

Zurich Business Online Hard-working businesses deserve hard-working protection.

Our comprehensive cover combines the main insurance needs into one convenient policy so your customers can focus on building their business.

Commercial Combined

Commercial Combined provides cover to protect assets, revenue and legal liabilities. As needs change, covers can change too, with additional covers being included to meet our customer's needs.

Appetite

Commercial Combined broker self-serve will provide cover for risks up to:

- Property €2,500,000 total sum insured for both material damage and business interruption at all locations
- Turnover €2,000,000
- Manual wages €600,000
- Manual and clerical combined €800,000

Please refer to our self-serve risk appetite document for guidance on our risk appetite.

For larger complex risks please contact your Business Development Executive, who'll refer you to our internal underwriting team.



Core cover and optional cover

- ✓ Material damage All Risks (optional core cover).
- ✓ Business interruption (if selected).
- ✓ Money (if selected).
- ✓ Computer (if selected).
- ✓ Goods in transit (if selected).
- ✓ Business All Risks (if selected).
- ✓ Employers' liability (optional core cover).
- ✓ Public liability (optional core cover).
- ✓ Products liability (if selected).

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 215 countries and territories.

Why trade on Zurich Business online?



Easy to trade



Easy to access



Connected



Quick to respond



Full cycle self-serve

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.

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 conduct of business rules.

What our cover can offer†

Material damage is on an **All Risks** wording.

Our Material Damage cover automatic extensions include:

- ✓ **New** fire brigade limit of €25,000.
- ✓ Glass and sanitaryware.
- ✓ Automatic subrogation waiver.
- ✓ Fire extinguishing expenses (replacing/refilling fire protection equipment).
- ✓ **New** metered water limit of €25,000.
- ✓ **Increased** automatic cover inner limit of €650,000.
- ✓ **New** exhibitions trade shows and conference limit of €5,000.
- ✓ **Increased** theft of keys limit of €5,000
- ✓ Trace and access limit €25,000.
- ✓ **New** landscape gardens limit of €25,000.
- ✓ Public authorities now include the European Union.

Business Interruption provides a variety of cover options which include:

- ✓ Gross profit or estimated gross profit.
- ✓ Gross revenue or estimated gross revenue.
- ✓ Gross fees or estimated gross fees.
- ✓ Rent receivable.
- ✓ Additional increase cost of working.

Employers and Public Liability limits and extensions include:

- ✓ Public liability standard limit of indemnity – €6,500,000.
- ✓ Products liability standard limit of indemnity – €6,500,000 for any one period.
- ✓ Employers liability limit of indemnity – €13,000,000 covered as standard.
- ✓ **Increased** wrongful arrest limit of €20,000 for any one incident and €100,000 aggregate for any one period.
- ✓ Jurisdiction amended to include United Kingdom courts.
- ✓ Private work.

Money Cover:

- ✓ Money in transit – €10,000 covered as standard.
- ✓ Money during business hours – €10,000 covered as standard.
- ✓ Money outside business hours in an unspecified safe covered up to €7,500 as standard.

* From January to December 2023, 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.

† Where cover is selected by customer.