



Why Zurich for Mid-Market



Zurich Mid-Market

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

Our strategy is focused on delivering great service to our brokers and end customers, through responsive trading and strong, customer centric propositions. Traded through our regional network, our products provide a wide breadth of cover as standard, supported by our fully empowered, dedicated expert underwriters.

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.

Our ongoing investment in Mid-Market capabilities and regions is evidence of our continued commitment to delivering for brokers and customers in this segment.

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 below** lists the current financial strength ratings for Zurich Insurance Company Ltd.

Zurich Insurance Company Ltd	
S&P:	AA/stable
Moody's:	Aa3/positive
A.M.Best:	A+/stable
Financial strength ratings as of June 2023	

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.



Mid-Market Enquiries

Submit presentations to us via broker@uk.zurich.com and one of our local underwriters will be in contact within 24 hours to discuss the opportunity, your clients' needs and our appetite, so that we can quickly start to build a tailored response for you.

[email – broker@uk.zurich.com](mailto:broker@uk.zurich.com) →

[Find details of your local Zurich office here](#)

[Local Zurich offices](#)



Regional Account Team

You'll work with a dedicated account contact who will collaborate closely with you to provide the consistent service you need to support your clients' and your account with Zurich.

Local Empowered Underwriters

Our skilled regional underwriters in property, casualty, motor and specialist lines have deep knowledge of the local area and the specific trade sectors of Mid-Market. Continuous professional development supports the widest empowerments being held at regional level, and our flexible approach enables our teams to adapt cover and apply additional tools to actively trade in order to deliver against your clients' expectations.

Specialist Expertise

In addition to our local teams we also have our specialist teams on hand to support you and your clients:

Dedicated Zurich International Programmes Team

For Mid-Market customers with overseas exposures our dedicated team in Birmingham can help leverage the strength of Zurich's extensive global network through our International Programmes policy.

The Zurich Engineering Technical Centre

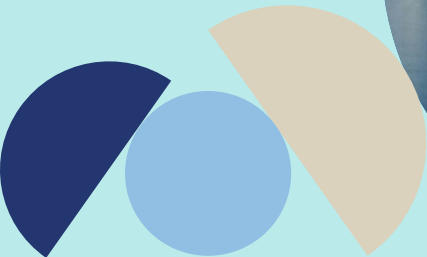
Our laboratory testing facility and our in house Engineering expertise means we can support your clients by offering inspections services and testing in our laboratory staffed with welding engineers, metallurgists, chemists and technicians.

Risk Management

We know each business faces its own risks and challenges. That's why Zurich Resilience Solutions (ZRS) was launched.

ZRS 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.



Risk Management Tools

Introducing Zurich Risk Clarity

Risk Clarity brings together all forms of risk data – insurable and non-insurable – from across an organisation into one place. It offers greater insight into the risks faced, on a tripartite basis between the organisation, the broker and Zurich Insurance Company Ltd.

Zurich Risk Clarity



Zurich Insite

A digital tool to empower organisations to utilise their data to achieve safer, smarter and sustainable buildings.

Find out more here.

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. **Find out more here.**

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.

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.

Property

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

Cyber Specialists

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

Liability

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

Preferred Suppliers

ZRS work with a network of suppliers who provide practical advice, support and training on a host of issues from workplace stress, electrical safety to environmental protection. Being insured with Zurich allows customers access to some of these services at discounted rates.

Zurich Smart Permit

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.

Find out more here.

Claims

Please click to find out some of the ways we achieve these principles:

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.



