Our comprehensive protection helps SMEs and brokers grow together.
Helping SMEs grow their businesses is a great way to grow yours. The right insurance package gives SME owners the stability and peace-of-mind they need to focus on growing their business. Zurich’s SME offering, with its comprehensive product range, value-added services, efficient claims service and platform can help you and your SME customers grow together.

This interactive guide is designed to give you all the detail you need about our products and services available to SME customers.

Looking for something specific? Press CTRL F to search the guide
We have a broad-reaching family of products for your SME customers. This includes 5 new products we've bought out in 2016: Commercial Car, Commercial Vehicle, Small Fleet, Personal Accident and Business Travel (P&ABT), and Trades and Professions.

In particular, our Small Fleet product can be used for your SME or Mid Market customers with up to 20 vehicles in their fleet. In addition, our PA&BT product can be used for both your SME and Mid-Market customers.

Why not log in to ZTrade and get a Zurich Indicative Price (ZIP) to see what we can offer your SME customers.

Click on each product to see the product information as well as an indication of where our appetite lies.
Commercial Car

We know how important it is for businesses to keep their cars on the road. That’s why Zurich’s SME offering for Commercial Car can provide cover for up to four commercial cars under one policy (up to six for existing customers).
Commercial Car  Cover

Core cover

• Full business use cover included (Class 3)
• Completion of a proposal form is not required
• Automatic Europe-wide (EU and Associated countries) cover without the need for a green card
• Personal effects in or on the vehicle are covered available up to £250
• Medical expenses for each person travelling in the vehicle available up to £250 per person where the injury has a direct connection with the insured vehicle
• Emergency overnight accommodation for each person travelling in the vehicle available up to a maximum of £250
• Theft or loss of keys – available up to a maximum of £1,000 in respect of any one occurrence

Optional covers

• Detached trailer cover
• Protected No Claims Discount

• Personal accident cover available up to £5,000
• Uninsured Loss Recovery Service, including motor prosecution defence cover
• Courtesy car if the insured car is being repaired following an accident, fire or theft
• 24 hour motor emergency helpline and accident recovery service, dependent on cover selected
• Approved repairer network (comprehensive cover only)
• Windscreen replacement subject to £60 excess (comprehensive cover only)
• Discounted rates for car, van and truck rental (from Enterprise)
• New for old car replacement (subject to policy criteria)
Commercial Car › Appetite

- Claim free
- Comprehensive cover
- Conviction free
- Drivers aged between 30 and 60
- Maximum no claims discount
- Vehicle value up to £59,999
Zurich’s SME Commercial Vehicle product has been designed for small trade businesses that need a van or similar means of transport for day-to-day business use. It’s a multi-vehicle product, so cover can be provided for up to four commercial vehicles under one policy (up to six for existing customers).
Commercial Vehicle › Cover

Core cover

- Full business use cover included (Class 3)
- Completion of a proposal form is not required
- Automatic Europe-wide (EU and Associated countries) cover without the need for a green card – up to 7,000kg (own goods)
- Medical expenses for each person travelling in the vehicle available up to a value of £250 per person where the injury has a direct connection with the insured vehicle
- Emergency overnight accommodation for each person travelling in the vehicle available up to a maximum of £250
- Theft or loss of keys – available up to a maximum of £1,000 in respect of any one occurrence
- Personal effects in or on the vehicle are covered available up to a value of £250
- Personal accident cover for driver available up to £5,000

- Uninsured Loss Recovery Service, including motor prosecution defence cover
- Courtesy vehicle if the insured vehicle is being repaired following an accident, fire or theft
- 24-hour motor emergency helpline and accident recovery service, dependent on cover selected
- Approved repairer network (comprehensive cover only)
- Windscreen replacement subject to £60 excess (comprehensive cover only)
- Discounted rates for car, van and truck rental (from Enterprise)
- Courtesy vehicle (subject to availability)
- New for old vehicle replacement (subject to policy criteria)

Optional covers

- Detached trailer cover
- Protected No Claims Discount
Commercial Vehicle › Appetite

Building and associated trades
Including:
- Builders
- Plumbers
- Electricians

Retail trades
Claim free
Comprehensive cover

Conviction free
Drivers age between 30 and 60
Maximum no claims discount
Vehicle age less than 5 years old
Vehicle value up to £59,999
Vehicle weight up to 7.5 tonnes (own goods only)
Small Fleet

Our Small Fleet policy is designed for businesses that have a vehicle Fleet of between 3 and 20 vehicles.

As and when Mid Term Adjustments, pro rata premiums and automatic update of the Motor Insurance Database

Appetite

Fleets between 3 and 20 vehicles
Low claims
Predominantly commercial cars
Well managed with good claims experience
Mixed vehicle schedules
Small Fleet ▹ Cover

Core cover
- Uninsured Loss Recovery Service, including motor prosecution defence cover
- Automatic Europe-wide (EU and Associated countries) cover without the need for a green card
- Courtesy vehicle if the insured vehicle is being repaired following an accident, fire or theft
- Theft or loss of keys – available up to a maximum of £500 in respect of any one occurrence
- Personal effects in or on the vehicle are covered available up to £100
- Medical expenses for each person travelling in the vehicle available up to a value of £200 per person
- New for old vehicle replacement (conditions apply)

