



Why Zurich for Mid-Market



Zurich Mid-Market

“

We pride ourselves on delivering great products to our brokers through empowered and responsive underwriting, claims and risk management teams across our UK regional offices.

Our Mid-Market proposition gives access to products offering a wide breadth of cover with the flexibility to be tailored to your individual client requirements and provide the peace of mind that we have your clients covered. ”

Morgan Lyons,
Head of Retail Commercial



The Zurich Mid-Market proposition has been developed to cater to the varied needs of commercial businesses with an annual turnover above £5m.

We take a whole risk approach to underwriting, whilst ensuring our teams work together across underwriting, distribution, claims and risk engineering to provide tailored and seamless solutions to meet your clients' needs.

Our local regional offices and embedded culture of responsive, customer-led service delivery make us an insurance partner you can depend on.



Zurich Insurance Company Ltd is part of the Zurich Group, a leading multi-line insurer, providing insurance and risk management solutions protecting customers across the globe.

CII Chartered Insurer status

As a Chartered Insurer we uphold the highest levels of professional standards. We are proud to be the first composite insurer to gain Chartered Insurer status from the Chartered Insurance Institute (CII) for the whole of our UK general insurance business. This follows years of work to develop defined standards of ethical behaviour and reflects our ongoing commitment to professional qualifications and to employee personal development. The status covers our UK General Insurance (UKGI) division as well as our shared service functions.



Our Financial Strength

The Zurich Insurance Group maintains an interactive rating relationship with Standard & Poor's (S&P), Moody's and A.M. Best. The **table on the right** lists the current financial strength ratings for Zurich Insurance Company Ltd.

Zurich Insurance Company Ltd	
S&P:	AA/stable
Moody's:	Aa2/stable
A.M.Best:	A+/stable
Financial strength ratings as of March 2025	

Our Stance in respect of the Insurance Act 2015

The Insurance Act 2015 came into force on 12 August 2016. It applies to all Commercial non-life insurance policies. A key aim is to improve the exchange of information between insurers and customers. We interpret all of our policies in line with the Act, and we have also applied an 'additional premium approach', which is an opt-out from the Act for the benefit of our customers.

What is Proportionate Settlement?

The Act introduced a 'duty of fair presentation'. This means your customer must disclose certain information to an insurer, and we need to know certain things about your customer. If they fail to present risk fairly but it's not deliberate or reckless, the insurer can reduce their claim payment. They do this by a

proportion equal to the premium difference, which is referred to as 'proportionate reduction of claim' or 'proportional settlement'.

Giving you total confidence:

We take a different approach to The Insurance Act 2015.

If your customer's non-disclosure isn't deliberate or reckless, and we would have charged more premium, we will settle their claim in full and charge them the extra premium. This means we will pay their claim in full and they can be confident in their cover. The Act doesn't give the right to charge extra premium, but we believe our additional premium approach should, in most situations, be a better outcome for your customers.

For example, if their claim is £5 million, and they underpaid their premium by £10,000, the proportionate settlement would reduce your claim by 50% to £2.5 million. Previous and subsequent claims will also be reduced in the same manner, leaving your customer with reduced cover. With our additional premium remedy, we would pay the full £5 million and charge them the extra £10,000. In this example, they would get £2.5 million more.

Our additional premium approach does not prejudice our rights to apply the other remedies provided under the act for failure by your customer to make a fair presentation of the risk.

Why Zurich for Mid-Market

We're committed to regional trading, providing a personal and tailored service through our local teams who are empowered to make decisions.



Speed of response

We can bind and issue your Mid-Market quote within 24 hours, with policy wordings issued instantly.

Within 2 hours of receipt of your quote, it is allocated to an underwriter who will contact you within 24 hours during business hours.

Local trading

We pride ourselves on providing you with local experts who know the area and the risk. With offices across the UK, you can meet and trade with knowledgeable decision makers near you.

Access to expertise

You can be confident that when you trade with us that you are speaking to experts in the market. Our experienced underwriting and claims teams are empowered to make decisions and are trained across our full range of products.

Making it personal

Our cover has been designed with your clients in mind, and with a trading experience suited to you.

We offer a wide range of products to cater for your clients' business. Our refreshed Mid-Market Commercial Combined product has a tailored nature, meaning you can work with an underwriter to craft the right cover to best suit your client.

Our Regional Network

We understand the importance of local trading with knowledgeable experts.

Our network of regional offices provide you with access to local decision makers with extensive experience in the marketplace.

You'll work with a dedicated account contact who will collaborate closely with you to help support your clients' needs.

Get in touch

Get in touch with us for more information or to discuss your clients' needs against our appetite.

broker@uk.zurich.com



Click on the locations below to find your local office's address:

Click on the map
to find out more...



Our Risk Appetite

Our fully empowered, experienced underwriters deploy a very broad underwriting appetite across a range of trade industries.

Your local underwriting contact will look at each risk presentation individually and work with you to fine-tune your customer quotation.