Our Risk Appetite

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



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
- Take precautions against the hazards that arise from use of machinery, chemicals and the movement of vehicles around the premises
- Have an active appreciation of the legal and regulatory environment in which they operate
- Demonstrate a low claims frequency

Click to see our trade appetite



By way of trade sector guidance, these are the trades which make up our appetite:



Manufacturing

- Ceramics, tiles, pottery and sanitaryware
- Glass and double glazing
- Plastics
- Clothing and textiles
- Wooden furniture and products
- Machinery and equipment
- Food manufacture/processing where there is no combustible construction or direct heat
- Brick, stone, concrete and plaster



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 vehicle parts
- Fabricated metal products
- Casting, drawing, rolling, cold forming and folding
- Galvanisers



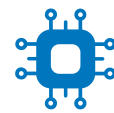
Printing

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



Retail and Wholesale

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



Electrical and Optical

- Electronic components
- Electronic control equipment and cabling
- Measuring and testing equipment
- Telecommunications equipment
- Generators and transformers
- 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



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



What we cover

Our products provide extensive cover as standard. Our core sections of cover include tailored extensions, creating comprehensive protection for a variety of trades.

The extension examples detailed are to give you a view of what we can do, they are not limited to the trade sectors referenced. Our underwriters will discuss your client's cover requirements with you to determine how we can meet their individual needs.

Our underwriters also have additional tools to actively trade with you to win and retain business, including:

- Rate stability agreements
- Low claims rebates
- Risk Management Funds
- Exclusive terms

Our core sections of cover and examples of the standard extensions included are:

Material Damage

- Stock Debris Removal
- Metred Utilities
- Theft Damage to Buildings
- Inadvertent Omission to Insure
- Trace and Access

Business Interruption

- Professional Accountants' Charges

Money

Goods in transit

Employers Liability

- Indemnity to Directors and Employees
- Indemnity to Principal
- Court Attendance Costs

Specified Items – All Risks

- Territorial limits can be selected

Public and Products Liability

- Indemnity to other parties
- Consumer Protection and Food Safety Act
Legal defence costs
- Pollution Clean-up-costs
- Libel and Slander
- Product Recall

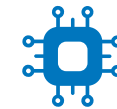
We understand that not every business faces the same risks, that's why our experienced regional underwriters will work with you to build upon the strong standard wordings with additional extensions, ensuring your client has the protection that they need.

Examples of the covers that are available for your clients:



Manufacturing

- Seasonal Stock Cover
- Brands and Labels
- Fines and Penalties
- Contract Price Clause



Electrical and Optical

- Offsite prototype
- Essential Personnel
- Research and Development
- Brand Protection



Sports, leisure and entertainment

- Guests, Members and customers effects
- Legionella extension
- Increased limit for theft of keys
- Deterioration of stock
- Loss of Attraction



Engineering

- Metal Works Extension
- Patterns
- Property Stored



Retail and Wholesale

- Sprinkler Upgrade costs
- Exhibition Cover
- Unspecified Customers and Suppliers Cover
- Prevention of Access



Printing

- Financial Loss (Tort only)
- Public Utilities

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Other ways we can protect your clients

We have capacity to write 100% of the risk. Our focused approach and wealth of expertise combine to provide a diverse and comprehensive range of products and services including:

Please click the covers below to find out more:



Working for a brighter future

At Zurich, we are committed to creating sustainable value, something we demonstrate via numerous initiatives and dedication of both time and money.

Here are some of the ways we are creating a brighter, more sustainable future:

Plant a tree

Since 2019 we've planted over half a million trees in areas of deforestation.

Carbon neutrality

What does Carbon neutrality mean? Well Carbon neutrality means the carbon dioxide emissions being released into the atmosphere are balanced with the removal of emissions from the atmosphere. It is common for companies to invest in projects across the world which remove carbon from the atmosphere to balance the carbon they are emitting from operating that company. This is also known as carbon removal offsetting.

Until 2030, Zurich Group will maintain overall carbon neutrality in its operations, steadily increasing the proportion of its carbon removal offsets that qualify for net-zero certification.

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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The insurance is provided by Zurich Insurance Company Ltd.

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Risk Management provided by Zurich Resilience Solutions.

Zurich Management Services Limited. Registered in England and Wales no. 2741053, Registered Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