Optional covers
- £50 million Third Party Property Damage in respect of Commercial Cars
- 24 hour Accident and Emergency Helpline
- Uninsured Loss Recovery included up to £100,000
- No young/inexperienced driver excesses
- Any driver cover
- Electronic Certificates
- No minimum premiums
- On ZTrade bulk vehicle look up at the click of a button
- Electronic documentation in minutes including Certificates at bind stage.
- Detached trailer cover
Zurich’s Trades and Professions policy offers flexible and total coverage for trades, professionals and skilled workers, from a sole trader to companies with up to 15 employees.
Trades and Professions > Cover

Core cover

• Public and Products Liability with standard £2 million limit of indemnity and flexibility to increase up to £10 million
• Legal costs and expenses up to £2 million for Corporate Manslaughter and Corporate Homicide
• Environmental clean-up costs for sudden, unexpected pollution or contamination up to £1 million
• Indemnity to principal and other persons
• Includes cover for joint liabilities
• Libel and Slander compensation costs covered up to £250,000
• Legal Expenses included with £100,000 standard limit plus option to include additional contract disputes and debt recovery cover

 Flexible covers

• Professional Indemnity (professionals and skilled workers only)
• Electrical wiring certification (for appropriate trades)
• Personal Accident
• Business Travel with European cover as standard
• Employers’ Liability up to £10 million
• Terrorism for Contract Works and specified and unspecified items ‘all risks’
• Specified and unspecified items ‘all-risks’ with limits of up to £50,000 available and optional extension for personal tools and personal effects
• Contractors All Risks with optional covers available for contract works, owned plant and hired in plant:
  – Contract Works cover available up to £1 million limit any one contract
  – Debris removal costs included for contract works
  – Contract works in offsite storage up to £100,000
  – Owned plant up to £250,000
  – Continuing hire charges up to £50,000
  – Reasonable recovery costs for owned plant and hired in plant following accidental immobilisation
Trades
• Builders, bricklayers, electrical contractors, fencing contractors, gardeners, shop and office fitters, signwriters

Professions
• Data processors, market researchers, training consultants, business trainers, image consultants, marketing consultants, accountants and surveyors

Skilled worker
• Mobile hairdressers, pet minders, piano tuners, aerobic instructors, ironing services
Personal Accident and Business Travel

Our Personal Accident and Business Travel policy offers comprehensive cover with high service standards and the flexibility to react to constant changes that SMEs may face.
Personal Accident and Business Travel

Core cover

Personal Accident covers included as standard:

• Death
• Dismemberment
• Loss of sight
• Loss of hearing
• Loss of speech
• Catastrophic injury rehabilitation
• Permanent total disablement or partial disablement
• Temporary total disablement or partial disablement
• Full terrorism cover including nuclear, chemical and biological events

Business Travel covers included as standard:

• Overseas medical expenses
• Personal property
• Money
• Electronic business equipment
• Cancellation, curtailment, rearrangement and replacement expenses
• Kidnap
• Political and natural disaster evacuation
• Legal expenses
• Personal liability
• Rental vehicle collision damage waiver
• Personal Security Assistance

Value added services

Medical and Other Assistance

The medical assistance services provided are:

• Air ambulance
• Direct billing
• Emergency medical supplies
• Emergency travel assistance
• Medical referral
• Medical staff
• Emergency cash advance
• Emergency message communication
• Legal referral
• Lost ticket and baggage location
• Travel advice
• Vehicle return

A web information service is also available and accessed via:

www.zurich.co.uk/travelassistance

and provides valuable medical and travel information including online country guides that provide security information reflecting the situation in numerous territories. Access is gained by entering your policy number when prompted.

Security Assistance Services

We have partnered with security experts, Zurich Travel Assistance, to provide your customers with a comprehensive range of complementary security services.

The security assistance services provided are:

• Daily News
• Emergency Response
• Travel Security Website
• Travel Security and Safety Briefings for High Risk Destinations
Personal Accident and Business Travel

Appetite

Personal Accident

Non manual trades e.g. office managers/ clerical workers/computer consultants/data operatives, hotel proprietors, shop/store managers not using tools and business people in general (non manual)

Superintending and surveying trades only e.g. electrical/mechanical engineers, building/property surveyors and sales representatives

Semi manual trades (excluding the use of machinery) e.g. butchers assistants (excluding slaughtering) shopkeepers (using tools) electrical/electronic assembly

Light manual trades (superintending and occasionally working) e.g. caterers, skilled tradesman, motor mechanics, electricians, sign writers, gardeners, printers

Manual trades e.g. general builders, warehouse men, working farmers and agricultural contractors, machine operators, tradesman using wood working machinery or in heavier manual trades but excluding hazardous employment such as work at excessive heights/depths/offshore etc.

