



# Why Zurich for Small to Medium Enterprises



# Zurich Small to Medium enterprises (SME)

You take pride in what you do. We take pride in helping you do it. That's why we provide products designed with your clients in mind and a trading experience designed for you.

“

Our strategy is focused on delivering great service to our brokers and customers, through responsive trading and strong, customer centric propositions. Our ongoing investment in SME and our digital capabilities is evidence of our commitment and desire to continue delivering for our partners. ”



**Will Edwards, Head of SME**

## The Zurich SME proposition has been developed to cater for businesses with a turnover of up to £5m.

Our bespoke Small to Medium Enterprise range provides insurance solutions for small businesses, across multiple trade sectors with all products readily available to trade on two eTrade platforms – Zurich Online and Acturis.

Zurich was named number 1 Software House Insurer in the 2023 Insurance Times eTrading Survey as voted by brokers, achieving a 5-star rating. Previously, Zurich has won the award for Excellence in eTrading award at the 2022 Insurance Times Awards.



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

Financial strength ratings represent an insurer's ability to pay obligations to customers and are therefore an important indicator of how we are here to protect our customers.

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 August 2023

# Our eTrade platforms

We understand the importance of providing a responsive service with the flexibility to contact us when you want, in the way you want.



## Ease of trading

We are committed to ensuring our eTrade platforms are as easy to use as possible.

That's why we are continually reviewing our service support, processes, and platform using insights from broker feedback and tNPS.

This gives you the flexibility to trade with us whilst offering a broad acceptance.

**You can access our SME products on Zurich Online, or through Acturis.**

Zurich's own eTrade platform, Zurich Online, is available to all brokers. Our SME products are also available to eTrade through the software house Acturis.

As of 2023, Zurich has been named the number 1 Software House Insurer by brokers, with a 5-star rating.

## Access to expert underwriters

Our dedicated SME underwriters are empowered to make underwriting decisions and are trained across our full range of products.

They are available to answer your queries, whichever way you want - whether that's via phone, live chat, email or through the platform.

However you choose to contact us, it is always one of our expert underwriters responding. Not a bot.

## Quick to respond

We understand the importance of making quick decisions and being responsive. That's why we aim to deal with the majority of our platform referrals in under 30 minutes.

When you contact us through our live chat, one of our experienced underwriters will aim to respond to you within two minutes.

In 2022, we helped with over 435,000 eTrade broker queries so you could help your clients with their insurance needs.

# Our Risk Appetite

Our empowered and experienced underwriters deploy a very broad underwriting appetite across a range of products.



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

- Have **well-managed risk** with regular reviews and clear business continuity plans in place
- 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
- Demonstrate a **low claims frequency**

Where premises cover is required:

- Operate from purpose-built or appropriately converted premises that are well maintained
- Located in an area free from substantial flood hazards

# Our Products and Cover

Please click the covers below to find out more:

## Core



## Specialty



## Commercial combined

### Core cover offers:

- Material damage\* on an 'All Risks' basis (option to include Terrorism)
- All of our property covers are average free
- Option to cover stock/contents at third party premises, or to include floating stock/contents cover

### Tailor your clients' cover further to include:

- Business interruption including brand protection (£50k)
- Employers', public and products liability cover enhanced to include product recall cover\*\* (£50k)
- Engineering breakdown, computer breakdown and deterioration of stock
- Personal accident, goods in transit and legal expenses

\* Material damage is mandatory cover on Acturis Open Market

\*\* Not available on Construction type risks

### Preferred appetite:

- Manufacturing
- Wholesale
- Technology
- Engineering
- Electrical & optical

# Our Products and Cover

Please click the covers below to find out more:

## Core



## Specialty



## Contractors' combined (Zurich Online only)



### Core cover offers:

- Material damage or contract works cover on an 'All Risks' basis (option to include terrorism)
- Contract works includes cover for speculative development and show properties (including £50k for contents in show properties)
- All of our property covers are average free