First and foremost, we are customer led in our assessment of acceptance criteria, and are particularly interested in customers that:

- Are well established and financially stable
- Operate from purpose-built or appropriately converted premises that are well maintained
- Are located in an area free from substantial flood hazards
- Are appropriately protected against fire and theft
- Demonstrate a proactive approach towards risk management, business resilience and the reporting of risk issues
- Have an active appreciation of the legal and regulatory environment in which they operate
- Take precautions against the hazards that arise from use of machinery, chemicals and the movement of vehicles around the premises
- Have comprehensive safety measures including proper storage arrangements for hazardous materials, appropriate siting and guarding of free-standing heaters, and well-maintained and tested fire protection systems
- Evidence of business resilience and continuity planning with a culture promoting best practice in risk management
- Demonstrate a low claims frequency

We review all data received to enable us to accurately assess your customer's risk. Positive features such as adequate sprinklers, Fixed Fire Protections, proactive approach to risk management, business resilience, employee training and good level of accreditations enable us to price accordingly.

You can speak to one of our underwriters who will happily discuss in more detail.

[Click to see our trade appetite](#)



By way of trade sector guidance, these are the trades which make up our preferred appetite.
This is not an exhaustive list so please contact your usual Zurich contact to discuss in more detail.



Manufacturing

- Ceramics, tiles, pottery and sanitary-ware
- Glass and double glazing
- Plastics (excluding GRP Processes)
- Clothing and textiles
- Wooden furniture and products
- Machinery and equipment
- Food manufacture/processing where there is no combustible construction or direct heat
- Drinks manufacturers such as water, soft drinks, beer and wine manufacture
- Brick, stone, concrete and plaster
- Contract packers (excluding aerosols)



Engineering

- Precision Engineers
- Metal fabrication including manufactures of tools, fixings and fastenings, wired goods, light metal packaging
- Structural metalwork and metal construction products
- Metal vehicles and non-safety critical vehicle parts
- Fabricated metal products
- Casting, drawing, rolling, cold forming and folding



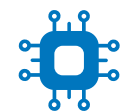
Retail and Wholesale

- Food and grocery
- Dairy produce
- Soft drinks, beers and spirits
- Electrical goods and machinery
- Ceramics and earthenware
- Builders' merchants
- Household goods
- Clothing and footwear
- Toys and children's products
- Cash and carry warehouses
- Stationery and books
- DIY, garden and tool hire



Printing

- Print publishing (including lithographic, flexographic and screen printing)
- Finishing services
- Design and pre-press
- Digital publishing
- Media marketing agencies
- 3D Printers



Electrical and Optical

- Electronic components
- Electronic control equipment and cabling
- Measuring and testing equipment
- Telecommunications equipment
- Generators and transformers
- Non-invasive medical and surgical equipment
- Optical precision instruments



Sports, leisure and entertainment

- Non-combustible, city centre hotels and conference centres
- Restaurants, cafes and bars
- Modern sports stadia (property exposures)
- Modern bingo halls
- Gyms/health clubs/modern leisure centres
- Purpose built cinemas
- Shopping centres and car showrooms



Professional business services

- Financial and professional services
- Property management
- Clerical based services
- Business and management consultancy
- Hardware and software consultancy
- Architect and engineering services
- Market research and public relations
- Care and funeral homes



Our Products

We know that each business is different.

That's why our proposition has been designed with your Mid-Market clients in mind, providing them with extensive cover and flexibility for their varied needs.

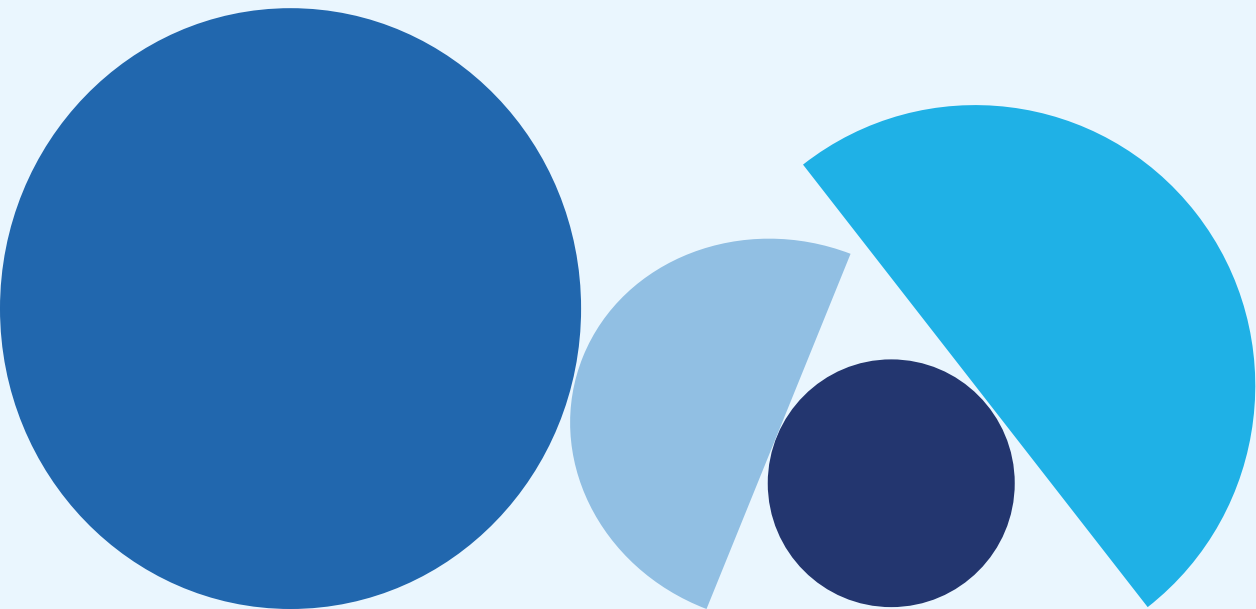
Click on the product name below to find out more →

