

Our digital
guidelines



Introduction

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Pixel perfect impressions

Digital at Zurich is about creating a brand experience that satisfies business requirements and user goals in a distinctly Zurich way.

These guidelines provide principles to help you bring the Zurich brand to life in the digital space. It covers guidance for brand and e-commerce websites and also microsites.



Creating the Zurich digital experience

The Zurich brand personality helps designers and content creators create experiences that bring the Zurich brand to life.

The Zurich brand personality is expressed in three ways.

Tone of voice checklist

Use clear, simple language.	✓
Speak directly to your audience, not to yourself.	✓
Don't be overly formal (unless the communication is of a legal nature). Humanize your language.	✓
Don't be vague – be precise.	✓
Use facts and details when needed to add interest.	✓
Clichés imply you are too lazy to think, don't use them.	✓
Summarize to highlight the essential message.	✓
Look for opportunities to add a light touch e.g. in headlines.	✓

Quietly powerful

Simple essential elements

We use simple language. Being accessible, inviting and open to people. Removing the unnecessary. Making sure everything is well designed so it is clear and understandable. Clarity creates confidence.



How this translates to digital

- Simplicity: our digital sites, tools and apps are well structured and considered.
- Accessible: ensure the interface is intuitive, and usable by everyone.
- Uncluttered: everything has a purpose, nothing is superfluous.
- Advise: never assume your audience is as informed as you are, offer clear contextual information and support.

Calmly arresting

We capture attention without going overboard, without shouting and overdramatizing. We communicate in a calm, thought provoking way, providing clear space for people to think.



How this translates to digital

- Fascinate: look for opportunities to create moments user interest, even in unexpected places.
- Dialog: invite conversation by seamlessly integrating customer stories and social media interaction in a timely and relevant way.

Wit (intelligent humor)

We make serious points with a light touch. We combine wisdom with a fresh take to cut through. We use memorable, thoughtful and entertaining language to demonstrate intelligence, avoid the obvious, encourage unusual connections, juxtapositions and counterpoints.



How this translates to digital

- Surprise and delight: seek opportunities to add moments of delight during intervals to the experience.
- Memorable: digital experiences should never feel generic and should be a clear expression of its purpose.
- Thoughtful: always seek fresh and interesting methods of combining elements.
- Smile in the mind: seek opportunities to create intellectually interesting tools that flatter the intellect of the user.

Website at a glance

This example shows how our core elements are used on Zurich.com

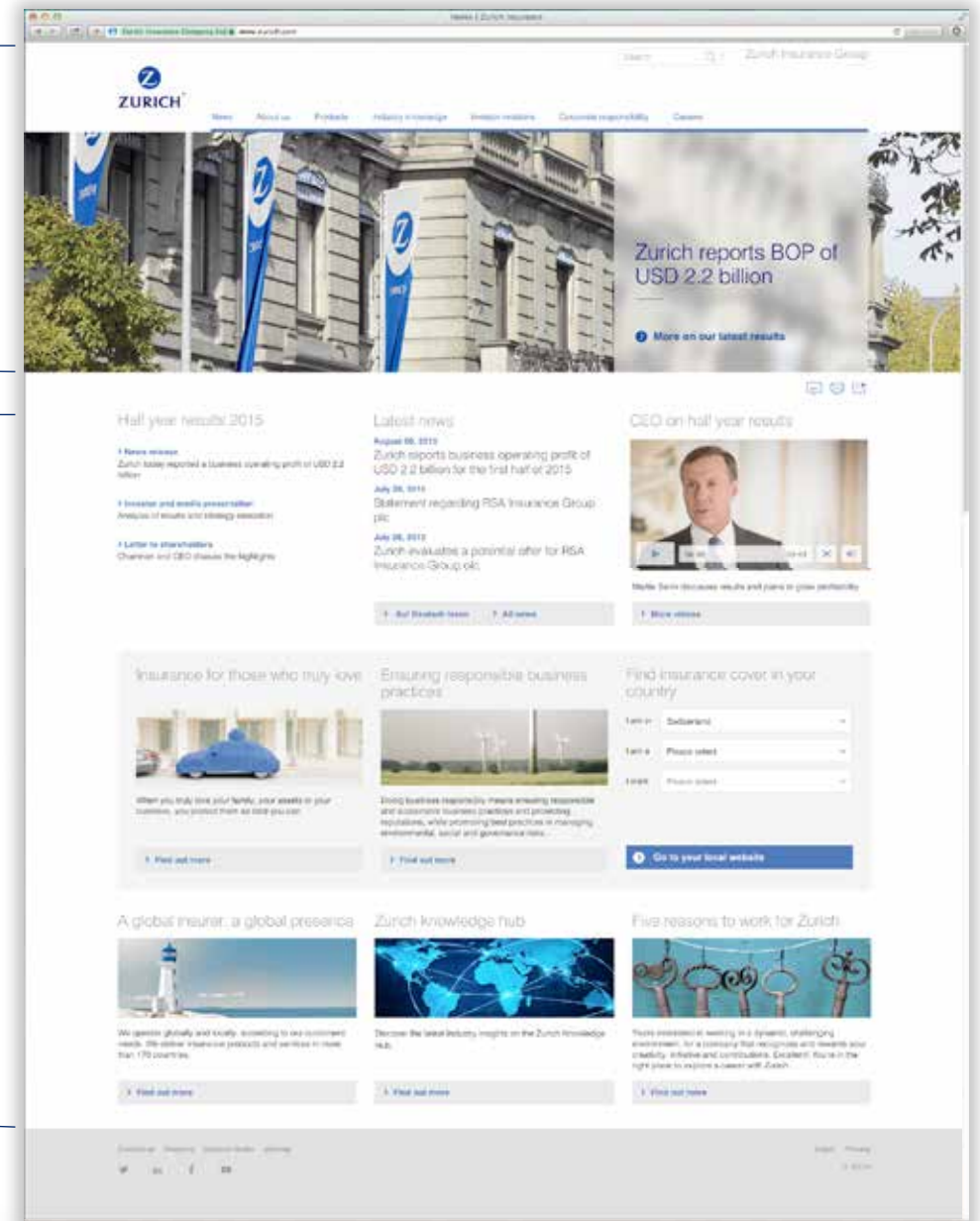
Style recommendations:

