

Hard-working businesses deserve hard-working protection.



Executive Risk Solutions and Charity Executive Risk Solutions

Senior professionals work hard to build their career and reputation. Our Executive Risk Solutions (ERS) policy works hard to protect directors and officers, and their businesses, covering the costs of defending allegations made against them and reimbursing subsequent settlements, fines and penalties (where acceptable under law).

Our Appetite

- UK-based private limited companies, LLP's, partnerships with a turnover of up to £200million.
- Not for profit organisations and charities, on a specifically designed product.





Coverage Sections

- Directors' and officers' liability
- Corporate liability
- Employment practices liability
- Benefit plan liability (including company sponsored pension schemes and employee benefit plans)
- Crime



Zurich Support Services

In addition to the core policy coverage, Zurich ERS policyholders are provided access to the following support services;

Zurich Risk Management Advice line;

- To help identify and manage issues before they occur, our risk management advice line provides free practical guidance on risk issues such as property, security, food hygiene, business continuity, environmental and health and safety management.

ARAG BusinessLaw

- Policyholders are provided with free access to ARAG BusinessLaw, a legal & business platform containing a range of 'how to' step by step tools, guides, dynamic document templates, interactive checklists, infographics and videos
- As well as this, policyholders are provided with access to dedicated 24/7 365 ERS helplines in respect of;
 - Legal advice,
 - Tax and;
 - Counselling

Contact us

For more information about our products and trading tools, please speak to your usual **Zurich contact** or **Financial Lines underwriter**.

Call us on: **0800 026 1814**

Find out more at: zurich.co.uk/business/sme

Trade with us at:
Zurich Online or on **Acturis**



Key policy covers and benefits

- ✓ Each of the five sections in the policy; Directors' and Officers' Liability, Corporate Liability, Employment Practice Liability, Benefit Plan Liability and Crime, are written on an **'any one claim' or 'any one loss' basis**.
- ✓ We will pay **Mitigation costs** to full policy limit for a covered claim against insured persons and/or the insured company/organisation
- ✓ We provide, within our crime section, cover for **Social engineering** (on an any one claim basis) for loss resulting directly from an insured company having (in good faith) transferred money, securities or goods in reliance upon a transfer instruction which proves to have been fraudulently issued by an imposter without the knowledge or consent of the insured person, customer or vendor.
- ✓ Our **Data protection breach** clause, which includes GDPR rules; covers not only damages, defence and investigation costs but also extends to cover civil, administrative or regulatory penalties up to full policy limit.
- ✓ **DIC/DIL** – We provide a difference in conditions/difference in limits clause on new policies inception with Zurich for 12 months, restricted to certain insurers (others may be permitted)
- ✓ Under the directors and officers section, we provide automatic **extended reporting period** options (1, 3 or 6 years) following a change of control
- ✓ We provide **automatic cover** for newly created or acquired subsidiaries with up to 50% of the insured company/organisations total assets (subject to policy criteria)



A claims service to be proud of

- ✓ The Zurich Financial Lines Claims team, based in London, is made up of insurance and legal professionals highly experienced in handling management liability claims
- ✓ We understand that at times like these nothing beats speaking to the expert, which is why we have a specialist in-house team. We will always be adaptable and do not operate a one size fits all approach.
- ✓ Wherever possible each customer's claim is looked after by the same handler who will carry them through the claims process. They can be reached by phone, email or video call.
- ✓ We have access to a network of specialist panel solicitors that we utilise to obtain the best possible customer outcomes

For more details about our claims service and commitment, including useful guidance on notification and policy requirements [click here](#).

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