



HELPING TO PROTECT AND BUILD RESILIENT COMMUNITIES

We are committed to protecting the UK's most valuable people, properties and institutions by aiming to provide industry-leading insurance and risk management, keeping our most indispensable organisations protected, no matter what.

- LOCAL IN-HOUSE EXPERTS HERE FOR YOU WHEN IT MATTERS
- PAID 99% OF INSURANCE CLAIMS MADE BY OUR UK CUSTOMERS IN 2017, 2018 AND 2019
- PROACTIVELY CAMPAIGNING WITH PARLIAMENTARY STAKEHOLDERS AND INDUSTRY BODIES ADDRESSING CHALLENGES FACING OUR CUSTOMERS
- OVER 25 YEARS' EXPERIENCE

LOCAL EXPERTS HERE FOR YOU WHEN IT MATTERS.

As the only direct dealing insurer in the sector, we have worked in partnership with the public sector, community organisations, charities, educational institutions, the housing sector, health and non-profit organisations for over 25 years.

- Our in-house teams are located across the country whether it's our claims relationship managers, claims inspectors, our major loss team, risk and insurance consultants, risk engineers or underwriters, we are ready to help you in the communities in which you serve.
- Critical elements of our claims response include a rapid response in under 24 hours to a major incident, strong supplier network, robust claims management systems, training, governance, early control of claims, injury rehabilitation service and fraud management.
- We have a dedicated in house safeguarding risk consultant.
- We are the only insurer to offer pupils, parents and teachers a [Safer Schools App](#).
- Zurich employees volunteered over 4,000 days in local communities in 2019.
- Zurich Municipal is part of the Zurich Group and the financial stability of the Zurich Group is AA- by Standard & Poor's (as at July 2020).

PROTECTING YOU

HOUSING

Residents rely on the vital services housing associations provide. We do more than just pay for remedial work; whether it's risk avoidance advice beforehand, or our Major Loss Team helping after an incident, our package of wide-ranging cover is designed to help keep tenants safe and comfortable.

CAMPAIGNING TO ADDRESS KEY CHALLENGES FACING OUR CUSTOMERS

We are proactively campaigning and working with Parliamentary stakeholders and industry bodies to address key challenges facing our customers. We are leading the debate on improving building safety regulations in social housing; ensuring the schools in our local communities are sprinklered to protect against fire; driving up governance standards in the charity sector to increase public trust; and highlighting the impact that Insurance Premium Tax (IPT) rises is having on charities and public sector organisations.

CHARITIES & SOCIAL ORGANISATIONS

We insure over 15,000 charities, clubs and community groups across England, Scotland and Wales. We work closely with the voluntary sector to help build a comprehensive understanding of the risks faced. Whether tackling homelessness, caring for those less able to care for themselves, or protecting the UK's heritage and environment, our risk and insurance experts work in partnership with charities and social organisations to evaluate their changing insurance needs.

EDUCATION

In the event of a major loss, such as a fire or flood, we do everything we can to make sure pupils' education is not interrupted. We also provide risk support, through innovative solutions such as the [Safer Schools App](#). Available to schools at no additional cost it gives pupils, parents, teachers, carers and staff access to the very latest safeguarding resources, including how to stay safe online.

