

# Our Commercial Combined Insurance Risk Appetite



## Zurich Business Online

Our Commercial Combined Insurance for small and medium enterprises (SMEs) will provide cover for risks up to:

- Property up to €5,000,000 material damage/business interruption per location depending on the trade/occupancy type
- Turnover €5,000,000
- Manual and clerical combined €1,400,000

Any risks above these limits will refer and an underwriter will review in line with our underwriting acceptance criteria.

**Zurich Business Online** will also cater for combined or standalone property and casualty business.

We've over 500 commercial trades built into Zurich Business Online that are within appetite for SME combined property, employers and public/products liability. We've included a sector breakdown below.



For more information about our Commercial Combined Insurance, please contact our dedicated Broker Team on (0818) 200 104 or speak to your Business Development Executive.

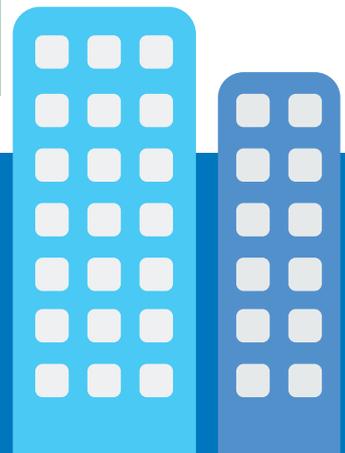


**Target Appetite** – we actively seek to quote for these risks.

Sector	Property	Employers Liability	Public Liability
<p><b>Manufacturing Segments</b> Examples include:</p> <ul style="list-style-type: none"> <li>• Electrical goods</li> <li>• Certain chemicals</li> <li>• Textile clothing</li> <li>• Food and drink</li> <li>• Paper and card-based products (bookbinding, book Manufacturing, calendar manufacturing card and board game manufacturing)</li> <li>• Bag and sack manufacturing paper</li> <li>• Printing trades</li> <li>• Certain construction materials</li> <li>• Metal work trades</li> <li>• Metalwork and engineers</li> <li>• Door frame manufacturing</li> <li>• Plastic and rubber goods</li> <li>• Specific woodworking trades</li> </ul>			
<p><b>Wholesalers</b> Examples include:</p> <ul style="list-style-type: none"> <li>• Paper and card based products.</li> <li>• Computer software/hardware</li> <li>• Educational supplies/stationary</li> <li>• Textiles clothing</li> <li>• Footwear</li> <li>• Luggage</li> <li>• Food and drink</li> </ul>			
<p><b>Installation Services and Repairs</b> Examples include:</p> <ul style="list-style-type: none"> <li>• Bathroom installation and repair</li> <li>• Electrical appliance servicing and repair</li> <li>• Data cable installation and repair</li> <li>• Curtain and blind installation</li> <li>• Computer services and repair</li> <li>• Windscreen repair</li> </ul>			
<p><b>Certain Construction Trades</b> Examples include:</p> <ul style="list-style-type: none"> <li>• Building site inspectors</li> <li>• Building site surveyors</li> <li>• Quantity surveyors and architectural surveying</li> <li>• Locksmith</li> <li>• Processing machinery, installation , service and repair</li> <li>• Pump and pumping , service and repair</li> </ul>			
<p><b>Service Leisure, Entertainment</b> Examples Include:</p> <ul style="list-style-type: none"> <li>• Hotels and Guest Houses Licensed</li> <li>• Hotels and Guest Houses Unlicensed</li> <li>• Cinema's</li> </ul>			
<p><b>Warehousing and Wholesaling</b> Examples Include:</p> <ul style="list-style-type: none"> <li>• Shed Wholesaling</li> <li>• Supermarket Wholesaling</li> </ul>			
<p><b>Retailing</b> Examples Include:</p> <ul style="list-style-type: none"> <li>• Furniture Retailing</li> </ul>			

We also cater for large office that may no longer be suitable for a package office product.

We are continuing to review our risk appetite and will update you once we have further information on sectors we are open to quoting.



# Why trade on Zurich Business Online?



**Easy to trade**



**Easy to access**



**Connected**



**Quick to respond**



**Full cycle self-serve**

## Why choose Zurich?

- ✓ **Excellent claims services** – 99% of claims paid.\*
- ✓ **Locally empowered underwriters** – based in Dublin and Wexford, our team has over 70 years of underwriting experience in Ireland.
- ✓ **Comprehensive covers** – that protect your customers' businesses against a wide range of risks.
- ✓ **Excellent financial strength** – Standard and Poor's AA rating.\*\*
- ✓ **Leading global insurer** – operating in over 200 countries and territories.



### Zurich Insurance Europe AG

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Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for consumer protection rules.

\* From January to December 2025, on average we paid out on 99% of commercial motor, property, engineering, public and employer liability, professional indemnity, and fire insurance claims.

\*\* Zurich Insurance Europe AG is owned by Zurich Insurance Company Limited, which has an internationally recognised financial strength rating of AA/stable.

Terms, conditions and standard underwriting criteria may apply.

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