Business Travel

Non-manual business travel trips.
Shop owners, including the rising tide of online e-traders, are careful shoppers themselves, who understand value for money. The Zurich Shop policy is suitable for almost all retail trades with a turnover of £5 million or less and can accommodate up to 10 locations and 15 for existing customers.
Shop > Cover

Business Interruption
- Market leading business interruption – loss of income £2 million per location limit included as standard
- Loss of Attraction cover (Business Interruption) included, limit £250,000
- Accidental failure of internet/telecommunication services included, limit £2,500
- Essential employee included, limit £10,000
- Business equipment breakdown including computer breakdown
- Lottery winner cover included, limit £10,000

Flexible covers
- Public/Products Liability limits up to £5 million
- Frozen food included, limit £2,500 per freezer unit, up to a maximum of £12,500 per location
- Seasonal increase included automatically for three months at 30% with flexibility to increase
- Flexible goods in transit cover starting at £2,500 up to £15,000
- Flexible business money limits including personal accident benefits and counselling
- Standard excess of £250 with option to increase for a discount
- Choice of inflation protection – index linking, day one, combination

Core cover
- Total sum insured up to £5 million per location, 10 locations available (15 for existing customers)
- Wide acceptance criteria
- Accidental damage as standard
- Personal and customer effects cover included, limit £1,000
- Trace and access included, limit £10,000
- Landscape garden damage caused by emergency services included, limit £10,000
- Loss of metered supplies included, limit £10,000
- Legal Expenses included, limit £100,000
- Subsidence excess of £1,000

Optional covers
- All optional extensions are available under the standard Shop wording, eliminating the need for additional quotes or policy wordings.
  - Personal Accident and Business Travel
  - Legal expenses contract disputes and debt recovery
  - Buildings cover available
  - Loss of Licence cover limits available – £250,000
  - Specified and unspecified all risks cover available up to £20,000 option of EU or Worldwide cover
  - Cover for Employee dishonesty limits available – £5,000
  - Terrorism
Shop > Appetite

Audio/Visual
Including:
- Book shop
- CD/DVD retailer
- Computer retailer
- Musical instrument retailer

Clothing
Including:
- Boutiques
- Baby clothing
- Children's clothing
- Fashion
- Fancy dress
- Tailor
- Outfitter
- Clothing
- Goods

DIY and homeware
Including:
- Hardware stores
- Tile retailers
- Beds
- Curtains
- Blinds
- Fireplaces
- Furniture
- Garden furniture
- Soft furnishings

Sports and leisure
Including:
- Sports
- Fishing tackle
- Golf
- Cycle shop

General
Including:
- Newsagents
- Charity shops
- Second hand goods
- Fancy goods
- Gift retailing

Food
Including:
- Butcher
- Delicatessen
- Grocer
- Baker
- Fishmonger
Our SME policy for hair and beauty businesses is just the treatment your customers need. Beauty therapists, hairdressers or mobile barbers with a turnover of £5million or less and up to 10 locations or employees (15 for existing customers).
<table>
<thead>
<tr>
<th><strong>Business Interruption</strong></th>
<th><strong>Flexible covers</strong></th>
<th><strong>Core cover</strong></th>
<th><strong>Optional covers</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Market leading Business Interruption – loss of income £2million per location limit included as standard</td>
<td>• Public/Products Liability limits up to £5million</td>
<td>• Trace and access included, limit £10,000</td>
<td><strong>All optional extensions are available under the standard Hair and Beauty wording, eliminating the need for additional quotes or policy wordings.</strong></td>
</tr>
<tr>
<td>• Loss of Attraction cover (Business Interruption) included, limit £250,000</td>
<td>• Flexible goods in transit cover starting at £2,500 up to £15,000</td>
<td>• Cover for theft of keys and swipe cards, replacement locks included, limit £1,000</td>
<td>• Personal Accident and Business Travel</td>
</tr>
<tr>
<td>• Accidental failure of internet/telecommunication services included, limit £2,500</td>
<td>• Flexible business money limits including personal accident benefits and counselling</td>
<td>• Total Sum Insured up to £5million per location, 10 locations available (15 for existing customers)</td>
<td>• Legal expenses contract disputes and debt recovery</td>
</tr>
<tr>
<td>• Essential employee included, limit £10,000</td>
<td>• Standard excess of £250 with option to increase for a discount</td>
<td>• Wide acceptance criteria</td>
<td>• Buildings cover available</td>
</tr>
<tr>
<td>• Business equipment breakdown including computer breakdown</td>
<td>• Choice of inflation protection – index linking, day one, combination</td>
<td>• High money limits</td>
<td>• Specified and unspecified all risks cover available up to £20,000 option of EU or Worldwide cover</td>
</tr>
<tr>
<td>• Lottery winner cover included, limit £10,000</td>
<td></td>
<td>• Treatment cover as standard</td>
<td>• Cover for employee dishonesty limits available – £5,000</td>
</tr>
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<td></td>
<td></td>
<td>• Accidental damage as standard</td>
<td>• Terrorism</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Personal and customer effects cover included, limit £1,000</td>
<td></td>
</tr>
</tbody>
</table>
Hair and Beauty › Appetite

Barbers
Beauticians
Beauty salons
Beauty therapies
Hairdressing

Treatments
Including:
• Body wrapping
• Exfoliation
• Eyebrow treatments (including re-shaping, tinting and perming)
• Threading
• Waxing

Cosmetic procedures and solarium not suitable

Next: Pub and Restaurant
Pub and Restaurant

Zurich’s SME proposition for Pubs and Restaurants caters for nearly all public houses and eateries with a turnover of £5million or less and up to 10 locations, (15 for existing customers) letting up to six rooms per location. Flexible enough to accommodate outside catering facilities and a wide range of entertainment.
Pub and Restaurant > Cover

