

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.

Property Owners

Whether it's commercial or residential property, property owners work hard to build and manage their portfolio.

From a single buy-to-let location to a portfolio of properties across the UK, we can provide hard-working cover in one tailored policy. This provides protection against damage and legal action with optional additional covers, such as loss of rent, legal expenses and employers' liability.

Our policies are for property owners with up to 10 commercial and/or residential properties in their portfolio, all located in the UK and a maximum combined property and loss of rent sum insured of £5million per premises.



Core cover

- Total sums insured per premises up to £5million per location available up to 10 locations (total sums includes buildings, contents and rent received).
- We can index-link sums insured each year to ensure these remain adequate and in line with any market changes so you know your client is covered.
- If index linking doesn't work for your client we can offer day-one protection up to 50% of your sum insured to protect from sudden anticipated inflation of property value for added peace of mind.
- We offer a standard property owner's, products and public liability of £5million.
- Loss of rent for residential properties is at 25% of buildings sum insured.
- Managing agent failure available up to £1million.
- Loss of metered supplies available up to £10,000.
- Theft of keys and swipe cards, replacement locks available up to £2,500.
- Capital additions (material damage) available up to £1million.
- Eviction of squatters in residential and commercial properties up to £50,000.
- Loss of market value up to £100,000.
- Reasonable costs and expenses in connection with re-letting.

Optional covers

- Money cover.
- Terrorism cover is available.
- Employers' liability.
- 3 levels of legal expenses cover.

Appetite

- **Residential Property Owners:** Bungalows and houses, blocks of flats, purpose-built flats, converted flats, maisonettes, tenant types (professional or retired tenants – minimum six-month tenancy agreement), property risk features (fully occupied – no history of flood or subsidence, standard construction).
- **Commercial Property Owners:** A mix of commercial or/and residential properties (including mixed use) in property portfolios, manufacturing trades, office and retail trades, warehousing and stores.

Here's where our cover really excels:

- ✓ Our property covers are **average free**.
- ✓ Our public and products liability cover includes a **Data Protection Act** (incl. General Data Protection Regulation) extension with a £1million limit.
- ✓ You have the option to include cover for **landlords' contents**.
- ✓ There's optional cover for **employers' liability** for maintenance staff and caretakers.
- ✓ We can provide cover for **legal expenses** if required where we will negotiate your legal rights in a dispute with a tenant arising from a breach of the tenancy agreement, to repossess the premises, or to recover any money due to you.

Contact us

Call us on: **0800 026 1814**

Find out more at:

zurich.co.uk/business/sme