

New Commercial Combined Product Proposition

(Product Code ICC)



Zurich Business Online

We're delighted to launch Zurich Business Online, our new full cycle trading platform providing fast, comprehensive, and competitive business insurance cover for small and medium enterprises.

Commercial Combined Insurance is the first of our new products to be launched online.

The main differences between our New and Current Commercial Combined product are outlined below:

Policy Section	Location in Policy Document	Details of Change
The Contract of Insurance	The Contract of Insurance	Addition of 'Law Applicable to the Contract' to the Policy in line with other Zurich policy documents for clarification
General Definitions	Damage Definition	Updated definition to refer to 'Physical' Damage providing clarification for the customer
	Not applicable	Deleting definition of 'Insured' and replacing with 'You' (Note – this also impacts Liability Sections changes – see below for details)
	We/Our Definition You Definition	Addition of definitions for 'You' and 'We'/Our' Simplified language and aligned to other Zurich policy documents Wording amended throughout the document as a result
General Conditions	1. Interpretation	Updated Interpretation Condition wording stating that where there is conflicting wording, endorsement wordings will override the Policy Document Previous wording moved to Contract of Insurance section and General Definitions section
	8. Minimum Premium	New Minimum Premium Condition added applicable to Employers, Public and Products Liability Currently added as Endorsement clauses on Policy Schedule Minimum premium 100% for liability covers
	9. Cancellation	Updated Cancellation Condition to include Cancellation by Insured Aligned to other Zurich policy documents
General Claims Conditions	4. Salvage	Replaces General Claims Conditions – Insurer's Rights Following a Claim Simplified language Aligned to other Zurich policy documents
	7. Right to Settle	Replaces General Condition – Reinstatement by the Insurer Simplified language Aligned to other Zurich policy documents
	8. Other Insurance	Moved from General Conditions Section Simplified language
	9. Subrogation	No change to wording Moved from General Conditions Section

Policy Section	Location in Policy Document	Details of Change
General Exclusions	3. War and Terrorism	Updated War and Terrorism Exclusion to align to that previously added as an Endorsement clause on Policy Schedule (also see note on Northern Ireland Exclusion below)
	5. Communicable Disease	New Exclusion in the Policy Document which was added previously as an Endorsement clause on Policy Schedule
	6. Cyber	New Exclusion in the Policy Document which was added previously as an Endorsement clause on Policy Schedule
	7. Northern Ireland	New Northern Ireland Exclusion added as previously included under Terrorism Exclusion
	8. Sanctions	New Exclusion added – required by Zurich Group
	11. Asbestos	New Exclusion in the Policy Document which was added previously as an Endorsement clause on Policy Schedule.
Material Damage Section	Material Damage Definitions Buildings	Updated Buildings definition including incorporation of clause 'Property in open/underground'
	Material Damage Exclusions 4. Subsidence	Previously absolute exclusions in Policy Document Replaces Endorsement clause previously included on the Policy Schedule Providing cover in policy document which aligns to other Zurich policy documents (if cover option selected) Policy Schedule specifies if full exclusion applies
	Material Damage Exclusions 19. Theft	Previously absolute exclusions in Policy Document Replaces Endorsement clause previously included on the Policy Schedule Providing cover in policy document which aligns to other Zurich policy documents (if cover option selected) Policy Schedule specifies if full exclusion applies
	Material Damage Exclusions 18. Damage to Land	New Exclusion Clarification of cover and explicit level of cover provided Limit €25,000
	Material Damage Conditions 9. Rent	No change to wording Moved from Material Damage Definitions to Material Damage Conditions Cover for Rent Payable only operative if stated on the Policy Schedule
	Material Damage Conditions 10. Stock Debris Removal	No change to wording Moved from Material Damage Definitions to Material Damage Conditions Cover for Stock Debris Removal only operative if stated on the Policy Schedule
	Material Damage Conditions 11. Trade Waste	Trade Waste Condition added to policy document – previously added as an Endorsement clause on the Policy Schedule
	Material Damage Conditions 12. Minimum Security	Added as a new Condition in relation to physical security requirements
	Material Damage Conditions 13. Intruder Alarm	Intruder Alarm Condition added to Policy Document – previously added as an Endorsement clause on the Policy Schedule
	Material Damage Conditions 14. Stillage/Storage in Basement	New Condition Storage in lowest storey of building 15cm above surface of floor
	Material Damage Conditions 15. Hot Work Permit	New Condition Requirement for the owner/occupier of the property to ensure any contractors working on the property adhere to Hot Work Permit conditions
	Material Damage Conditions 16. Unoccupancy Conditions	New Condition which will automatically apply if building(s) unoccupied for more than 30 consecutive days Previously added manually as an Endorsement clause on the Policy Schedule
	Material Damage Extensions 4. Automatic Cover	Increased inner limit for capital additions (€650,000) aligning to other Zurich policy documents