Business Interruption
- Market leading Business Interruption – loss of income £2 million per location limit included as standard
- Loss of Attraction cover (Business Interruption) included, limit £250,000
- Accidental failure of internet/telecommunication services included, limit £2,500
- Essential employee included, limit £10,000
- Business equipment breakdown including computer breakdown
- Lottery winner cover included, limit £10,000
- Outside catering including damage to stock and contents included, limit £5,000

Flexible covers
- Public/Products Liability limits up to £5 million
- Flexible Goods In Transit cover starting at £2,500 up to £15,000
- Flexible business money limits including personal accident benefits and counselling
- Standard excess of £250 with option to increase for a discount
- Choice of inflation protection – index linking, day one, combination

Core cover
- Frozen food included, limit £2,500 per freezer unit, up to a maximum of £12,500 per location
- High money limits
- Trace and access included, limit £10,000
- Leakage of drinks cover
- Cover for theft of keys and swipe cards, replacement locks included, £1000 limit
- Total sum insured up to £5 million per location, 10 locations available (15 for existing customers)
- Extensive entertainment acceptance available online
- Late licensing acceptable
- Accidental damage as standard
- Personal and customer effects cover included, limit £1,000
- Landscape garden damage caused by emergency services included, limit £10,000
- Loss of metered supplies included, limit £10,000
- Legal expenses included, limit £100,000
- Subsidence excess of £1,000
- Wide acceptance criteria

Optional covers
All optional extensions are available under the standard Pub and Restaurant wording, eliminating the need for additional quotes or policy wordings.
- Loss of Licence cover (material damage) available – £250,000
- Personal Accident and Business Travel
- Household contents cover – limits available up to £60,000
- Legal expenses contract disputes and debt recovery
- Buildings cover available
- Specified and unspecified all risks cover available up to £20,000 option of EU or Worldwide cover
- Cover for employee dishonesty limits available – £5,000
- Terrorism
Pub and Restaurant > Appetite

Cafés
Take aways
Public houses
Restaurants
Tea rooms
Wine bars
Nightclubs are not suitable

Next: Office and Surgery
Office and Surgery

Our Office and Surgery policy is perfectly designed for the UK’s 200 million square feet of office space, where currently 10 million people work. The policy offers protection for a wide range of risks including business interruption, injury to employees or to customers on the premises. Businesses with turnovers up to £5 million and 10 locations can be accommodated (up to 15 for existing customers).
**Core cover**
- Business contents – cover available up to £2.5million
- Accidental damage as standard
- Legal expenses included £100,000 limit
- Market leading money limits
- Disaster recovery from First Recovery
- Employers Liability up to £10million
- Business equipment breakdown including computer breakdown

**Flexible covers**
- Public or Products Liability available up to £5million
- Business equipment breakdown including computer breakdown cover available up to £25,000
- Business interruption option to choose from two types of cover:
  - Increased cost of working – cover available up to £250,000
  - Loss of income – cover available up to £7.5million per location
- Accidental failure of internet services available up to £2,500
- Lottery winner cover available up to £10,000
- Essential employee cover available up to £10,000
- Counselling
- Trace and access cover available up to £10,000
- Ability to include surgery covers, such as:
  - Medical bags – cover available up to £500 per bag up to a maximum of 20 bags
  - Refrigerated and non-refrigerated drugs cover – available up to £10,000 each including deterioration
- Flexible cover for business money

**Optional covers**
- Directors and Officers cover limits available up to £5million (for Private Limited Companies)
- Professional Indemnity cover limits available up to £500,000 (trade dependant)
- Goods In Transit cover available up to £2,500
- Personal Accident and Business Travel
- All optional extensions are available under the standard office wording, eliminating the need for additional quotes or policy wordings
- Employee dishonesty limits available up to £25,000
- Buildings cover available up to £25,000
- Stock cover available up to £2,500 per location
Office and Surgery › Appetite

Accountants
Estate Agents
Solicitors
Surveyors
GP surgeries
Vets
Residential Property Owners

Residential property owners with a portfolio of up to 10 residential properties to let (and up to 15 for existing customers), including houses and blocks of flats, will appreciate this flexible policy.
Residential Property Owners ➔ Cover

Core cover

• Buildings cover – sums insured up to £5 million per location available up to 10 locations (15 for existing customers)
• Day one up to 50% and index-linking options available
• Landlords’ contents available up to £50,000
• Theft of keys and swipe cards, replacement locks available up to £2,500
• Landscape garden damage caused by emergency services cover available up to £25,000
• Trace and access available up to £25,000
• Loss of rent for residential properties is at 25% of buildings sum insured with option to increase
• Managing agent failure available up to £25,000
• Loss of metered supplies available up to £10,000
• Loss of attraction available up to £100,000
• Capital additions (material damage) available up to £500,000
• Property owners liability available up to £5 million
• Legal expenses included, limit £100,000
• Eviction of squatters in residential properties
• Re-lettings costs
• Wide acceptance criteria

Optional covers

All optional extensions are available under the standard Residential Property Owners wording, eliminating the need for additional quotes or policy wordings.

