with your local regional office by clicking [here](#)



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