### Tailor your clients' cover further to include:

- Business interruption including brand protection (£50k)
- Owned plant, hired-in plant and employees' personal tools and effects
- Employers', public and products liability
- Engineering breakdown, computer breakdown and deterioration of stock
- Personal accident, goods in transit and legal expenses

### Preferred appetite:

- Working below 15m height limit & 5m depth limit
- General builders
- Plumbers
- Electrical contractors

# Our Products and Cover

Please click the covers below to find out more:

## Core



## Specialty



## Trades and professions



### Core cover offers:

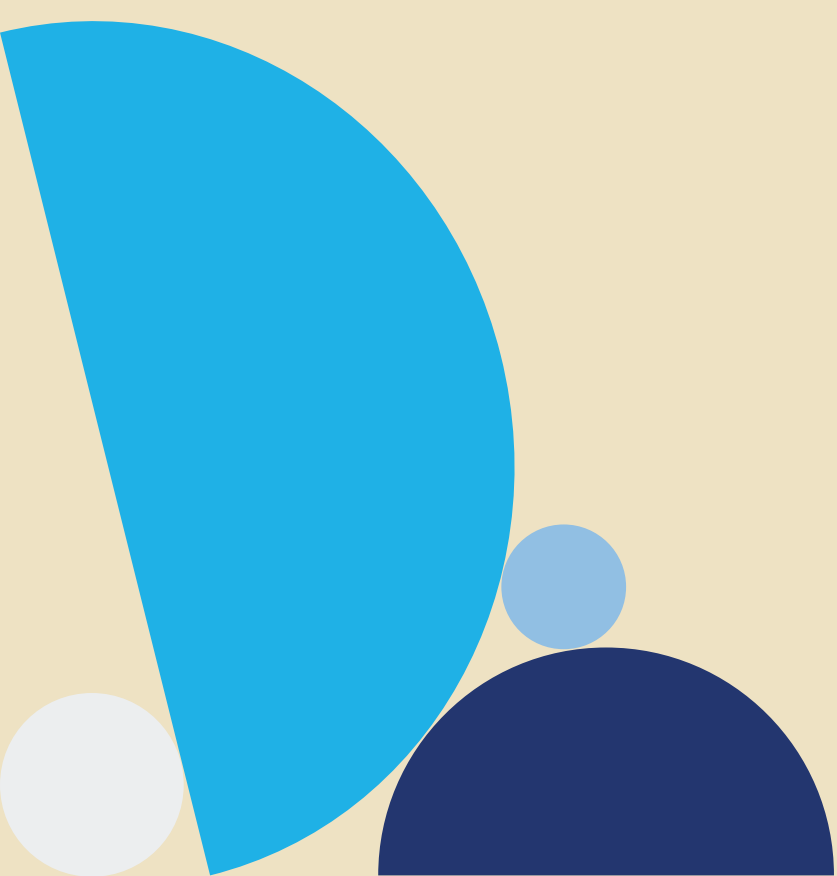
- Public and products liability with standard £2m or £5m limit of indemnity, including Data Protection Act extension (£1m limit) and environmental clean-up cost extension (£1m limit)

### Tailor your clients' cover further to include:

- Employers' liability, personal accident and business travel
- Contractors' 'All Risks' including contract works, owned plant, hired in plant and portable tools and equipment
- Legal expenses (up to £250k), including contract disputes and debt recovery

### Preferred appetite:

- Builders
- Mobile hair & beauty trades
- Electrical contractors
- Painters & decorators
- Accountants & book-keepers





# Our Products and Cover

Please click the covers below to find out more:

## Core



## Specialty



## Small fleet

Designed for businesses with a fleet of 2 to 20 vehicles.

