

Hard-working businesses deserve hard-working protection.



Excess of Loss Liability

Available on Zurich Online and Acturis, giving you flexibility to trade with minimal questions and wide acceptance.

Our Excess of Loss product offers combined or standalone Excess Public and Products Liability and Excess Employers' Liability, with minimum premiums starting from £225 + Insurance Premium Tax (IPT) and is available to businesses of all sizes; from small enterprises through to large organisations with turnovers up to £100m. For organisations with a turnover of £100m and above, a solution can be provided by your Regional Office.

Appetite

Our global liability offering and our UK market experience gives the capability to cover large and complex Excess of Loss exposures, including products exported and work away exposures overseas.

We have a wide risk appetite spanning a broad range of sectors, including construction & engineering, manufacturing, logistics, wholesale & retail and professional business services.

Capacity can be provided directly above the primary insurer or attaching at 2nd excess or higher.

Policyholders and properties must be based in the UK, Channel Islands or Isle of Man.



Covers

- Excess Employers' Liability
(typically attaching at £10million or above)
- Excess Public and Products Liability
(typically attaching at £2million or above)
- Excess Motor Third Party Property Damage Liability when written in conjunction with Excess Public and Products Liability Insurance
(typically attaching at £5million or above)

Our cover includes:

• Follow-form basis of cover

Cover in accordance with the terms of the primary policy (other than premium, limits or terms and conditions applicable to the excess policy).

• Step-Down Clause

In the event that underlying aggregate limits are exhausted, in part or in full, this policy will attach in excess of that reduced limit or in place of the underlying insurance (subject always to the terms and conditions of the excess policy).

• Duty of Fair Presentation – Underlying Policy

If the primary or any other underlying policy is found liable to pay an amount which is less than the underlying limit of indemnity (solely a result of a non-deliberate and non-reckless breach of the duty to make a fair presentation of the risk), we will treat the full amount of the underlying limits of indemnity as having been exhausted by any combination of payment by underlying insurers and by the insured of the balance of the underlying limits of indemnity.

• Duty of Fair Presentation – Excess Policy

Providing clarity around presentation of risk and our additional premium approach which should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy.

This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

A claims service to be proud of

✓ The Zurich Claims Commitment

Our claims service is a priority. With worldwide claim handling ability, we continually strive to provide a claims proposition that reflects our customers' changing requirements. The claims service is an integral part of the Zurich proposition.

✓ Working Together on Major Losses

Zurich has an in-house Major Loss team. We work closely with the customer and their advisers; we all work together to achieve the right outcomes.

✓ Global Claims Network

We have access to a global team of over 600 experienced claims professionals to support customers with any claims overseas (for example, arising from products exported).

✓ Crisis Management

Where a major claim or series of claims arises out of one incident we will provide £100,000 for reasonable costs incurred by the customer to mitigate resultant damage to their reputation.

✓ Zurich Support Services

As part of the claims process, we also provide access to a confidential health and wellbeing service, at no additional charge, offering a wide range of support from counselling to debt management.

Contact us

Call us on: **0800 026 1814**

Find out more at: **zurich.co.uk/business/business-insurance/casualty/excess-of-loss**

We may record or monitor calls to improve our service.

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.

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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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