

Why Zurich Private Clients

for your High-Net-Worth business



ZURICH[®]



Zurich Private Clients

We know what it means to your clients

That's why Zurich Private Clients provides cover for your customers' most valued possessions.

Our experienced team of high-net-worth experts have specialist knowledge in insuring anything from multi-million pound properties and prestige cars to fine art and jewellery.

Our high-net-worth products have been developed for individuals living in the UK, with a minimum of £150,000 contents sum insured, a single vehicle valued above £50,000, or a fleet of vehicles with a lead vehicle valued above £35,000.



Our strategy is focused on delivering an excellent high-net-worth proposition and service to our brokers and customers. Our expert teams have been serving the high-net-worth broker market for over 20 years and our commitment to this segment is as strong as ever.



Kevin Morton,
Head of Zurich Private Clients



Zurich Insurance Company Ltd is part of the Zurich Group, a leading multi-line insurer serving people and businesses in more than 200 countries and territories and has more than 65,000 employees and over 82 million customers.

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

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+(Superior)/stable
Financial strength ratings as of January 2026	



Where excellence meets expertise

Our philosophy is simple. We treat every customer as an individual and tailor everything we do to meet their specific needs.

Bespoke to your customer

We offer a tailored and personalised approach to suit your customer's individual needs.

Our underwriters combine their experience with the deep knowledge you have of your customer to build a portfolio that truly meets their needs.

Covering your customer's assets from their family fleet, to their homes and precious assets such as jewellery and fine art with one convenient renewal date and a single interest-free direct debit, you can feel assured that your customer has peace of mind.

Service excellence

We understand the importance of strong relationships and a personalised experience. That's why we have a team of experts on hand to provide the special attention your customers deserve.

From our own dedicated high-net-worth claims team to our Client Managers, our teams are on hand to support you and your customers, whether that is advice on loss prevention and risk management or being there when the worst happens.

High-net-worth expertise

Our experts combine high levels of technical expertise with global risk insight to ensure that we bring our best solutions to you and your customers.

We work closely with a carefully selected panel of well-known, trusted specialists who can value everything from fine art and antiques to classic cars and watch collections.



Our products and cover

The true value of your customers' possessions is what they mean to them.

That's why we promise to cover their assets through our tailored insurance products.

Home
insurance

Motor
insurance



Home

Our high-net-worth home policy provides comprehensive cover for your customers' most valuable possessions.

Cover highlights:

- Worldwide All Risks cover on for your customer's contents and personal possessions
- Automatic index linking on specified items
- Single article limit of £25,000 on unspecified jewellery and watches, and £50,000 for Fine Art
- Up to £50,000 or 20% contents sum insured in additional homes not listed under the customer's policy
- Enhanced replacement cover for Contents, Fine Art, Antiques and Jewellery
- Unlimited replacement cover available for buildings following a Client Manager survey
- Cover for matching articles and replacement of undamaged items which form part of a pair, set or suite

Legal Liability cover

£10,000,000

Legal protection

underwritten by ARAG Legal Expenses up to £250,000

Home Emergency assistance

up to £1,500, with 24-hour access to approved repairers to respond to emergencies

Annual travel cover

with 24/7 worldwide telephone claims reporting and immediate response capability

Optional enhanced cover

and higher limits for valuables, fine art and antiques



Motor

Our all-embracing motor insurance covers your customers' vehicles under one policy.

Cover highlights:

- Full business use
- Enhanced vehicle replacement cover up to 150% of the agreed value
- Optional cover for any driver
- Cover for third party property damage (£20,000,000)
- Cover for your customer's vehicles keys and associated locks if they are lost, damaged or stolen, with no excess
- Personal property in or on the vehicle covered up to £2,500
- Excess waiver in the event of a total loss or damage caused by an uninsured third party
- No restrictions on foreign use within territorial limits (UK, EU member states, Iceland, Norway, Switzerland, Bosnia & Herzegovina, Montenegro, and Serbia)

Legal protection

underwritten by ARAG Legal Expenses up to £100,000

RAC Breakdown cover

UK & Europe

Lifestyle protection cover

including cover as a result of carjacking, road rage and bodily injury



Our Client Managers

Our dedicated team of Client Managers cover the length and breadth of the UK, ensuring your customer is met with local expertise combined with the risk insight that comes from being part of a global insurer.

Equipped with a wealth of experience, and carried out in partnership with you, our experts will:

- **Assess the rebuilding cost** of your customers' property, with provision of Unlimited Replacement Cover, where appropriate, giving complete peace of mind should the worst happen.
- **Provide fact-to-face risk management advice** on areas such as physical security, alarm and fire protection alongside practical tips for protecting your customers' most valuable possessions.
- Ensure that your **customers' schedule of insurance accurately reflects the cover** they have requested.
- **Answer any questions** your customer may have around policy coverage at the time of the visit.
- Work with a **wide range of local and national experts**, including valuers and security specialists.



Our claims expertise

We recognise that each claim brings unique challenges, that's why we commit to being **flexible, responsive, and collaborative**.

Flexible

The broad nature of our products allow us to look at a variety of solutions when faced with a claim; often looking beyond the obvious and immediate remedies. Our approach is not simply following process, but instead creating a path towards the right customer outcomes.

Responsive

We understand the need for simplicity and that making a claim should be a straight-forward experience. That's why we outline a clear and concise journey from first notification right through to settlement.

You or your customer can notify us of a loss at any time you need. If it's outside of business hours, there is a 24/7 out of hours service, ready to deal with emergency situations.

Collaborative

We work with you to ensure that the approach taken on each claim is tailored to you and your customer. Whether that be using one of our recommended specialists or your customer's own contractor, we're here to ensure your customer is provided with exactly the right level of guidance and support they need.

Get in touch

 0800 096 999

 zpc.claims@uk.zurich.com

We may record or monitor calls to improve our service.



Working for a brighter future

We are committed to creating positive impact for our partners, people and planet.

Restore or replace property

We will look to restore customer's property to its pre-damaged state rather than replace it, helping to reduce the amount of waste.

Green building products

Following a covered loss, we will pay to repair, replace or rebuild your home or outbuildings, whichever is least, with green building products (up to £25,000).

Using recycled car parts instead of brand new

Where possible, we use recycled parts in non-mechanical motor repairs, such as bumpers, on motor vehicles aged over three years.

Responding to flood damage

Following a flood, we actively work with customers to consider if their property can be better protected if they were to be flooded again in future. For example, elevating plug sockets further up the wall so if flooded again, the level of damage and disruption is reduced.





Get in touch

If you would like to find out more, please get in touch.

✉ email broker@uk.zurich.com

visit our website www.zurich.co.uk/zpc

☎ 0800 302 9080

We may record or monitor calls to improve our service.



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