- Zurich Blue 1 is exclusively used for call-to-action items, and rollovers.
- Zurich Blue 1 75% is exclusively used for interactive elements.
- Zurich Blue 2 is used to draw special attention to single content, modules and infographics. It is always used for stage headlines.
- Mid Blue is used for elements that illustrate or complement other content, such as quotes, short facts, or image sliders.
- Black Stone is used for content headlines and body copy.



Stage

Content



Our core elements in the digital space

Our identity enables us to create a strong and distinctively Zurich look and feel. To create consistent communications, we need to make sure we get to know each of the core elements – their essential qualities and how best to use them and look after them.

Our digital guidelines follow our core elements guidelines. However for practical reasons there are some digital specific additions and/or exceptions.



Good to know...

All our guidelines can be found on our intranet and on the BlueRoom <https://zurich.tagcmd.com>

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Zurich mark at a glance

When developing your navigation system, play particular attention to the positioning of the Zurich mark.

Always ensure the Zurich mark has the required clear space for consistency with the rest of the guidelines.

Be careful not to clutter the global navigation with unnecessary design motifs.

Stacked mark

The primary and preferred version is the stacked mark, in blue on a white or light background.

It should always be used on the desktop version of our websites.



Minimum clear space

We make sure there is always enough clear space around our mark, so it has enough room to breathe and be noticed. The clear space is equal to the diameter of the 'Z' logo. This is the minimum and should be increased wherever possible.



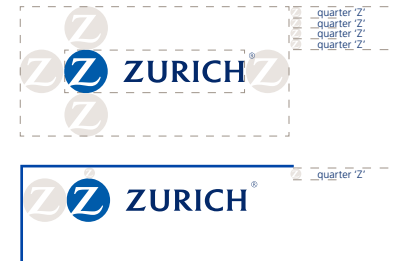
Ranged mark

The ranged mark may only be used when the space is horizontal e.g. mobile apps, mobile websites or web applications.



Position on mobile headers

On mobile app headers the ranged Zurich mark can either be positioned left or centered. The clear space around it varies but should never be below a quarter the diameter of the 'Z' logo from the top/bottom.



The zurich.ch navigation is a good example of simple, clear and elegant navigation, with the baseline of the Zurich mark aligning with the baseline of the navigation items.



Minimum sizes

Absolute minimum size for the Zurich stacked mark.

Absolute minimum size for the Zurich ranged mark.



The protective sign ® becomes illegible at the minimum size and should not be used.

Exception: on mobile headers the ranged Zurich mark can be used at a minimum height of 26px.

Zurich mark on backgrounds

Make sure the Zurich mark is only placed on white or light backgrounds. This means it can really stand out.