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Material Damage Section	Material Damage Extensions 9. Internal Transfers	Amended Limit to €40,000 (percentage limit unchanged)
	Material Damage Extensions 13. European Union and Public Authorities	Updated to include European Union requirements aligning to other Zurich policy documents
	Material Damage Extensions 18. Subrogation Waiver	Updated Extension adding waiver for tenants who pay the premium which is frequently requested by customers
	Material Damage Extensions 20. Temporary Removal (General)	Updated Extension Previously only percentage limit which has not changed Adding a monetary limit of €100,000
	Material Damage Extensions 26. Fire Extinguishing Expenses	New Extension aligned to other Zurich policy documents Providing reasonable cost of replacing or refilling fire protection equipment
	Material Damage Extensions 27. Glass 28. Sanitary Ware	New Extensions aligned to other Zurich policy documents Automatically include cover for Glass and Sanitary Ware Currently added via endorsement clause on the Policy Schedule
	Material Damage Extensions 29. Landscape Gardens	New Extension aligned to other Zurich policy documents Limit €25,000 or 10% of Sum Insured (lower of)
	Material Damage Extensions 30. Metered Water	New Extension aligned to other Zurich policy documents Auto cover up to €25,000 any one period
	Material Damage Extensions 31. Exhibitions, Trade Fairs	New Extension aligned to other Zurich policy documents Limit €5,000 any one exhibition
	Material Damage Extensions 32. Theft of Keys	Added to Material Damage Section (previously under separate Burglary Section) Limit increased to €5,000 any one occurrence
Material Damage Extensions 33. Fire Brigade Charges	New Extension aligned to other Zurich policy documents Auto cover up to €25,000 any one period	
Business Interruption Section	Business Interruption Section Basis of Cover	Additional Cover Options added to Policy Document: <ul style="list-style-type: none"> • Gross Revenue • Estimated Gross Revenue • Estimated Gross Fees • Additional Increased Cost of Working Where cover required by Customer, wording would have been added as an Endorsement clause on the Policy Schedule Policy Schedule specifies if cover is operative
Money Section	Money Conditions 2. Custodian Condition	Updated limits
	Money Extensions 1. Personal Accident (Malicious Attack)	Updated limits
Business 'All Risks' Section	Business 'All Risks' Conditions 3. Theft from Unattended Road Vehicle	New Condition regarding security requirements for unattended vehicles Previously added as an Endorsement clause on the Policy Schedule



Policy Section	Location in Policy Document	Details of Change
Employers Liability Public Liability Products Liability	Section Definitions (Employers, Public, Products Liability) Bodily Injury Definition	Wrongful Arrest moved to Extensions sub-section as new Extension (see below for increased inner limit)
	Section Definitions (Employers' and Products Liability) Territorial Limits	Jurisdiction amended to include UK courts which would have been included previously as an EU member country
	Public Liability Exclusions 13. Treatment Exclusion	New Exclusion added to Public Liability Section
	Section Conditions (Employers', Public, Products Liability) 1. Discharge of Liability	Moved from General Claims Conditions Section to each of the liability sections Wording updated
	Employers Liability Extensions 1. Indemnity to Directors and Employees	New Extension added to incorporate cover previously provided via the definition of 'Insured'
	Public Liability Extensions 3. Indemnity to Directors and Employees	
	Employers Liability Extensions 3. Wrongful Arrest Public Liability Extensions 7. Wrongful Arrest	Updated Extension Moved from Bodily Injury Definition to Employers' and Public Liability Extensions sub-section Limits increased €20,000 any one incident & €100,000 any one period
	Employers Liability Extensions 4. Private Work Public Liability Extensions 8. Private Work	New Extension added to incorporate cover previously provided via the definition of 'Insured'
Public Liability Extensions 6. Personal Liability	Updated Extension with additional conditions/exclusions Aligned to other Zurich policy documents	

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.

Telephone: 01 667 0666 Fax: 01 667 0644 Website: www.zurich.ie

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