

# 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 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

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 200 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

PO Box 78, Wexford, Ireland.

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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 2024, 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.