PUBLIC SERVICES

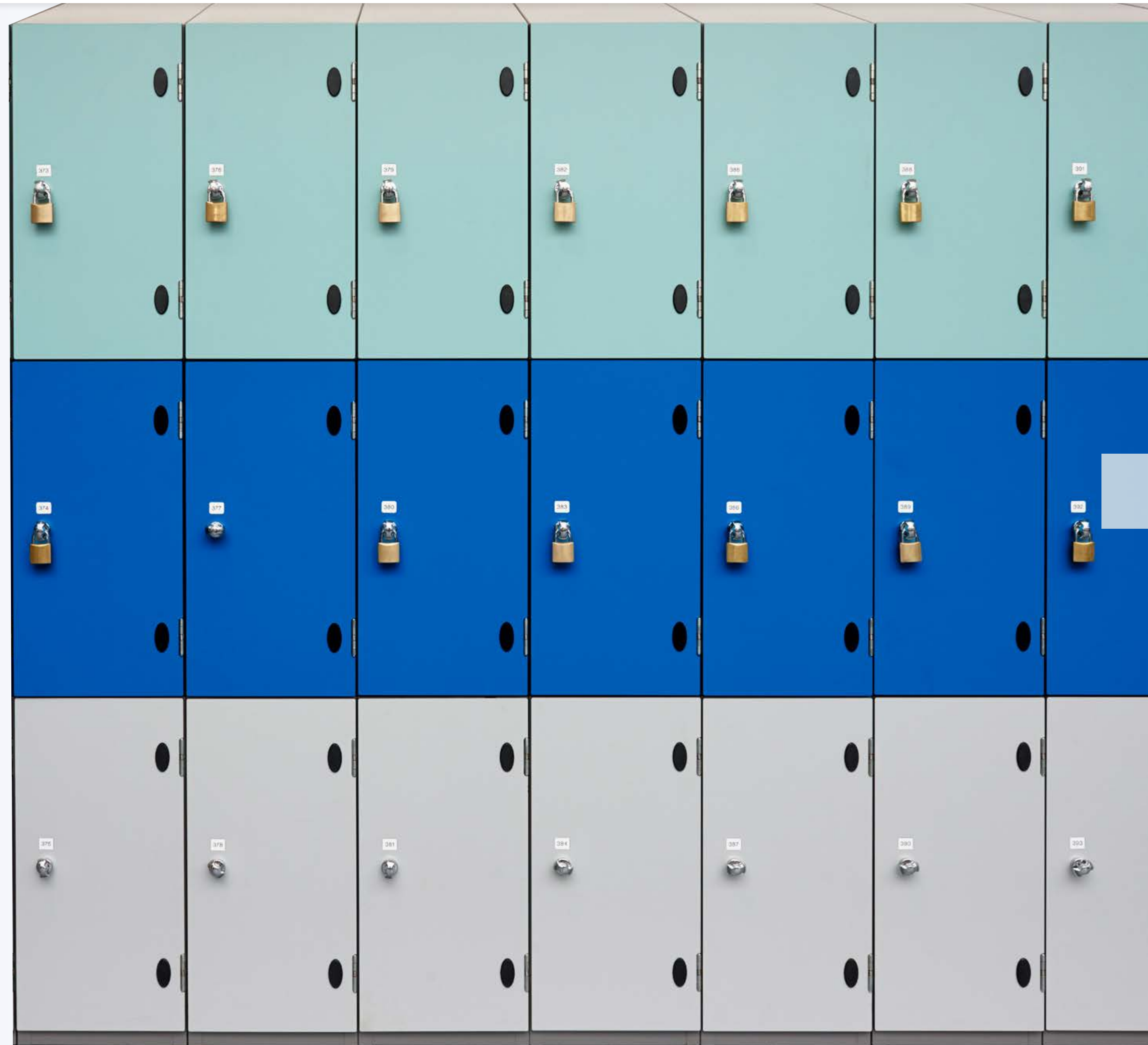
As local authorities look at ways to protect their communities and build resilience, it's important that you work with an insurer you can rely on to help you address your unique concerns. Our experts work alongside local authorities to help mitigate the risks and to better protect the communities they represent. We can offer cover for all the ways you work, including more commercial ventures, that is flexible as you change and adapt the services you deliver and the way you deliver them.



YOUR RISK AND INSURANCE CONSULTANT.

Risk and Insurance Consultants (RICs) take a face-to-face partnership approach which means that we are not only directly accountable to you, we also have an in depth understanding of your business.

You will have access to your own RIC for anything from helping to ensure that you have the right cover in place, to risk mitigation advice or checking on the status of a claim, meaning you'll have one central point of contact when you need to get in touch, respond to your on-site needs more quickly and who will have a better understanding of the community you operate in. All of this is to help enable speed of execution, confirmation of policy coverage and interim payments should you need to make a claim.





