

# Non-conventional motor insurance – domestic and international

## Product fact sheet

If you're responsible for risk management and insurance within a major organisation, you'll recognise the advantages of having a single, tailor-made non-conventional motor insurance programme. Especially if it's designed to deal with different requirements in various countries and gives international coverage with localised care. And that's why Zurich's motor insurance could be perfect for you.

We'll be able to find the answers to your motor insurance requirements and deliver them in a way that suits you.

### What do we cover?

We take an innovative and open-minded approach to business and will consider most forms of non-conventional motor fleet programmes, including:

- captive-fronted reinsurance programmes
- aggregate deductible
- cross-class deductible
- reimbursement programmes
- third-party conventional accounts with own damage claims handling facilities
- accident management services.

### Servicing your policy

#### For UK-based customers

To make sure we deliver a quality service to you in an efficient and consistent manner, we have an experienced team of underwriters and a policy administration department, based in both London and Fareham.

Looking after your policy will be one senior underwriter, whose responsibilities will include:

- the co-ordination of all Zurich Global Corporate departments to promote a seamless service
- acting as a 'technical guardian' to keep you in touch with the latest legislative and market developments

- proactively troubleshooting any emerging issues
- being available for meetings and reviews with you and your broker at any time.

Our dedicated policy administration department in Fareham is on hand to provide all the documentation you need to run an efficient fleet operation and to give you additional documentation as required.

Our dedicated policy administration department in Portsmouth is on hand to provide all the documentation you need to run an efficient fleet operation and to give you additional documentation as required throughout the insurance year.

#### For international customers

There are only a handful of insurers with the global capacity and local representation to offer truly international motor programmes. Zurich is certainly one of these. We underwrite tailor-made programmes for some of the biggest companies in the world, offering localised care with centralised underwriting. Choose our policies, and you'll have access to specialist underwriters and claims handlers with considerable experience in international fleet.

To avoid language, cultural and business practice difficulties you'll only need to deal with one insurer and have one underwriter on hand to support you whenever you need it.

## Claims management

Our approach to claims handling is based on speed, professionalism and fairness. We pride ourselves on our claims expertise and experience, whether we're the sole insurer, the leading insurer or follow co-insurer.

Together with underwriting, we aim to build long-term relationships with you and brokers. And by working closely with you, you'll get a better understanding of our processes and procedures. This leads to a more transparent relationship, which means we can share knowledge and help you manage your cost of risk. So whenever a claim does arise, we'll involve you every step of the way, resolving it quickly and without complications.

We actively look to incorporate the claims team into the customer facing, underwriting functions of our business. This approach helps us understand what you need and deliver products and services that are exactly right for you.

## Risk management

Employee wellbeing, increasing legislation and cost reduction mean that risk management is a top priority for today's fleet operators. At Zurich, we're committed to supporting you in this aim and can give you tailored solutions from the following range of initiatives:

- Management information and claims data analysis – amongst other information, we'll give you data on cause of loss, driver profiles, vehicle types and claims size.
- Occupational road-risk reviews.
- Through our partnership with Drive & Survive we can provide a tailored risk management solution to meet your needs. This includes on-line driver assessment, e-learning seminars and formal on-road training.

## Captives

At Zurich Global Corporate UK we've been offering captive services for over 10 years and currently deal with more than 45 captives. Significant growth and demand for our captive services has led to us becoming a leader in this field.



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[www.zurich.com/corporatebusiness](http://www.zurich.com/corporatebusiness)

Zurich Global Corporate UK is a trading name of:

### Zurich Insurance plc.

A public limited company incorporated in Ireland Registration No. 13460. UK branch registered in England and Wales Registration No. BR7985. Registered Office: Zurich House, Ballsbridge Park, Dublin 4 Ireland. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

We can offer you the creation of, or fronting for, a captive, used exclusively to manage your company's risks including:

### Global-fronting services

You can make the most of our unique global-fronting services, which include the following:

- Issuance of multi-line policies throughout the Zurich International Network.
- Global claims handling.
- Transparent pricing.
- Accelerated cash flow.
- Large fronting limits.
- Unique and specific service-level agreements if you need them.

### Rent-a-Captive and Captive Management

With our Rent-a-Captive service, you have the opportunity to 'rent' a captive from us, instead of setting up one individually. By sharing the risk, you'll be able to benefit directly from good claims experience and the resulting underwriting profits.

### What our customers have to say

"I would like to highlight the good work undertaken by Zurich Global Corporate UK in helping us put together a motor program for nearly 25% of our global fleet."

[Andrew Bradley](#),

Director of Corporate Risk Management,  
Nestlé

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*Because change happenz.*