



Why Zurich for Excess of Loss



Trading made easy

Trading Excess of Loss with Zurich is simple, flexible and fast.



Easy to trade

We have designed our Excess of Loss product to be quick and easy to use, giving you the flexibility to trade with minimal questions and broad acceptance.

We have been voted as Number 1 Software House Insurer for three consecutive years as of 2025, achieving 5-star status for both Zurich online and trading through a software house.



Easy to access

We understand the importance of providing a responsive service with the flexibility to contact us when you want in the way you want. That's why our expert underwriters are available to support you during business hours, whether you contact us on live chat, phones or through the platform.



Quick to respond

Our underwriters are empowered to make underwriting decisions. We aim to respond to referrals within an hour, with the option for brokers to use our Live Chat functionality for urgent requests.



Hard working protection

Our Excess of Loss product offers combined or stand-alone Excess Employers' Liability and Excess Public and Products Liability. Excess Motor Third Party Property Damage Liability is also available when written in conjunction with Excess Public and Products Liability Insurance.

Providing **high limits of indemnity**, our Excess of Loss product is available to **customers of all sizes**, from small enterprises through to large organisations.

Our premiums start from **£225** + Insurance Premium Tax (IPT).

Follow-Form Basis of Cover

Cover is provided 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).

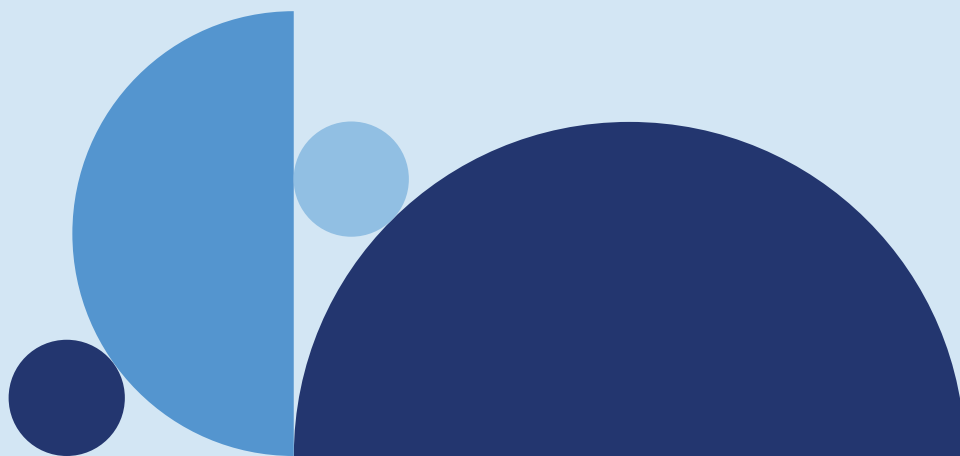
Duty of Fair Presentation

- **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.

- **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.



Underwriting and Risk expertise

We're passionate in supporting our customers with a holistic risk proposition; through our team of technical underwriters, suite of risk management tools and our global capabilities.



Access to dedicated decision makers

When you need to speak to us about a large or more complex risk you have access to our Underwriters who are empowered and have the technical expertise to provide Excess of Loss solutions for customers.



Strong financial stability

As of March 2025, we have a financial rating of AA/stable (Standard & Poor's), providing peace of mind in respect of complex and large losses.



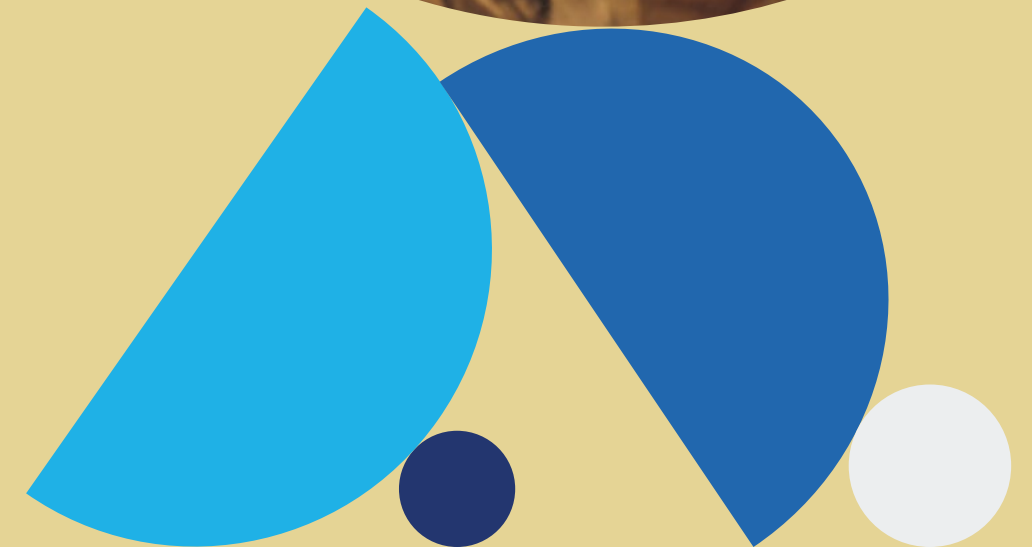
Risk management tools

We provide access to risk management tools, including Customer Helplines and [Zurich Risk Advisor](#).



Global experience

Our global liability offering and our UK market experience gives the capability to cover large and complex Excess of Loss exposures for customers based in the UK, Channel Islands or Isle of Man, including products exported and work away exposures overseas.



Claims expertise

We understand the impact a loss can have on our customers' business – this is why we continually strive to provide a market leading claims proposition that accurately reflects our customers' needs.

We use our extensive experience to help handle claims reliably and speedily. We pride ourselves on our personal approach that combines knowledge, empathy and dedication to support customers no matter the issue.



Working together on Major Losses

Zurich's dedicated in-house Major loss team will work in partnership with the customer and their advisors at every step of the journey.



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 the reputation of the customer.



24/7 365

Whether it be over the phone, SMS messaging, WhatsApp or online. We offer out of hours reporting and emergency assistance.

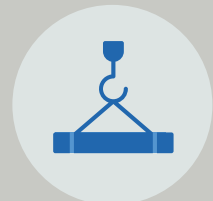


Zurich Support Services

We recognise that not all problems are physical and that the support needed isn't always practical. That's why we provide customers with access to a confidential health and wellbeing service, at no additional charge, offering a wide range of support from counselling to debt management. These services are available 24/7 as part of the claims process.

Expertise when it matters

Zurich has experience handling complex and large losses around the globe, understanding the challenges these can present for a business or organisation. Our collaboration between Underwriters, brokers and customers helps us to understand businesses and can provide cover, for example:



An excess public liability claim for a serious incident happening in the UK (such as a serious contractor injury during a lifting operation or collapse of a crane on a construction site causing significant damage to surrounding property).



An excess products claim in respect of overseas exports (such as ingredients causing damage to livestock operations spanning several countries).



Excess employers' liability claims arising from a serious event (such as an employee falling from height and sustaining a serious brain injury, requiring complex care).



An excess motor liability claim following a road traffic accident (such as impact from a delivery vehicle causing structural damage to a bridge and interruption to railway operations).





Contact us

Call us on:
0800 026 1814

We may record or monitor calls to improve our service.

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RETRB198 (06/25) ZUR

