



Greater Zurich Area  
Expanding business horizons



# Welcome to the Greater Zurich Area

We keep you covered while you build up your company here in Switzerland!



# Profile of Zurich Switzerland

Zurich Switzerland handles the life insurance and general insurance business of Zurich Insurance Group in Switzerland. As a company with a long tradition and deep roots in Switzerland, we place a high priority on the national virtues of precision, reliability and security.

Our core business is risk management. Whether we are working with private individuals, SMEs or corporations with global operations, we help our customers understand their risks – and protect them with comprehensive solutions.

Zurich is one of Switzerland's largest insurance companies. Zurich Insurance Group operates worldwide, employing a workforce of about 60,000 in over 170 countries.

## For our corporate customers

A company's start-up phase requires courage and your complete attention. We support you when it comes to evaluating risks and on your journey to the sustainable development of your idea. Your success is our concern, and we look forward to a partnership lasting many years.

### 1. Premium reduction for business start-ups for the next three years

Zurich supports business start-ups with attractive offers and conditions to get them going.

When concluding our insurance policies for private and corporate customers, you will receive a 10% premium reduction for three years:

- Accident & Health: accident insurance and insurance for daily sickness benefits as well as care management for companies (excluding the LAI obligation)
- Property insurance for commercial operations
- Commercial liability insurance
- Motor vehicles (fleets and private motor vehicles)
- Household insurance (personal liability, contents, buildings insurance)
- Orion Pro legal expenses insurance

As soon as you renew or conclude a new Zurich policy as a corporate customer with two or more types of insurance (non-life policies), you will be entitled to our Zurich Smart Start offer and the free package of services called Zurich Office Care.

### Who benefits from Zurich Smart Start?

Companies that were founded in the past 36 months:

- Legal entities
- Self-employed persons with AHV (old-age and survivors' insurance) confirmation
- Companies founded as spin-offs



## 2. Voucher to help you get started

For our start-up customers, we offer one-time initial start-up assistance worth CHF 300.

It can be redeemed for a year's membership with Creditreform or for staffing support from Staff Finder AG. This voucher is valid during the first year as part of the Zurich Office Care service package.

## 3. Zurich Office Care service package

In addition to our insurance services, we support your day-to-day business with the one-of-a-kind Zurich Office Care service package.

You are preoccupied with your business and are focused on your customers. A staffing deficiency, problems with a customer or legal issues have to be organized or responded to quickly. Thanks to our service package, you can focus entirely on your customers even during turbulent times. In addition to protecting your company, it is also important to safeguard your private situation in the best possible way.

### The Zurich Office Care offer

- **Risk consulting:** comprehensive risk consulting with regard to your personal insurance situation as a private individual
- **Legal consulting:** one-time legal consulting by telephone from Orion Rechtsschutz-Versicherung AG regarding labor law, rent law, contract law, insurance law and traffic law
- **Financial security:** avoidance of bad debt losses with Creditreform membership at a reduced rate
- **Staffing security:** simplified and qualified staffing support from Staff Finder AG

## For our private customers

### Do you send employees to live and work in Switzerland?

We will welcome the employees (expats) whom you send to Switzerland to build up your branch with a welcome gift. Contents and personal liability insurance is free for you for the first three months after registering in Switzerland. After that, we offer you a special reduction of 10 percent.

**Free coverage** for damage caused by fire, burglary, theft, water and natural hazards with a limit of liability of CHF 50,000.

**Free coverage** for personal liability for bodily injury and property damage with a limit of liability of CHF 5 million per loss event.

## Contents insurance

The right insurance for your possessions

Zurich contents insurance gives tenants and owners comprehensive coverage for their worldly possessions. You can also choose from a range of supplementary insurance policies. Young adults enjoy generous discounts on their contents insurance.

Fire, water or theft: Zurich contents insurance provides optimal cover for your furniture and other property. Besides the comprehensive insurance coverage, Zurich also ensures straightforward processing in the event of a loss.

## Personal liability insurance

Allround personal liability insurance for every eventuality

Zurich personal liability insurance covers bodily injury and property damage that the insured person causes to another person. Losses affecting third parties or property can become expensive very quickly. Zurich personal liability insurance is your solution for protection in the event of a claim. We give you comprehensive, worldwide coverage.

We would be happy to advise you individually and in person. Simply contact your nearest Zurich agency, call us toll-free at 0800808080 or get in touch directly with your agent/broker. [www.zurich.ch](http://www.zurich.ch)

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Zurich Switzerland's General Conditions of Insurance and rates serve as the basis



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