• Option to include cover for theft of fabric from the buildings
• Equipment breakdown cover available
• Option to extend cover to include accidental damage
• Employers Liability
• Terrorism
• Legal expenses available for contract disputes, debt recovery and lease disputes
Residential Property Owners > Appetite

Bungalows and houses

Blocks of flats
Including:
• Purpose built flats
• Converted flats
• Maisonettes

Tenant types
Including:
• Professional or retired tenants
• Minimum six month tenancy agreement

Property risk features
Including:
• Fully occupied
• No history of flood or subsidence
• Standard construction

Next: Commercial Property Owners
Commercial Property Owners

Ultimate flexibility makes this cover suitable for individuals and businesses with a mixed portfolio of up to 10 commercial and residential properties (and up to 15 for existing customers) including shops, offices, warehouses, factories, houses and blocks of flats.
Core cover

- Buildings cover – sums insured up to £5 million per location available up to 10 locations (15 for existing customers)
- Day one up to 50% and index-linking options available
- Landlords’ contents available up to £50,000
- Theft of keys and swipe cards, replacement locks available up to £2,500
- Landscape garden damage caused by emergency services cover available up to £25,000
- Trace and access available up to £25,000
- Loss of rent for commercial properties flexible between 0% and 100% of buildings sum insured
- Loss of rent for residential properties is at 25% of buildings sum insured with option to increase
- Managing agent failure available up to £25,000
- Loss of metered supplies available up to £10,000
- Loss of attraction available up to £100,000
- Capital additions (material damage) available up to £500,000
- Property owners liability available up to £5 million
- Legal expenses included, limit £100,000
- Eviction of squatters in residential properties
- Re-lettings costs
- Wide acceptance criteria

Optional covers

All optional extensions are available under the standard Commercial Property Owners wording, eliminating the need for additional quotes or policy wordings.

- Option to include cover for theft of fabric from the buildings
- Equipment breakdown cover available

Option to extend cover to include:

- Accidental damage
- Employers Liability
- Terrorism
- Legal expenses available for contract disputes, debt recovery and lease disputes
Commercial Property Owners ➔ Appetite

Food and drink
Including:
• Fish and chip shops
• Public houses
• Cafés

Manufacturers
Including:
• Concrete
• Furniture
• Paper goods
• Electrical
• Woodwork

Warehouse
Including:
• Carpet
• Clothing
• Machinery

Office trades

Retail trades

General
Including:
• Doctors
• Dry cleaning
• Hairdressing
• Vets
• Opticians
• Community centres
Professional Indemnity

This policy is suitable for SMEs with a fee income of £500,000 or less and working on contracts with a total value not more than £5million.
Professional Indemnity › Cover

Core cover

- Claims made policy wording
- Product wordings satisfy the relevant professional body requirements
- Asbestos cover provided as standard
- Pollution/contamination cover provided as standard
- Civil liability wording to meet regulatory bodies
- Defence costs in addition to limit of indemnity
- Defending criminal proceedings included, limit £1 million (excess free if found innocent)
- Loss of documents included, limit £1 million
- Court attendance compensations included, limit £25,000
- Pursuing copyright infringement included, limit £25,000
Accountants
High-street practices undertaking general accountancy work such as:
- Audit
- Company tax
- Book-keeping
For non-public businesses local to the practice

Architects
Typical contracts will be:
- house extensions
- loft conversions or small new builds providing a full range of architectural services

Engineers
- Electrical/Mechanical Engineering
- Heating and Ventilation Engineers
- Acoustic Engineers, (Excluding manual installation)

Quantity surveying
- Interior design/refurbishment

Advertising/Marketing
General marketing such as:
- PR
- Graphic design
- Market research
- Website design
- Small amounts of direct marketing

General professions
From management consultants and training professions to garden design and private investigation

Surveyors
Regionally based practices dealing with a local customer base of private and small commercial customers

Technology
Companies with a customer base made up of small to medium local businesses that do not have their own IT departments or limited IT expertise

Next: Directors and Officers
The Directors and Officers (D&O) policy forms the core of our management liability package and is ideal for senior personnel management or staff of profitable, private limited UK companies.

In addition, cover can be included for the corporate entity, employment practice liability and protection for trustees of pension schemes. Employee dishonesty cover is also available.
Core cover
- Management liability package
  - Directors and Officers is the core product
- Directors and Officers included, up to a limit of £5million
- Pollution cover
- 45 day claim notification period
- Wide acceptance criteria
- Insured vs Insured included
  (one director suing another director of the same company)
- Prior and pending investigations included (providing the insured was not aware at inception)

Optional covers
- Corporate liability, up to a limit of £5million
- Pension trust liability, up to a limit of £5million
- Employee dishonesty, up to a limit of £2million
- Employment practices liability, up to a limit of £500,000
Established companies
Financially stable companies
Private Limited Companies
UK based companies
Well managed companies
Combined

Our policy conveniently combines your business’ main insurance needs (material damage, business interruption, employers’ and products liability) in one policy. Plus we offer extra cover for book debts, money and goods in transit.
Combined Cover

**Material Damage**
Cover for the material property of a business. Two basic levels of cover are available: defined perils or All Risks.

**Book Debts**
Cover for outstanding balances that cannot be collected as the records have been damaged or destroyed by an insured loss under the Material Damage cover (optional extension to business interruption).

**Business Interruption**
Compensates for lost earnings and pays increased cost of working to help the business return to a normal trading position as quickly as possible following an insured loss.