Find out more about our products →

Commercial Combined cover

Our Commercial Combined policy provides cover for the individual requirements of your client’s business through a range of covers and extensions.

You can work with our underwriters to tailor our cover to your client’s needs, by selecting only the covers they need as well as suitable limits.



Click on our covers below to find out more →



Risk Management

Get in touch with ZRS



Zurich Resilience Solutions provide a landscape of risk management services to ensure your clients can gain access to the support they need to help protect their business from risk.

With over 100 risk experts in the UK, ZRS help prevent losses and build resilience for the future. ZRS services are open to any organisation, at an additional cost, whether insured by Zurich or not.

Services available at no extra cost

Our risk management app enables you to identify and understand organisational risks and learn how to improve your risk profile. The app provides a comprehensive suite of easy-to-use risk management tools to help you manage risks across locations.

An easy to use, digital solution for managing Hot Works permits for construction and maintenance work. Zurich Smart Permit is available at no additional cost for our UK property insurance customers.

Risk engineering

Zurich work with the UK Risk Engineering team to design and deliver risk services for customers across a range of industries. Tailored to your client's organisation and working with you, we can build a package of services to help best manage risks.

We also partner with specialist third parties to ensure the most in-depth expertise.

Additional services you can access

Zurich Resilience Solutions offer a range of services to help improve organisational resilience, including Enterprise Risk Management, Business Continuity, Climate Resilience and Supply Chain Risk Management.

Property

ZRS provide surveys and risk gradings on all aspects of property risks including climate, fire, escape of water, flood and security assessments.

Motor

ZRS offer fleet risk assessments for all sizes and types of fleet and also work with a number of partners to provide risk solutions.

Liability

ZRS provide risk gradings in all aspects of operational risks including employers, public, product liability and specialist areas such as safeguarding.

Climate Resilience

ZRS help protect organisations from the current and future risks of climate change.

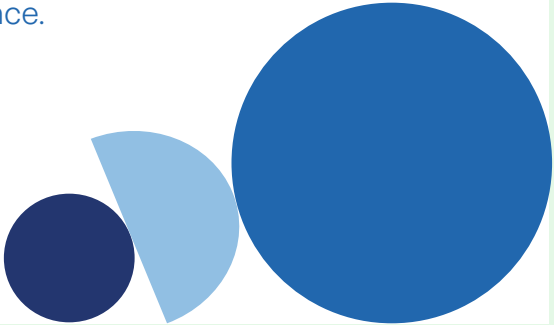
Cyber Specialists

ZRS cyber specialists can help identify improvements to prevent or respond to cyber-attacks and disruptions.

Training and Bespoke Consultancy

ZRS can provide training courses on a wide range of risk management topics, including health, safety and wellbeing, delivered by their team of experts or specialist third party suppliers.

A digital tool to help organisations to reveal risks, reduce costs and meet carbon reduction targets to optimise building performance.



Claims

Click on our four principles to find out some of the ways we achieve them:

We know that we don't just protect businesses, we protect years of hard work. That's why we always look to pay covered claims as quickly as possible.

If a claim is made against one of our customers and we believe there is no liability, we'll use all our experience to defend and protect their business.

Our Claims commitment is underpinned by four key principles: making it personal, clear, effortless and collaborative.



Working for a brighter future

At Zurich, we are on a journey to becoming more sustainable - from the way we work with our customers and how we operate our business, to the suppliers we choose to work with.

Here are some of the initiatives we are working on:

Repair, not replace

We offer our customers the option to use originally manufactured recycled parts in non-mechanical motor repairs (e.g. wing mirrors, bumpers), for vehicles aged over three years.

Drive to sustainability

We include tailored cover for electric vehicles in our SME fleet policies, offering like-for-like electric vehicle replacements when customers use one of our approved repair networks.

Build back better

When a claim occurs, we don't want to just reinstate properties on a like-for-like basis and prone to future events. We use the property repair process to help customers improve their resilience through changes, such as moving electric plug sockets higher up walls.

Trees for the future

We are proud to be partnering with Trees for the Future. Over two years from October 2023, Zurich's funding will enable the planting of more than a million trees across Mali and Senegal in West Africa.

Renewable electricity

Since October 2021, we use 100% renewable electric in all of our UK leased offices.

Sustainable sourcing

Sustainability is at the centre of all sourcing decisions, we are a member of Social Enterprise UK's Corporate Challenge, which aims to spend £1 billion with social enterprises.



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