



Hard-working businesses deserve hard-working protection.



Tradespeople and Homeworkers

Building a business is hands-on hard work. Customers deserve equally hard-working cover that protects their time and effort.

We provide cover for tradespeople and homeworkers. Public and Products Liability is essential so is included on this product as standard, with additional optional covers to tailor the product to suit the needs of the business.

Our flexible solution is for sole traders and businesses with up to 15 employees and a turnover of less than £5million.

Appetite

Homeworking trades including: Cake Making and Decorating, Artist, Engraving, Homecrafts, Life Style Consultants

Professional trades including: Accountancy, Administration, Chartered Surveyor, Web Site Design

Contracting trades including: Builder, Painter and Decorator, Electrical Contractor, Carpenters and Joiners, Plastering Contractor

Mobile trades including: Hairdressing, Hair and Beauty Consultant, Sports/ Personal Training, Dance Instruction, Property Valuers

We have a broad appetite, so if the trade you require does not appear on our trade list, please contact us via phone or live chat.

Risks must be based in the UK, Channel Islands or Isle of Man.





Core cover

Public and products liability with standard £2million limit of indemnity and flexibility to increase up to £10million.

Legal costs and expenses up to £2million for corporate manslaughter and corporate homicide.

Indemnity to principal and other persons.

Includes cover for joint liabilities.

Libel and slander compensation costs covered up to £250,000.

Flexible covers

Employers' liability up to £10million.

Contractors' All Risks with optional covers available for contract works, owned plant, hired in plant and portable tools and equipment:

- Contract works cover available up to £2.5million limit on any one contract.
- Contract works in offsite storage included up to £100,000.
- Owned plant cover available up to £350,000.
- Hired in plant cover available up to £250,000.
- Reasonable recovery costs for owned plant and hired in plant following accidental immobilisation.
- Legal expenses – £100,000 or £250,000 limits available (provided by ARAG).

Personal accident.

Business travel with European cover as standard.

Value add services

- Zurich Risk Advisor.
- Zurich's Risk Management Advice Line.
- Cyber Protect Helpline.
- Commercial Legal Assistance provided by ARAG. (Including legal, tax, business advice).
- Online law guide and document drafting.

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.

Our cover can offer:

- ✓ We provide **environmental clean-up** costs up to £1million as standard, should the business cause any accidental pollution or contamination.
- ✓ Our **public and products liability** cover includes a Data Protection Act (incl. General Data Protection Regulation) extension with a £1million limit.
- ✓ Our optional **personal accident cover** will provide financial help up to a maximum of £100,000 for any one insured person if they were to suffer a serious accident or injury at work.
- ✓ **Contractors' All Risks cover** is available with optional covers including contract works, owned plant, hired in plant and portable tools and equipment.
- ✓ Cover for unattended tools is provided if **tools** are stored in a locked vehicle or locked storage unit.
- ✓ Optional **business contents** cover can provide up to £10,000 for office and business equipment and up to £15,000 for business stock.

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 at times like these nothing beats speaking to the expert, which is why we have specialist in-house teams, including claims inspectors who can rapidly respond with expert advice and hands on practical support
- ✓ Thanks to our in-house Rehabilitation team of qualified nurses and allied health professionals, we're able to immediately access and support injured employees, getting them on the road to recovery and back to work
- ✓ We also provide access to Zurich Support Services - a free and confidential health and wellbeing service, offering a wide range of support from counselling to debt management

Contact us

Call us on: **0800 026 1774**

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

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