**Public Liability**
£5million limit of indemnity for Public and Products Liability (PL) in case a member of the public makes an allegation against the business.
Combined > Appetite

Warehousing and distribution
Stone or glassware
Metalworkers
Electronics
Plastics
Iron and Steel Stockists
Printers
High-tech Joiners
UPVC Double Glazing Assemblers
Modern Construction Leisure Establishments
Food Risks with approved panels
Alongside the core insurance cover we offer to your customers, Zurich provides access to tools and services that complement the cover so customers can protect their business more comprehensively.

These services give your customers extra peace of mind and appear automatically as prompts on ZTrade during the quoting process.
First Recovery will support your customers in the event of a fire, flood or any insured event, helping your customers get their business back on track.

Within 24 hours of an incident, First Recovery will:

- Appoint a Disaster Recovery Manager, who will co-ordinate and oversee the service your customer receives – they will contact your customer.
- Identify suitable alternative office premises within a 5-mile radius, enabling your customer to relocate.
- Mobilise IT support to get phone lines working and install up to 6 computers, minimising the disruption to their business.

As this support is vital to help keep your customers' business operational, Emergency Disaster Recovery is automatically included as standard in the following products:

- Shop
- Office
- Pub and Restaurant
- Hair and Beauty
- Trades and Professions

Your customers can access this by contacting the normal Zurich claims line 0800 302 9055. Our claims team will then start the process with First Recovery.
Virtual Consulting

Virtual Consulting is a free to use, web-based risk management application that’s perfect for businesses looking to identify the risks they might face and understand how to manage them.

Provided by Zurich Risk Engineering, Virtual Consulting utilises 5 years of Zurich claims data to produce the most common causes of loss for Property, Employers Liability, Public Liability and Motor. From this data we know the top causes of loss for SME customers are:

- Slips, trips and falls
- Theft/malicious damage from premises
- Water damage
- Fire caused by arson
- Weather and flood damage

Your customers will receive access to their own, bespoke, risk management report, simply by using their policy number and the start date of their policy to log in.

Visit: www.zurich.co.uk/virtualconsulting
To log in enter
Policy Number: brokervc
Effective Date: 01/01/2016

As a broker you also have access to this valuable risk management tool providing you with a great source of technical insight to guide your customers or prepare for customer meetings and calls.
Risk Management advice line

Our free Risk Management advice line, provided by a combination of Zurich’s qualified risk management experts and our specialist partner Santia Consulting Ltd, is essential for customers looking for more information on risk issues.

Risk issues relating to:
- Property
- Security
- Business Continuity
- Environmental (Santia Consulting Ltd)
- Food hygiene (Santia Consulting Ltd)
- Health and safety management (Santia Consulting Ltd)

The Risk Management advice line is available for your customers Monday to Friday – 9.00am to 5.00pm (excluding public holidays)

Call: 0800 3029052
DAS Helplines and DAS Businesslaw

Help your customers avoid potentially costly legal disputes by recommending DAS Helplines and DAS Businesslaw. These helplines give clear advice across a broad range of legal issues, such as tax, business assistance, health and medical, as well as counselling.

Your customers can access DAS Businesslaw, a free, online resource specifically for SMEs, holding forms and articles, as well as a guide into the latest employment legislation. SMEs can buy legal documents here too.

**DAS employment manual**
Customers can visit www.das.co.uk and click on the Employment Manual icon.

**DAS legal expenses**
Offers your customers cover for up to £100k for legal fees in different cases, including employment, statutory licence appeals, personal injury and property and tax cases.

**Contact numbers:**
- Tax advice service – 0344 893 9022
- Counselling service – 0344 893 9025
- Health and medical information service – 0344 893 9022
- Business Assistance – 0344 893 9022
- Legal advice – 0344 893 9022

Customers can visit www.dasbusinesslaw.co.uk for online legal advice and documents.

Your customers can register using the following code, which will provide access to a range of free documents: DAS472301
Cyber Protect

This helpline is for when customers fear they are victims of data loss or equipment failure – accidental or malicious, theft of intellectual property, confidential data or cyber crime such as theft or fraud, hacking, internet or email abuse, inappropriate use or time-wasting.

All advice will be offered by members of The Digital Forensic Alliance. Each member is a fully trained digital forensic investigator who works to the highest standards as set out in the Association of Chief Police Officers (ACPO) Good Practice Guide for Computer Based Evidence.

If further support is needed then Cyber Protect can provide a quote for a fee based resolution service.

The Cyber Protect helpline is available to your customers
Monday to Friday 8.30am – 6.00pm (excluding public holidays)
Call: 0800 999 5299
Online reputation management

The importance of online reputation has never been greater. SMEs now rate reputational risk as one of the main risks they face, along with cyber crime. And with 89% of people saying that reviews influence their purchase decision, it has never been more important for SMEs to protect their online reputation.

That’s why we’ve teamed up with Reputation.com, to provide your ZTrade customers with this free service to protect their online reputation.
Free online reputation reports

Businesses need to understand how they look online, and how this is influencing a customers’ decision to use them. By understanding and monitoring how they look, they can improve their online reputation, and successfully engage with customers online.

Our exclusive partnership with Reputation.com can help your customers to:

- Benchmark businesses online reputation scores against industry peers and local competitors.
- See what customers are saying and where they are reviewing businesses online.
- Receive regular monitoring emails that provide an overview of recent online review activity.
- Access online support materials to help manage online reputation more effectively.

