

# Your Zurich Mid-Market Financial Lines Team



## Our teams

We have representation across the whole of the UK in addition to our Cardiff Zurich online/Acturis team.

 Name	 Telephone	 Email
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<b>Kelly Richards</b> Underwriter - Central Team	0121 697 9497	kelly.richards1@uk.zurich.com
<b>Rachael Macstea</b> Senior Market Underwriter - Central, SW and East Anglia regions	07734 336799	rachael.macstea@uk.zurich.com
<b>Steven Newton</b> Senior Market Underwriter - Glasgow and Northern Ireland	07875 887224	steven.newton@uk.zurich.com
<b>Michael Fallon</b> Senior Financial Lines Underwriter - Leeds and Manchester	07484 504242	michael.fallon2@uk.zurich.com
<b>Barry Diamond</b> Trading Underwriter - Croydon	07875 885213	barry.diamond@uk.zurich.com

## **Executive Risk Solutions**

Our Executive Risk Solutions (ERS) offering provides protection for directors, officers, administrators, supervisors, managers and employees for actual or alleged wrongful acts resulting against them for breach of duty, neglect, misstatements, errors and omissions and the day-to-day decisions and actions taken whilst acting in the scope of their managerial duties. It protects the personal and professional liabilities for individuals and the company up to a limit of liability of £10m.

## **Professional indemnity**

Our policies cover professionals both globally and domestically and can be offered to either non-traditional or regulated professions that offers services or advice to third parties. With an ability to offer coverage to a range of organisations, our experienced team of underwriters are able to forge and nurture long-term customer relationships.

## **Commercial crime**

Our cover provides protection against a wide range of illegal activities:

- internal and external crime cover
- cover for losses on or off site premises
- cover for interest receivable or payable resulting from a loss
- automatic cover for new subsidiaries with legacy subsidiaries receiving run-off cover
- claims reporting for up to 12 months
- available on a primary or excess basis.

There are also a number of external and third party coverage that you can find in the policy wording online.

## **Employment practice liability**

Coverage includes:

- cover for policyholder, subsidiaries, pension plans, directors, officers and employees
- cover for fees, expenses, compensation and punitive damages arising from wrongful employment act, alleged or otherwise
- broad range of extensions providing extra protection.

## **Benefit plan**

Trustees are protected from their personal liabilities as they manage pension plans. Cover can be extended to include clerical error to protect trustees against claims of incorrect data leading to unsecured benefits.

## **Financial institutions**

Financial Institutions will provide cover for all lines of business as stated above.

There are a number of trades we will consider, with the exception of:

- IFAs.
- Payday loans.
- Insurance brokers.
- Factoring companies.
- Payday lenders.
- 'Wonga'.
- Family trusts.
- Crowd funding.
- Peer-to-peer lenders.

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