

Insurance and risk management for providers of services for children

As a provider of services for children you play a vital role helping and supporting some of the most vulnerable people in our society. We understand this, and with our long history of working with Local Authorities and the broader public sector we're uniquely placed to help you with your risk management and insurance cover.



We will work with you to develop cost-effective insurance programmes to meet your needs now and in the future. You only pay for the cover you need.

As a specialist insurer we have great depth and breadth of expertise and we can usually cover all of your needs within one policy to avoid any gaps or duplication of cover. We work with public services providers of all sizes and types – private, public and voluntary.

Our claims handlers, risk specialists and underwriters are all experts who are available to you should you need them – they'll work with you to help your organisation identify and manage risk with the long term goal of reducing claims.

Our dedicated claims support teams are always working to get the right result for you and your organisation.

We understand that how we deal with your claim is critical to managing the impact on your organisation – and your reputation.

We also use our extensive network of suppliers to ensure your business operations are returned to normal as swiftly as possible.

As a Zurich Municipal customer you have direct access to:

- A designated account manager
- Experienced claims specialists, including major incident rapid response and accident management
- Expert risk management services, including fraud detection.

To find out more, talk to our Regional Manager Kevin Morris on **07710 038497** or email him at kevin.1.morris@uk.zurich.com

Policy designed for providers of services for children

We understand your biggest concerns

- Public Liability – to protect against injury to third parties and damage to third party property
- Damage to or loss of buildings and property – to help your organisation get back on its feet quickly
- Reputational Damage – protection against crises
- Third Party Loss following a data breach or cyber attacks – because we recognise the different types of risks you face
- Financial Loss and Professional Negligence cover – to protect your financial stability
- Reduction or loss of income – to help manage the unexpected
- Personal Accident – covering your staff whilst engaged on your business
- Employers' Liability – to protect your greatest asset, your people
- Works in Progress cover – protecting you through ongoing building projects.

We take corporate responsibility seriously

At Zurich Municipal, corporate responsibility is an integral part of how we do business.

We are committed to creating sustainable value for our shareholders, our customers, our employees and the communities in which we live and work. Zurich Community Trust supports over 600 charities a year, making a measurable impact on the lives of over 80,000 people.

Our policy offers:

- Public Liability – covers members of the public, including children, visiting your premises
- Incidental Treatment covered in the course of your staff's regular duties such as administration or supervision of medication and application of dressings
- Cover for First Aid and Medical teams
- Cover for Third Party Groups operating on your premises where they don't have insurance elsewhere
- Cover for your volunteers – anyone working on your behalf is covered as if they were employed by you
- Business Interruption – Cover for Temporary Accommodation – should an incident happen, we are able to re-house your residents
- We understand your reputation is vital and should you suffer a large loss (over £1m) and claim under material damage, public liability or employers' liability we will provide up to £50,000 to engage Public Relations services to help manage the situation
- Personal Accident – provides agreed benefits payable to you in respect of individuals you choose to insure suffering bodily injury
- Automatic cover for any additional buildings and/or contents up to £5,000,000.



Other benefits of working with Zurich Municipal

- Guidance on evolving legislation that affects public service providers
- Expert risk training available on a range of topics including health and safety and contractor management awareness
- We offer a range of helplines to assist with legal advice, counselling for employees, volunteers and claims handling
- We provide access to free online resources to help share best practice and manage risk
- We can provide media support in times of crisis.

Zurich Municipal

Zurich Municipal is a trading name of Zurich Insurance plc, a public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales, Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

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