

How we are helping our business customers in need

For the safety of our employees, customers and the wider community, we have implemented social distancing and remote working. While this presents new challenges in how we service and provide solutions for our customers and partners, we ask customers and their Insurance Brokers to engage with us. We are committed to helping them through these challenging times. We particularly want to support our customers on the front line helping fight against Covid-19.

Insurance policies for businesses can vary a lot. The vast majority provide cover for physical 'perils' like fire, storm and flood. A very small number of policies may have some cover for notifiable disease, subject to their specific circumstances and policy terms, conditions and exclusions. However, we are providing meaningful solutions for our business customers in need.

This includes help for:

Commercial Property customers where premises may no longer be occupied due to Covid-19 – **Maintaining full cover.**

SME 'Multi-Peril' (Tradestar) customers who may have stopped trading from their premises – **Refunds on liability cover.**

Commercial Motor customers whose fleet vehicles are no longer on the road – **Refunds for vehicles no longer in use.**

Customers with **Employers Liability** cover whose wage roll has reduced – **Refunds for reduced risk.**

Customers with **Public Liability** cover where footfall has significantly reduced – **Refunds for reduced risk.**

Please contact your Insurance Broker to see what options will help you best.

This document applies only to business originating in Ireland and placed locally with Zurich Insurance in Ireland.