

Liability

Help your mid-market clients protect their business against the risk of personal injury and property damage to third parties

General Liability

Protects businesses against the significant costs associated with claims for property damage or third party injury.

Excess Liability

Cover for loss in excess of and after all underlying liability insurance has been exhausted.

Umbrella Liability

Provides additional cover above the limits your clients already have from other relevant liability policies.

Zurich Risk Advisor app

A free digital tool that makes it easy for businesses to conduct Liability self-risk assessments without assistance. Simply answer a series of questions about the various risks present in their organisation. Search for 'Zurich Risk Advisor' on the App Store or Google Play.



Risk Appetite



- \$7,500 minimum premium
- \$25M Limit of Liability
- \$8M - \$300M turnover requirement
- Contractor payments: 30% or less of total payroll with a maximum of \$3M in payments
- Australia and NZ domiciled entities
- Claims free for 3 years



Target appetite

- Office risks / property owners
- Manufacturing
 - Food – excluding TGA / pharma / baby
 - Fabric – clothing / accessories / tents etc
 - Wood – CCA Exclusion
 - Metal – excl safety critical industries / products
 - Wholesale / Retail – most industries
- Excess accounts – most industries

Outside appetite

- Transport and logistics
- Construction
- High-hazard/safety critical
- Baby products
- Global business
- Building products

Get in touch with the team brokers.zurich.com.au