

## Advantages of Zurich SMEs

- Wide range of insurable limits.
- Really flexible to take out and maximum customisation.
- Tailoring the premium to the actual risk with the support of our risk assessment experts.
- Different types of liability.
  - **Operating**
  - **Employer's**
  - **Product**
  - **Completed Work**
- Multi-location: you can insure a number of company sites in the same policy.
- Includes equipment and machinery, stocks and third-party goods.
- Option to take out business interruption cover to maintain expected company income in the event of a loss.

Think about your needs and we'll design insurance tailored to your business



## Zurich SMEs



Zurich Insurance plc, Sucursal en España  
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## New needs, new answers

The ever-changing business market calls for an adaptability which SMEs have shown they have to become a key pillar in Spain's economy. Zurich SMEs takes this uniqueness into account to provide you with the most appropriate insurance solution to meet all your company's protection requirements.



## Matching your needs

Zurich SMEs is a product which, starting with some basic covers, enables you to design a custom solution tailored to your business requirements.

We'd like to suggest some covers that you can add to with optional extras:

Covers	Buildings	Content
Basic covers	●	●
Extension of covers	●	●
Liability		●
Water damage	●	●
Breakage of windows and glass	●	●
Electrical damage	●	●
Burglary and robbery		●
Damage due to burglary	●	●
Legal expenses		●
Loss of rent	●	
Cosmetic damage	●	
Replacement of files		●
Replacement of models and dies		●
Property temporarily moved		●
Breakdown of machinery		●
Breakdown of computers		●
Business interruption	●	
Refrigerated goods		●

Covers subject to the provisions of the terms and conditions and schedule of the policy.

Basic
  Recommended
  Optional