

Hard-working businesses deserve hard-working protection



Your customers have worked hard to build their business. At Zurich, we work hard to help protect it. We've also been working hard to make life easier for you with our new enhanced SME products and Zurich Online – our brand new intuitive trading platform.

Now, you can work faster and smarter to give your customers our expert protection.

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.



Easier to trade

- Zurich Online, our new intuitive broker trading platform for SME and Speciality business is built by Acturis. This faster trading platform makes it easy to quote and renew, with fewer questions, and wider acceptance.
- We aim to provide brokers with one of the best possible digital trading experiences, offering a choice of industry standard trading platforms and accessibility of all our SME products available on Acturis.



Easier to recommend

- We do the right thing – We paid out 99% of insurance claims made by our UK customers in 2018.
- Extensive breadth of cover across product suite.
- Average free to protect your customers from uncertainty, backed by our Business Interruption Calculator.



Easier to service

- We have the hunger and desire to help you win and retain business.
- We have centres of excellence where dedicated underwriters have authority to make decisions, enabling you to respond to your customers more quickly.
- We protect SME business's and help mitigate risks with online risk management tools and useful helplines.

Executive Risk Solutions and Charity Executive Risk Solutions

Senior professionals have worked hard to build their career and reputation.

Our Executive Risk Solutions (ERS) works hard to protect directors and officers, and the business, covering the costs of defending allegations made against them and reimbursing the subsequent settlements, fines and penalties (where acceptable under law).

Our cover is designed for established, stable companies such as UK-based private limited companies, LLP's, partnerships and residents associations. We also have a product for not-for-profit organisations, clubs, associations and charities.



Core cover

- **Directors and officers:** Civil fines and penalties where insurable at law; Bilateral extended reporting period including options for 12, 36 and 72 months at pre-agreed additional premiums; Shareholder derivative claims to full policy limit; Environmental mismanagement claims to full policy limit; Excess limit of indemnity for individual directors; Legal representation at any proceeding (subject to our written consent); Deprivation of assets; Reputation recovery costs; Insolvency hearing costs; Automatic acquisition cover; Mitigation costs to full policy limit; Kidnap response costs; Workplace pension scheme cover to full policy limit.
- **Corporate liability:** Data protection breaches; Intellectual property defence; Pollution defence costs; Workplace pension schemes; Regulatory crisis response; Contractual liability defence costs; Mitigation costs to full policy limit; Reputation recovery costs.

Optional covers

- **Employment practice liability** – T.U.P.E. claims; Reputation recovery costs. Nil excess for the first claim under this section, with no additional conditions for this to apply.
- **Pension trustees liability** – Financial Ombudsman Service/ The Pensions Regulator awards.
- **Crime** – Business interruption; Contractual penalties; Interest payable; Computer fraud; Social engineering; Reconstitution of data costs.

Appetite

- UK-based business with a turnover of up to £200million.
- Private limited companies, limited liability partnerships including profit and a specific product for not for profit organisations and charities "CERS".

Contact us

Call us on: **0800 026 1814**

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

Here's where our cover really excels:

- ✓ Each of the five sections in the policy; Directors' and Officers' Liability, Corporate Liability, Entity Employment Practice Liability, Pension Trustees 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
- ✓ Our **Social engineering** clause will pay up to £250,000 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 a limit of £250,000.
- ✓ Our **T.U.P.E.** clause protects the insured company in respect of any employment claim for any actual or alleged violation of the rights of employees up to a limit of £250,000.
- ✓ Our **First EPL excess waiver** clause affords the insured company/organisation the comfort of not having to pay the excess stated in the schedule on the first claim or employment claim paid under the EPL section.