RISK MITIGATION SPECIALISTS TO HELP YOU REDUCE AND MANAGE YOUR RISKS.

We know that your services are some of the most indispensable in society and we pride ourselves in providing expert guidance on risk prevention to help eliminate and reduce your risks.

Our strategic specialists are vital to our customers in managing non insurable risks by providing General Data Protection Regulation and cyber reviews and appraisals, business continuity services such as business impact analysis, work area analysis, detailed planning sessions and workshops, supply chain mapping understanding critical suppliers, risk management training, risk identification, risk health checks and analysis and identifying risks in forming new partnerships to deliver services.

CASE STUDY: ORWELL HOUSING ▶

Our casualty specialists will aim to transform your health and safety and liability risk practices.

Our property specialists will use their fire, flood and security risk expertise in buildings to help prevent costly losses, and at the design stage of a new structure.

We also provide regular updates and insight on a range of existing and emerging topics on News and Views , at our customer days, round tables and industry partner days. ▶

A PARTNER YOU CAN DEPEND ON TO PAY OUT ON 99% OF CLAIMS, WITH A DEDICATED MAJOR LOSS TEAM.

We know how important it is to keep our promises. For the last three years (2017, 2018 and 2019) we paid out 99% of claims made by our UK customers, so you can rest assured we will do all we can to support you when you need to make a claim.

In the event of a major loss, such as a fire or flood our specialist Major Incident and Response Team act quickly and decisively, ready to respond in under 24 hours to streamline your recovery.

[CUSTOMER STORY: THE ACADEMY, SELSEY ▶](#)

[CASE STUDY: ST BEDE'S SCHOOL ▶](#)



WE HELP TO SUPPORT YOU EVERY STEP OF THE WAY, INCLUDING ACCESS TO REHABILITATION AND LEGAL SUPPORT.

Our expert claims team will work with you throughout the claim. Claims inspectors, fraud, complex injury and rehabilitation teams will help ensure we can provide you access to our services quickly. Where appropriate, our in-house claims relationship managers will provide you with dedicated insight and support.

We have a dedicated in-house medically qualified team who offer expert rehabilitation case management services to proactively

manage injuries sustained in the workplace. Their focus is to get your employees back on their feet as quickly as possible if they suffer an injury at work. We also have a legal team that can support. For example, we can provide mock trials with solicitor panels at no additional cost, to help prepare you and your colleagues for potential court hearings.

[OUR REHABILITATION TEAM](#)

[CASE STUDY: CHOICE SUPPORT \(REHAB\)](#)

YOUR PACKAGE OF SUPPORT FROM OUR IN-HOUSE TEAM.

Helping you identify and manage risks

- ✓ **Risk and Insurance Consultants**
- ✓ **Market Underwriters**
- ✓ **Strategic Risk Specialists**
- ✓ **Casualty Risk Specialists**
- ✓ **Property Risk Specialists**
- ✓ **Safeguarding Consultant**

By your side when you need to make a claim

- ✓ **Nationwide Claims Relationship Managers** your key contact ensuring everything runs smoothly when you make a claim.
- ✓ **Major Loss Team** ready to respond in under 24 hours.
- ✓ **Nationwide Claims Inspectors** protect customers from invalid claims by undertaking investigations.
- ✓ **Complex Claims Team** specialising in allegations of abuse, workplace stress, breaches of the Human Rights Act, defamation, bullying and failure to educate.
- ✓ **Forensic Motor Engineering Team** specialising in thermal, mechanical and electrical damage.
- ✓ **Fraud Team** committed to tackling and identifying fraud using tools and intelligence search facilities to assist in investigations to fight fraudsters.
- ✓ **Catastrophic Personal Injury Team** manage life changing injuries including brain, paralysis and amputation injuries.
- ✓ **Rehabilitation Team** helping people who have suffered a physical injury maximise the chance of recovery and/or return to work.

TOOLS AND RESOURCES TO HELP YOU.



