

# Hard-working businesses deserve hard-working protection.

This hard-working cover conveniently combines a business' main insurance needs into one policy, so customers can get on with working hard to build their business.

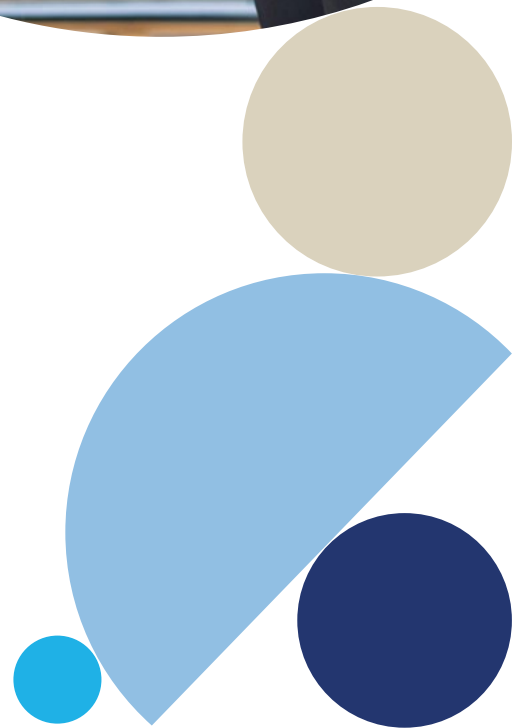
## Commercial Combined

Commercial Combined provides cover to protect assets, revenue and legal liabilities. As needs change, covers can change too, with up to 15 covers included under one policy.

### **Appetite**

UK-based businesses which don't fit into our packaged products and have a turnover of up to £5million and 10 locations, including:

- Manufacturing.
- Wholesale & retail.
- Offices & business administration.
- Warehousing.
- Sports, leisure & entertainment.
- Construction & contracting risks across 2,000 trades.



## Core cover and optional cover

- Material damage<sup>1</sup> All Risks (optional core cover).
- Business interruption and book debts (if selected).
- Money (if selected).
- Deterioration of stock (if selected).
- Engineering breakdown (if selected).
- Computer breakdown (if selected).
- Terrorism (if selected).
- Goods in transit (if selected).
- Specified items All Risks (if selected).
- Employers' liability (optional core cover).
- Public liability (optional core cover).
- Products liability (if selected).
- Public/products liability (if selected).
- Employee dishonesty (if selected).
- Legal expenses (if selected).
- Personal accident (if selected).
- Contractors' All Risks<sup>2</sup>
  - Contract works (optional core cover)
  - Employees' personal tools and effects (if selected)
  - Owned plant (if selected).
  - Hired-in plant (if selected).

## 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/business/sme](https://zurich.co.uk/business/sme)**

<sup>1</sup> Material damage is mandatory cover on Acturis Open Market.

<sup>2</sup> Contractor All Risks is only available on Zurich Online.

## What our cover can offer:

Our property covers for material damage<sup>1</sup>, business interruption, goods in transit and specified items All Risks are **average free**.

- ✓ Material damage<sup>1</sup> is on an **All Risks** wording.
- ✓ Our material damage<sup>1</sup> cover includes many **additional extensions as standard**, including exhibition cover and brand protection.
- ✓ Our **business interruption** cover comes with a standard extension amount, which can be amended.
- ✓ We include **essential employee cover** and lottery winners extension cover at £25,000.
- ✓ Our **public and products liability** cover has been enhanced to include £50,000 for product recall cover (not available on Construction type risks).
- ✓ Our public and products liability cover includes a **Data Protection Act** (incl. General Data Protection Regulation) extension with a £1million limit.
- ✓ Our employers' liability cover now includes **automatic acquisition** and public relation expenses.
- ✓ Our **money cover** now includes £2,500 in an unspecified safe, personal accident assault has increased to £25,000 and we have added £1,000 of counselling costs.
- ✓ Additional sections of cover include legal expenses, computer breakdown, engineering breakdown, deterioration of stock, employee dishonesty, personal accident and contractors' All Risks<sup>2</sup>.
- ✓ We've improved our definition of employees and business to give more coverage. The coverage can be built up during the policy lifecycle.

## 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.