

Zurich Supporting SME Business

Useful information for you



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Strength of Zurich Underwriting

Why choose Zurich SME

- Outstanding service from SME Underwriting team – fast turnaround on referrals, Net Promoter Score (NPS) 70.
- World class claims service – Over 170 claims experts in Australia and New Zealand, 34 certified IPZ experts, bespoke customer handling protocols and 8 Claims account managers across the country, access to key claims decision makers
- Highly acclaimed platforms: Z.stream and Z.track

Find your local contacts -
www.zurich.com.au/brokers or call: 1800 426 021

VISIT Z.STREAM FOR A SMALL BUSINESS QUOTE TODAY.



Local and
100%
Intermediated
Zurich distributes exclusively through Brokers

Flexibility during COVID-19

- An increase in the percentage allowable for the temporary removal of contents from the insured premises as a reflection of company assets being removed and used at employees' homes. The benefit will be increased from 20% to 50%.
- Zurich will apply flexibility in recognising financial hardship and the inability of Customers to meet their premium payments.

- In the event of a premises being unoccupied as a result of COVID-19, Zurich will extend the 90-day unoccupancy clause to 180 days with no increase to premium or excess.

These COVID-19 Related Actions will apply to claims occurring on and after 11 March 2020 until 30 June 2020.

We will continue to monitor and advise as the COVID-19 situation changes.

Risk appetite, occupations and risk cover

Zurich Commercial Motor Insurance

One policy for the entire fleet includes, Sedan & Light Commercial Vehicles, Heavy Vehicle & Trailers, and Plant & Equipment

Zurich Business Pack

Our flexible packages for small to medium businesses cater for a range of industries and occupations, including:

- Property Owners
- Road Freight Transport
- Carriers and Owner Drivers
- Trades
- Personal Services – Gardening, Photographers, Domestic Cleaners
- Professional Services – Office Based
- Retailers

Zurich can cover your Customers for a number of risks:

- Fire
- Business Interruption
- Liability
- Burglary
- Money
- Glass
- Business Special Risks
- Engineering Plant
- Electronic Equipment
- Employee Fraud
- Business Travel
- Management Liability
- Commercial Motor

Business Insurance Fact sheet





World class claims experience

The strength of Zurich Claims

- 146 years of Paying claims
- 99.5% of Zurich Managed Claims are paid
- Less than 0.02% Complaint ratio
- 2019 Claims Team of the Year – Insurance Business Awards

Zurich continues to invest in market-leading technology, people and processes.



TECHNOLOGY

- Intuitive online claims forms now even easier to navigate.
- Online lodgement for faster response and immediate claims numbers.
- New Property Damage Liability specific email lodgement mailbox.



PEOPLE

- Zurich employs technical specialists to manage claims.
- Improved productivity allows Zurich employees to make quality decisions and be proactive in servicing Customers and adapt to their future needs.



PROCESSES

- Priority Repair Service for sedans and light commercial vehicles to get back on the road fast.
- Priority Settlement Service enables small property claims to be settled faster and more efficiently.

No.1 for Motor

Zurich's Commercial Motor insurance provides Customers with a flexible policy tailored to their needs:

We provide the convenience of having all vehicle classes underwritten on the same product.

Our **Priority Repair Service** for sedans and light commercial vehicles allows Customers to get back on the road, fast. With no quotes or assessment required, repairs are completed in around 5 days. We have partnered with a leading national repair network to offer high-quality repairs.

Heavy Motor Accident Assist provides emergency assistance 24/7 for vehicles over 5 tonnes. Responders provide driver assistance in case of injury, secure assets and arrange towing if necessary.

Motor Insurance Fact sheet

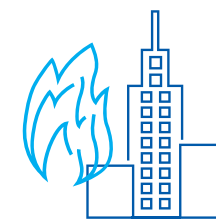
In conjunction with Zurich's global partnership with eDriving, we are offering your customers a Free 3 month subscription to online roadRISK driver risk assessment and award winning 'Mentor® by eDriving' smartphone app. To take advantage of this offer and find out more, contact your Zurich Motor Underwriter or Risk Engineering.



DIY risk assessments

Start a virtual risk conversation with your Customers today

The Zurich Risk Advisor app is a valuable digital tool that supports Brokers in providing on-site or remote self-risk assessments and advice to their Customers. Self-risk assessment reports are available for:



Property (Fire)



Cyber Security



Workers' Injury
Risks

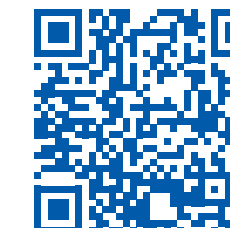


Motor Fleet

Using our Risk Engineering methodologies, help your Customers implement a risk management strategy that works to minimise incidents in the workplace

DOWNLOAD THE FREE APP NOW

Use the QR code below or search for
'Zurich Risk Advisor' on the App Store or Google Play



Get a quote on Z.stream



Z.stream provides access to full cycle underwriting including quoting, new business, renewals and endorsements for:

- Business Insurance
- Management Liability
- Motor Insurance
- Business Travel
- Marine Cargo
- Household Removals
- Workers Compensation (ACT, WA & TAS)

If you don't already have access and would like to use Z.stream, please contact your local Zurich representative who will set up an account for you.