Zurich Risk Advisor

A key tool to support risk assessments and beyond, Zurich Risk Advisor makes risk assessments easier to understand and provides insights and recommended practices that could help your organisation mitigate risk. Carry out on-site or remote Self Risk Assessments for fire risk, employers liability and cyber risk with Zurich Risk Advisor

[View resource »](#)



Safeguarding Risk Resource

This resource aims to provide a comprehensive guide to managing safeguarding risk – from identifying abuse or neglect to encouraging an open reporting culture

[View resource »](#)



Flood Risk Resource

Flooding is an increasing risk in many parts of the UK. We aim to answer your questions about flood risk – from identifying the types of risks you face, to what to do if you fall victim to flooding

[View resource »](#)



Fire Risk Resource

This resource aims to answer questions about fire risk from laws and regulations, to a range of risk management measures that can help you avoid potential catastrophes

[View resource »](#)



Coronavirus Risk Resources


We have created a suite of guides that cover some of the ways to manage risk to help support you and your business through the Coronavirus pandemic.


[View resource »](#)

HOW CAN WE HELP YOU?

If you have any questions or if you would like to talk to one of our team please don't hesitate to contact us:

 info@zurichmunicipal.com

 0800 33 55 00

 Access the latest insights and thought leadership at newsandviews.zurich.co.uk

 [zurich.co.uk/municipal](https://www.zurich.co.uk/municipal)

 @ZurichMunicipal

Calls may be recorded or monitored to improve our service.

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Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.



We are Chartered Insurers, publicly committed to a customer-first approach and values that align with a professional Code of Ethics. We'll provide solutions relevant to your needs, maintaining our knowledge through qualifications and ongoing professional development.



"ZURICH'S IMMEDIATE RESPONSE WAS FANTASTIC..."

Orwell Housing Association was formed in Ipswich in 1963, employing no staff and managing a handful of properties. Today, Orwell provides a range of services including housing, support and care services.

The majority of Orwell's housing is located in and around Ipswich and Lowestoft. Although these areas had not experienced flooding since 1953, Orwell recognised it was important to consider measures that would protect properties, and more importantly their occupants, should flooding occur.

In 2008, Orwell worked with Zurich's in-house Risk Engineering team to introduce and agree appropriate measures and flood barriers.

On December 5, 2013, the emergency flood plan we developed with Orwell was put into full effect when Lowestoft was hit by a serious flood surge.

Staff working in Orwell's care homes were able to position flood barriers in place to protect the properties. While the water eventually overwhelmed the barriers, their deployment had crucially bought enough time to safely evacuate

those inside, and move property and items upstairs, including the lift cars, which meant they could be used once the water had subsided.

Upon notification of the claim, we immediately instructed loss adjusters and a preferred remediation supplier; both were on the scene quickly to begin the process of drying out the property. Given the scale of the task, we also introduced a specialist remediation project manager, Davis French & Associates, who helped ensure the whole operation was as efficient as possible.

As the lifts and utilities were still working, many of the occupants were able to remain in situ – with the upper floors largely unaffected. This was crucial given the vulnerability of many of the elderly residents, who would have found moving out extremely traumatic.

We continued to visit Orwell post-event to review flood protections and consider what could be incorporated into the scope of reinstatement work.

"Zurich's immediate response was fantastic and the flexible and open approach was crucial in allowing us to implement what was needed in the first few days after the flood incident," explains Steven Crissall, Assistant Director of Property and Construction at Orwell Housing.

"The guidance and communication from start to finish was exceptional and certainly made our tenants' lives more manageable during this very difficult time. Drying out a building of this size was very complicated and having Davis French on board was invaluable in getting the building up and running at the earliest opportunity."

On the 21st August 2016 The Academy, Selsey in West Sussex experienced one of the most significant school fires in recent history.

Head teacher, Tom Garfield, explains how the school has recovered following the incident, where routine maintenance involving hot work was taking place.

"Our school business manager, who was away on holiday, phoned me to say the contractor had reported an issue on the roof," Tom explains "She asked me if I could drive to the school to check everything was ok. I wasn't aware at that stage exactly what had happened, but halfway through my journey, I could already see great plumes of smoke."