### Core cover offers:

- Any driver cover, with no young/inexperienced driver excesses
- Full customer fleet solution: cars, commercial vehicles, trailers, agricultural vehicles, special types and temporary additional vehicles
- Up to £50m cover for damages to third party property caused by cars or motorcycles
- Electric vehicle fleet covers, including replacement electric vehicles should a battery electric vehicle require repair
- 'As and when' vehicle schedule changes with pro-rata premiums for Mid-Term adjustments and automatic update of Motor Insurance Database

### Preferred appetite:

- Fleets of 2-20 vehicles
- Established UK businesses
- Predominantly commercial cars & vans schedules
- Vehicles used for carrying own goods
- Well-managed with minimum 3 years claims experience

# Our Products and Cover

Please click the covers below to find out more:

## Core



## Specialty



## Property owners

### Core cover offers:

- Material damage\* on an 'All Risks' basis (option to include terrorism)
- All of our property covers are average free
- Business interruption cover which keeps paying for the duration of the indemnity period until a property is fully let and includes loss of market value (£100k)
- Property owners', public and products cover (£5m)

### Tailor your clients' cover further to include:

- Legal expenses (up to £250k) including contract disputes, debt recovery and let property cover

\* Material damage is mandatory cover on Acturis Open Market

### Preferred appetite:

- |   |                              |  |
|---|------------------------------|--|
| • Commercial properties                 | • Residential property types | • Let under a formal contractual tenancy |
| • Offices & other commercial activities | • Standard construction      |  |

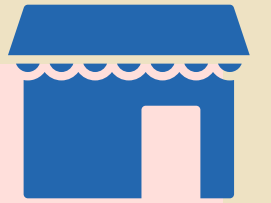
# Our Products and Cover

Please click the covers below to find out more:

## Core



## Specialty



## Shop

### Core cover offers:

- Material damage with 30% seasonal stock increase
- All of our property covers are average free
- Business interruption (£2m for each premises/24-month indemnity period) and book debts
- Employers', public and products liability
- Money, goods in transit and deterioration of stock

### Tailor your clients' cover further to include:

- Personal accident
- Terrorism
- Legal expenses (up to £250k)

### Preferred appetite:

- Grocers & general stores
- Newsagents & off-licences
- Butchers & florists
- Hairdressers & barbers
- Clothing shops

Find out more



# Our Products and Cover

Please click the covers below to find out more:

## Core



## Specialty



## Excess of Loss

### Core cover offers:

- Excess Employers' Liability (typically attaching at £10m or above)
- Excess Public and Products Liability (typically attaching at £2m or above)
- Excess Motor Third Party Property Damage Liability when written in conjunction with Excess Public and Products Liability Insurance (typically attaching at £5m or above)
- Follow-form basis of cover
- Step-down clause
- Crisis management

### Preferred appetite:

- |                              |                      |                                  |
|------------------------------|----------------------|----------------------------------|
| • Construction & engineering | • Logistics          | • Professional business services |
| • Manufacturing              | • Wholesale & retail |                                  |

# Our Products and Cover

Please click the covers below to find out more:

## Core



## Specialty



## Office and surgery

### Core cover offers:

- Material damage on an 'All Risks' basis (option to include Terrorism)
- All of our property covers are average free
- Increased cost of working cover £50k with a 24-month indemnity period, with an option to increase this limit or opt for a full Loss of Income cover
- Employers', public and products liability
- Money

### Tailor your clients' cover further to include:

- Computer breakdown (up to £250k)
- Personal accident and legal expenses
- Goods in transit

### Preferred appetite:

Clerical and surgery trades only.

Offices that support manufacturing businesses or other manual trades should continue to use the Commercial Combined or Contractors Combined products.

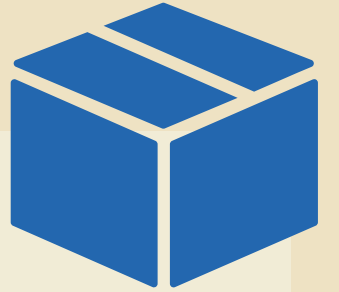
# Our Products and Cover

Please click the covers below to find out more:

## Core



## Specialty



## Cargo

SME risks with a premium of £5,000 and below can be covered through Zurich Online and Acturis.