ZTrade customers can receive all this for free and can easily opt out at any time, making it perfect for them to start managing their online reputation. This service excludes ZTrade motor risks.
Help protect your customers online reputation in **3 EASY STEPS**

**STEP 1**
Tell your ZTrade customers about the free service from Reputation.com

**STEP 2**
Just fill out 3 additional fields on ZTrade

**STEP 3**
Your ZTrade customer receives the Reputation.com welcome email, you don’t need to do anything else

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**The details**

After binding a quote, you will see a Reputation.com box requesting some additional customer information required to build their bespoke package.

This is located on the ‘Purchase Questions’ area of ZTrade.

By providing the additional information, you will be signing your customer up to receive the following free service:

- A welcome email explaining the service and how it can help your customer
- A Reputation Report including score and competitor benchmarking (refreshed and sent monthly)
- Regular Review alerts when reviews are posted online about their business.

There will be a Learn More pop up which gives more details about the service.
Exclusive access  With exclusive access to Reputation.com your customers can:

<table>
<thead>
<tr>
<th>Feature</th>
<th>Free</th>
<th>Social Builder</th>
<th>Reputation Builder</th>
<th>Social &amp; Reputation Bundle</th>
</tr>
</thead>
<tbody>
<tr>
<td>List price paid monthly</td>
<td>£0</td>
<td>£49.99</td>
<td>£49.99</td>
<td>£79.99</td>
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<tr>
<td>Monitor all your social activity on Facebook and Twitter. Our scheduling function allows you to view and proactively manage future social posts.</td>
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<tr>
<td>Monitor all your reviews on Facebook.</td>
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<td>We drive traffic to your Facebook page and help you get more ‘Likes’.</td>
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<td>We publish unique, business-specific and locally relevant content on Facebook.</td>
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<tr>
<td>We publish unique content on specific holidays/special occasions on Facebook.</td>
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<td>2x/week</td>
<td>3x/week</td>
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<td>You can post, like, follow, share and tweet from within our platform/mobile app (iOS &amp; Android). You can also reply to comments and posts and delete spam within our platform/mobile app (iOS &amp; Android).</td>
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<td>You have access to a dedicated Social Media Advisor for clarification questions. The advisor is also a Facebook expert making it very easy for you to advertise on Facebook.</td>
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<td>Monitor all your reviews on leading review sites, both general (i.e. Google+, Yelp, Yell, Facebook) and supported industry-specific (e.g. nhs.uk). This includes alerts via email of any new reviews.</td>
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<td>You can schedule email reports that are customisable by user/locations/sentiment/frequency.</td>
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<td>You can request new reviews from your customers with one click from our web based platform.</td>
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<td>You can monitor, respond to reviews and share reviews from within our mobile app (iOS &amp; Android).</td>
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<td>We can add simple technology to your website enabling you to share your online reviews with your customers.</td>
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<td>We can create an independent testimonial page that displays your customer reviews.</td>
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<td>We provide you with your Reputation Score that helps you compare your online reputation with that of the industry (average &amp; best-in-class) and local competitors.</td>
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<tr>
<td>You have access to a dedicated Reputation.com advisor, who is on hand to assist you in improving your online reputation.</td>
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<td>We audit your business contact information for accuracy across leading business listings sites, including Google+ and Facebook.</td>
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<td>We submit monthly updates to business listings sites.</td>
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Your customers can upgrade their package to proactively manage and improve their online reputation.

The upgraded service can help your customers to:

- Attract new business online by engaging with their customers.
- Gather and increase customer reviews.
- Create competitive advantage whilst protecting their business revenue.

To register your new ZTrade customers

Sign in to ZTrade

And fill in just 3 additional fields post bind.
Claims

Claims service
At the time of a claim, SME customers want their business back up and running quickly and efficiently to minimise any threat to their livelihood. Our SME claims teams are set up to minimise disruption to day-to-day business and provide expert help. Your customers will receive:

• A single claim reporting number 0800 302 9055
• UK based claims teams
• A specialist SME property claims team
• Speedy telephone answering rates
• Where possible we seek to resolve small property claims in the first phone call
• Approved repairers who can start repairs straight away

Defending claims can also be a big deal for a small business. That’s why we have specialist teams to help defend them, providing:

• A nationwide team of field Claims Inspectors
• A Complex Injury team to deal with the worst injury claims
• A dedicated Credit Hire team with award nominated systems
• A market leading Fraud Detection and Prevention team
• Hand-picked expert legal partners
• A Major Loss team to proactively manage large property claims
• Our Strategic Claims team lobby government and the insurance industry to ensure that both the views of customers and our own are heard
• A Specialist SME Casualty Claims team to provide expert knowledge when needed

Major losses
Zurich SME customers facing major losses will benefit from our specialist and experienced claims team. For large property claims, for instance, our experts are on site early to assess damage and find ways to keep business going. Defending claims is a rising concern for SME customers. Zurich’s size and expertise means that we can robustly defend our customers, successfully winning cases of breach of contract, privacy, fitness for purpose and intellectual property, among others.

