

Protecting your ability to compete

Our Claims Commitment to you



For us it's personal

Insurance is only as good as the service you receive when you claim. Slow, confusing and mismanaged claims are not only frustrating; they can also damage your business's ability to compete. At Zurich, claims have always been our priority, and, we are now taking our service to the next level with our new Zurich APAC claims commitment.

Working together for the better

We are focused on making our new claims commitment relevant to you, servicing your needs and business perfectly. So when developing our approach, we asked for suggestions and insights from the people that matter: our customers, brokers and our own employees. We discovered consistent views across these groups.

Everyone agreed the new Zurich service should be:

- **Personal** to each customer, working closely with you using our combined knowledge of your organization, people and business.
- **Accessible**, as we know the easier it is to claim, the more satisfied you will be.
- Clear, so you know exactly what you need to give us to progress your claim. We listened to your feedback that straightforward communications are vital to settling claims quickly and smoothly.
- Collaborative, with a proactive approach that resolves claims as quickly as possible.

Our Claims Commitment

It's here in blue and white

Through the following Claims Commitment, you can feel confident that we will work closely with you and settle accepted claims as fast as reasonably possible.

And that's not all. Our Claims Commitment comes complete with the support of an expert team and claims project management specialists, who are on hand to help throughout your claim.

Claims over USD 500,000*

When you notify us of a claim, we will:

- Contact you as quickly as possible and within one business day.
- If appropriate, appoint a dedicated external expert as quickly as possible and within one business day.
- Appoint dedicated Zurich claims contacts.
- Pro-actively manage the performance of our appointed experts.
- Provide our view on coverage within 10 business days of receiving all necessary information.
- Communicate with you in advance of any reservation of rights or declinature letters being issued.
- Arrange a conference call or meeting within five business days of the claim being notified. This call or meeting will include you and relevant stakeholders, such as your broker and appointed experts.
- We will discuss and agree a claims strategy, which includes the communication plan and our combined

agreement on how best to resolve your claim.

- Let you know the additional documents and/or expert evidence we need to assess your claim, no later than seven business days after you first notified us.
- Give you an initial view about paying your claim as quickly as possible and within five business days of receiving all the information we need.
- Offer to pay you an interim amount within three business days of us confirming coverage and having a valid measure with which to offer a payment on account.
- Pay the final amount within three business days of us having received a final reviewed claim submission unless we have agreed and documented otherwise in release or settlement papers.
- Manage complaints through an appointed escalation contact to oversee an appropriate resolution strategy for the identified issue, which will be communicated within 30 days or time frames governed by local regulations which ever is lesser.

Doing whatever it takes

So there you have it: our new Claims Commitment to you. Its statements are more than words on a page. They are evidence of our unwavering determination to make claiming easier and faster, and ensure you can keep competing.

To find out more about our Claims Commitment, speak to your Zurich contact today.

This is a general description of insurance services and does not represent or alter any insurance policy. Such services are provided to qualified customers by affiliated companies of the Zurich Insurance Group Ltd, as in the US, Zurich American Insurance Company, 1400 American Lane, Schaumburg, IL 60196, in Canada, Zurich Insurance Company Ltd, 400 University Ave., Toronto, ON M5X 1C9, and outside the US and Canada, Zurich Insurance plc, Ballsbridge Park, Dublin 4, Ireland (and its EU branches), Zurich Insurance Company Ltd, Mythenquai 2, 8002 Zurich, Zurich Australian Insurance Limited, 5 Blue St., North Sydney, NSW 2060 and further entities, as required by local jurisdiction.