### Core cover offers:

- Buyer's and seller's contingent interest
- Flexible pricing and commission
- Breakdown cover for temperature-controlled goods
- Extra covers available for exhibitions, engineers'/sales representatives' tools and samples, and storage outside the ordinary course of transit

Our expert underwriters are on hand to help for more bespoke or larger risks.

### Preferred appetite:

Appetite differs around subject matter insured, as opposed to Trade.

# Our Products and Cover

Please click the covers below to find out more:

## Core



## Specialty



## Executive risk solutions

### Core cover offers:

- Directors and officers, including civil fines and penalties where insurable at law; environmental mismanagement claims to full policy limit; excess limit of indemnity for individual directors; reputation recovery costs
- Corporate liability to include data protection breaches; intellectual property defence; workplace pension schemes

### Tailor your clients' cover further to include:

- Employment practice liability - T.U.P.E. claims; reputation recovery costs
- 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

### Preferred appetite:

- |                             |   |                  |
|-----------------------------|---|------------------|
| • Established UK businesses | • Offices & other commercial activities | • Transportation |
| • Manufacturing             |   | • Leisure        |

# Our Products and Cover

Please click the covers below to find out more:

## Core



## Specialty



## Personal accident and business travel



### Personal accident

#### Core cover offers:

- Cover for death, loss of sight, hearing and/or speech, permanent and temporary disablement, and catastrophic injury rehabilitation
- Rehabilitation support

### Business travel

#### Core cover offers:

- Overseas medical expenses or trip cancellation
- Legal expenses
- Personal liability

**Your client can tailor their cover further to include a range of additional covers**

#### Preferred appetite:

- Manual risks including some construction trades
- Clerical office risks
- Pharmaceutical
- Offshore



# Claims

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.

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

*[Make a claim >](#)*



# Risk Management

We know that 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. ZRS employ over 100 risk experts in the UK to help prevent losses and to build resilience for the future.

ZRS services are open to any organisation, whether insured by Zurich or not.

## Zurich Risk Advisor

A key tool to support risk assessments and beyond, Zurich Risk Advisor makes risk assessments easier to understand and provides insights and recommended practices to help your clients mitigate risk.

It can also be utilised for on-site or remote self-service risk assessments for fire risk, employers liability and cyber risk.

## Preferred suppliers

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

## Customer helpline

Our free risk management helpline connects our customers with one of our in-house experts to advise on a range of loss prevention topics, including:

- Health & safety
- Environmental
- Food hygiene
- Property
- Security
- Business continuity

 0800 302 9052

## Bringing you expertise

### Online law guides and document drafting

With access to DAS Businesslaw, our customers can receive a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help with the day-to-day running of their business.

## Get in touch

 0121 697 9131

 [zrs.enquiries@uk.zurich.com](mailto:zrs.enquiries@uk.zurich.com)



# Working for a brighter future

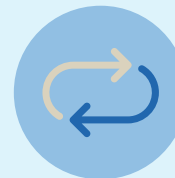
At Zurich, we are committed to creating sustainable value, something we demonstrate via numerous initiatives and dedication of both time and money.

Here are some of the ways we are creating a brighter, more sustainable future for our SME customers:



## **Drive to sustainability**

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



## **Repair, not replace**

Where possible we use originally manufactured recycled parts in non-mechanical motor repairs, for vehicles aged over three years.



## **Plant a tree**

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





# Trade with us

We are committed to working with you and continue to invest in our processes to make your experience with us even better.

We look forward to trading with you.



**We may record or monitor calls to improve our service.**

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**Insurance 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

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If you would like to find out more, please contact your local Zurich contact or get in touch:

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 **broker@uk.zurich.com**

 **zurich.co.uk/business/sme**

Get in contact with your local regional office by clicking **here**