The fire, which is believed to have been started accidentally by a workman, had fully taken hold by the time Tom arrived. He said: *"It was quite a shock to see the school I'd worked at for a decade up in smoke, but I had to put that to the back of my mind because there were so many practical things that needed doing."*

The fire destroyed most of the main school building, leaving Tom in a race against time to make alternative arrangements for students to collect their GCSE results the following week, and then find somewhere for all the students to go when the September term started.

Tom praised the support of Zurich Municipal during this process.

"We really appreciate how they made themselves readily available in those first few weeks. We had lots of regular, scheduled meetings, and they got a clear sense of what we were trying to achieve. This meant that although there were some aspects of our claim where they needed more detail, they weren't bogging us down with endless questions about the minutiae."

"Their approach meant we could get on with the job of getting our school back up and running."

Tom said that while the school's procedures for responding to a major incident had functioned effectively, the fire prompted a rethink within The Kemnal Academy Trust about the use of hot work in future construction and maintenance projects.

"Our default position now is that we don't allow hot work to take place, and there would have to be compelling reasons to change that position," he said.

Tilden Watson, Head of Education, Zurich Municipal added: *"The Academy, Selsey's experience shows two things. Firstly, just how important it is for schools and colleges to have a hot work policy in place. Secondly, the need to consider what support you will need from your risk carrier if ever a crisis were to occur. Both areas need to be fully thought through. It is therefore critical that schools inform their insurer about hot work prior to starting the work"*

"THEIR APPROACH MEANT WE COULD GET ON WITH THE JOB OF GETTING OUR SCHOOL BACK UP AND RUNNING."



**"...STAFF FEEL SUPPORTED
AND FIND IT EASIER TO
RETURN TO WORK AND
THIS HELPS TO RETAIN
VALUABLE STAFF."**

At Zurich we know that the earlier we can provide medical and vocational rehabilitation support, the better the outcome can be for you and your employees.

Our rehabilitation case managers are medically qualified and vocationally skilled. They are available to offer practical support and advice from the first days of employee absence, through to the resolution of any claim. They provide telephone support including initial assessment of injuries, recommending or funding treatment, identifying reasonable workplace adaptations as well as creating and supporting graded return to work plans.

Jackie Williams, Contracts Officer at Choice Support has been working with Zurich to service a comprehensive Rehab proposition since 2014.

"We'd seen a spike in claims, both in terms of the number and the value. Some of this may have been an indirect result of restructuring within the company or a general increase in the claims culture, but most of the claims could have been mitigated by having a rehab scheme in place earlier."

Jackie details how the Zurich Rehab scheme helped mitigate a claim, even in the early stages of implementation.

"Employee A injured their back supporting a service user in a wheelchair on an outing. A wheel became stuck and 'A' bent down and lifted the wheel off the obstruction causing back pain. 'A's Occupational Sick Pay was suspended as it wasn't recorded as a workplace injury and they had reached their absence limit under Bradford Factor rules, resulting in a potential loss of earnings for 'A'.

Two weeks later the incident was reclassified as a workplace incident, corroborated by witnesses and line managers, and RIDDOR reported. Occupational Sick Pay was reinstated, however, 'A' was still unable to work and was referred to Occupational Health who recommended workplace adjustments and light duties. However they can't always offer direct treatment and referrals under the NHS can take a long time which can result in further delays to return

to work or to full duties. 'A' agreed to try the Zurich Rehab scheme and was referred within 3 weeks of the injury occurring. 'A' returned to work on light duties a few days later and following a completed course of physiotherapy (5-6 treatments) returned to full duties with no further absence.

The cost of the treatment under the Zurich Rehab scheme was £414, no claim was received and this is now out of limitation. Whilst this cost is attributed to our claims experience, it is much lower than the average cost of a formal claim.

Other benefits of this scheme include reduced costs of backfilling long-term staff absences, staff feel supported and find it easier to return to work and this helps to retain valuable staff."

