

# 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.



Check out the new trades we've added in Hospitality and Retail.

## Sample SME Trades we've Quoted and Insured – January 2026

Hospitality and Leisure	
Trade	*Premium Example
Bed and Breakfast	€1,800
Bowling Alley	€10,000
<b>New</b> Cafe	€1,500
Cinema	€10,000
Gymnasium	€6,000
Guest House	€1,800
<b>New</b> Hotel	€8,000
<b>New</b> Restaurants	€3,200 (All cooking risks are subject to an ansul suppression system in place.)

Retail	
Trade	*Premium Example
<b>New</b> Bakery	€1,400
<b>New</b> Butcher (retail only)	€1,250
<b>New</b> Chemist (excluding dispensing)	€1,500
<b>New</b> Garden Centre	€6,000
<b>New</b> Print Shop	€1,400
<b>New</b> Shops – examples include: Book Shops Clothes Shops Gift Shops Newsagents Opticians Shoe Shops Toy Shops	€1,250
<b>New</b> Supermarkets	€4,000 (Includes Supermarkets with Petrol Stations.)

Wholesaling	
Trade	*Premium Example
Aerial Wholesaling	€900
Agricultural Implements Machinery and Equipment Retailing	€1,250
Audio and Visual Equipment Wholesaling	€3,500
Baking Ingredients	€700
Builders Merchant	€2,000
Catering Equipment Wholesaling	€2,200
Clothing Wholesalers Excluding Leather	€1,500
Coffee Merchant	€1,250
Confectionery Wholesaling	€750
Control Equipment Wholesaling	€1,000
Curtain and Blind Wholesaling	€1,500
Educational Supplies Wholesaling	€1,000
Furniture Wholesaling	€5,000
Garden Centre	€12,500
Hairdressing Product Wholesaling	€500
Hardware/Engineering/Plumbing Wholesaling	€2,000
Heating Equipment Wholesaling	€5,500
Kitchen Utensil Wholesaling	€7,000
Medical Equipment Wholesaling	€1,100
Medical Supply Wholesaling	€2,000
Optical Product Wholesaling	€1,500
Perfume and Toiletries Wholesaling	€2,500
Pharmaceutical Wholesaling	€750
Pipe and Tube Wholesaling	€1,000
Powdered Food and Drink Wholesaling	€1,250
Shed Wholesaling	€3,500
Soft Drinks	€1,200
Stationery Wholesaling	€5,000
Telecommunication Equipment Wholesaling	€1,500
Tile Wholesaling	€5,000
Toy Wholesaling	€4,500
Water Cooler Wholesaling	€2,500

Installation Services and Repairs	
Trade	*Premium Example
Advertising Agency	€3,500
Air Conditioning and/or Ventilation Installation, Service and Repair	€1,000
Audio Visual Equipment Installation, Service and Repair	€1,000
Calibration Equipment Installation, Service and Repair	€3,500
Chemist Ex Dispensing	€3,000
Cleaning Services	€1,200
Computer Aided Design	€650
Data Cable Installation, Service and Repair	€850
Design Consultancy	€5,000
Domestic Appliance Installation, Service and Repair	€500
Energy Consultancy	€900
Engineering Consultancy	€900
Environmental Consultancy	€1,200
Fire Alarm System Installation, Service and Repair	€850
Fitted Furniture Installation	€10,000
Fitted Kitchen Installation	€1,200
Graphic Design	€900
Hardware/Engineering/Plumbing Services	€2,000
Health and Safety Consultancy	€950
Kitchen Planners	€1,100
Locksmith	€750
Marketing Agency	€1,500
Metal Fencing and Gates Installation, Service and Repair	€1,250
Photographic Processing and Printing	€1,000
Printing	€1,100
Processing Machinery Installation	€1,100
Refrigeration Installation, Service and Repair	€1,200
Stone Cleaning and Restoration	€1,200
Vending Machine Installation, Service and Repair Ex Plumbing	€500



Manufacturing	
Trade	*Premium Example
Air Conditioning and Ventilation Manufacturing	€10,000
Agricultural/Horticultural Equipment Manufacturing	€2,500
Aluminium Fabrication	€2,500
Balustrade Railing and Staircase	€2,000
Brewery	€1,500
Butter Producers	€800
Cake Making and Decorating	€900
Chocolate Manufacturing	€1,500
Concrete Product Manufacturing	€5,000
Conveyor Belt Manufacturer	€4,500
Cosmetics and Toiletries Manufacturing	€7,000
Curtain and Blind Manufacturing	€5,000
Electrical Lightening Manufacturing	€2,500

Manufacturing	
Trade	*Premium Example
Gates and Railings Manufacturing Metal	€3,000
Metal Component Manufacturing	€1,200
Metalwork Fabrication	€2,500
Mould and Tool Manufacturing	€2,500
Precision Engineering	€1,100
Sauce Manufacturing	€5,000
Shed Manufacturing Metal	€6,000
Sign Manufacturing Metal Illuminated	€950
Soap Manufacturing	€500
Staircase Manufacturing Metal	€2,500
Textile Manufacturing	€6,000

**Quoted premiums for these trades may be above or below the premium examples, depending on sums insured.**

\*Sample binding trades and premium examples shown are indicative of risks we have quoted and bound to date. However, you may have an acceptable risk with a sum insured that we can quote and bind for less than the premium indication shown. In some examples, the cover bound may have been Commercial Combined, or standalone Material Damage and Business Interruption, or Employers' and/or Public Liability, all of which were subject to acceptable underwriting criteria. Please be aware that certain example cases were bound at your request for pricing review and adjustment, and we are also open to discussing these with you.



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

**For larger complex risks please contact your Business Development Executive.**

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