Find out more at www.zurich.co.uk/broker/claims
Our approach to the Insurance Act

ZTrade – Fair Presentation of Risk (FPOR) Commitment

In light of the Insurance Act 2015 coming into force on 12 August 2016, we have undertaken a detailed review of our ZTrade question sets and processes to understand the main areas of risk and the key features that determine whether we write a risk and, if so, on what terms.

We are confident that our question sets and processes are comprehensive and capture the material facts and circumstances that we wish to know. We are also confident in the integrity and expertise of the brokers who complete the question sets on behalf of the insured.

We are therefore proud to announce our ZTrade FPOR Commitment for ZTrade business: We will accept the presentation as a fair presentation of the risk where the broker, having consulted with the insured as required by the Insurance Act 2015, has provided correct and complete answers to our ZTrade questions. Our ZTrade FPOR Commitment will apply across the entire ZTrade product range.

What does our ZTrade FPOR Commitment mean for brokers?

By giving our ZTrade FPOR Commitment, we are waiving our remedies for non-disclosure beyond the questions we ask on our question sets. We simply require correct and complete answers to our questions, making it easier for the insured to meet their disclosure obligations. Of course, in order to provide correct and complete answers to our questions, we require that brokers have regard to the insured’s disclosure obligations under the Insurance Act. This includes consulting with the insured’s senior management and advising the insured to carry out a reasonable search for relevant information.
ZTrade

ZTrade is our online trading platform you can use to get an indicative quote, full quote, bind and renew your SME customers policies.

In order to get the full benefits of the platform, we recommend that you use Internet Explorer.

If your default browser isn't Internet Explorer, click here to set ZTrade up on your desktop – it only takes a few minutes.

We have also created a number of ‘how to’ videos

- How Broker Administrators can manage users
- How Broker Administrators can edit commission
- What is on your quotation summary page
- Viewing your transaction history
- How to create a ZIP quote

And if you have any questions, you might be able to find the answers on our FAQs page. Alternatively you can speak to your normal Zurich contact.
Upsell

Suitable upsell options appear automatically in ZTrade on your quote summary page with prices where applicable – presented straight away as you discuss the quote with your customers.
Personal Accident and Business Travel
As SMEs grow, travelling for business becomes more frequent as does the risk of an accident occurring. SMEs need to protect their employees when they are travelling to ensure peace of mind and reassurance should something happen to them and make sure the company’s success doesn’t suffer as a consequence. This is available on the following products: Shop, Pub and Restaurant and Hair and Beauty.

Terrorism cover
This covers losses resulting from damage caused by acts of terrorism to commercial property in Great Britain. Main exclusions are war and related risks and damage to computer systems caused by virus, hacking and similar actions. This is available on any product with property cover.

Directors and Officers
Our policy is suitable for any UK domiciled Private Limited Companies with turnover of up to £5million except for financial institutions and companies who have any subsidiaries based overseas. Our cover protects Directors, Officers and others for the personal liability that can arise in the management of their company.

The policy cover includes:
- Directors and Officers liability Limits of indemnity of up to £5million
- Extends to reimburse the company in situations where they are allowed to pay Directors’ and Officers’ defence costs, awards or settlements
- Full cover in respect of insured versus insured actions, other than in the USA where limitations apply
- Cover for legal representation at any proceedings subject to our written consent
- Optional cover for Corporate Entity
- Optional cover for Employment Practice Liability
- Optional cover for Pensions Trustees Liability
- Optional cover for Employee Dishonesty

Professional Indemnity
Our policy is suitable for any UK domiciled company with gross fees or turnover of up to £500,000, except for financial institutions, insurance brokers, design and construction and companies who have any of their fees or turnover generated overseas.

All policy wordings are written as civil liability cover including:
- Limits of indemnity of up to £5million
- Libel and slander
- Loss of documents
- Breach of confidentiality
- Infringement of intellectual property rights
- Replacing or restoring lost documents
- Compensation for court attendance
- Innocent non-disclosure

The upsell options will only appear on applicable products within ZTrade. For more information please contact your usual Zurich contact.
Portfolio transfer

Zurich Portfolio Transfer for UK SME business

Our portfolio transfer proposition ‘Altitude’ can help you raise your business to new heights by generating new revenue opportunities for your brokerage. All delivered through ZTrade, your portfolio transfer is easy to move and manage efficiently.

Once your deal is approved, by selecting that a case is Altitude on ZTrade, the system alters the underwriting rules to the agreed terms of the deal.

Why brokers are moving their portfolios to Zurich

1. Zurich is AA-rated. Our reputation is built on trust and sustainability for you and your customers.

2. For portfolio transfers you get a single point of contact. We build our business and yours on a foundation of mutual understanding. We review each portfolio holistically so we can accommodate the business needs of both you and your customers.

3. Zurich has successfully transferred over 100 portfolio transfers ranging from £100,000 to £5 million, however we would like to discuss any transfer amount outside of this range. Just get in touch if you’d like to talk about all, or some, of the following:
   - Specific insurer account or transfer of an existing scheme or facility
   - Consolidate several insurer accounts or categorise your portfolio by premium spend or class of business
   - One, two or three year proposals can be offered for portfolio transfers generating savings in both cost and time through reduced re-broking
   - Flexible commission available to reflect the size and quality of book
   - Zurich can consider cover enhancements and pricing flexibility to ensure good customer outcomes.