Our world of blue and white

Blue is at the heart of our brand. What kind of blue? We have two blues: Zurich Blue 1 and Zurich Blue 2, each reflecting different aspects of our brand.

White is also a key color for us, it gives our mark breathing space and standout.

Primary colors

Zurich Blue 1

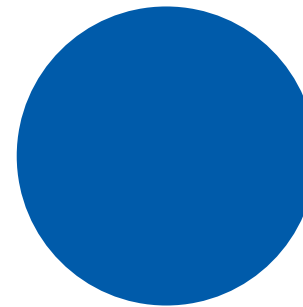
Zurich Blue 1 is lighter and more radiant. We want to make the most out of it – so feel free to put it to good use. It is used as a metaphor of protection in our photography.

Zurich Blue 2

Zurich Blue 2 is deeper and darker reflecting our professionalism and premium nature. We use it most in typography. Zurich Blue 2 is used to draw special attention to single content modules and infographics. It is always used for stage headlines.

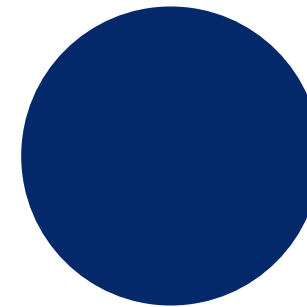
White

We are a blue and white brand. We use white to help our blues stand out and to add cleanliness and freshness to our compositions.



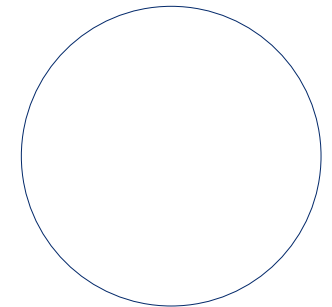
Zurich Blue 1
R0 G51 B153
#003399

– Used for call to action, rollover

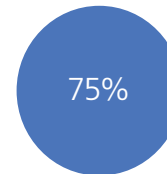


Zurich Blue 2
R0 G51 B153
#003399

– Used for stage headlines, single content, modules and infographics



White
R255 G255 B255
#FFFFFF



Zurich Blue 1, 75%
R64 G102 B179
#4066B3

– Used for interactive elements

Zurich Blue 1 (75% tint)

A special version of Zurich Blue 1 (75% tint) has been created for on screen usage only and can be used exclusively for interactive elements. On rollover/interaction always use Zurich Blue 1.

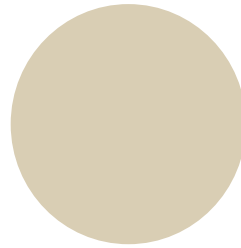
Our supporting colors

We have a handful of secondary colors. Their role is to add warmth and to complement rather than distract from our blues. They add stand out and distinction on backgrounds.

When creating backgrounds use tint values in the range of 20 to 40% to ensure contrast, legibility and accessibility.

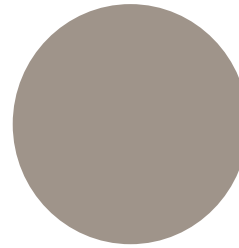
Note: do not mix more than three background colors on the same page in order to keep a clean, simple and classy look and feel.

Secondary colors



20% 40% 60% 80%

Sand Stone
R213 G206 B181
#D5CEB5



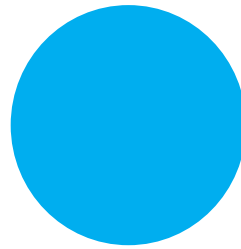
20% 40% 60% 80%

Dark Stone
R168 G159 B150
#A89F96



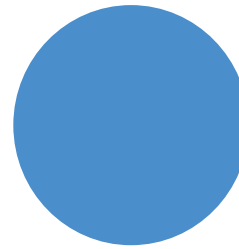
20% 40% 60% 80%

Dove
R231 G236 B235
#E7ECEB



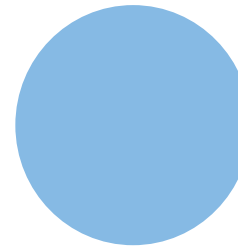
20% 40% 60% 80%

Sky Blue
R0 G158 B254
#009EE0



20% 40% 60% 80%

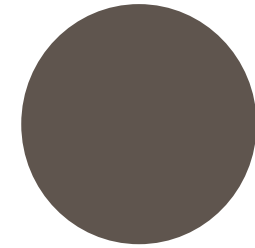
Mid Blue
R79 G144 B200
#4F90C8



20% 40% 60% 80%

Light Blue
R151 G193 B227
#97C1E3

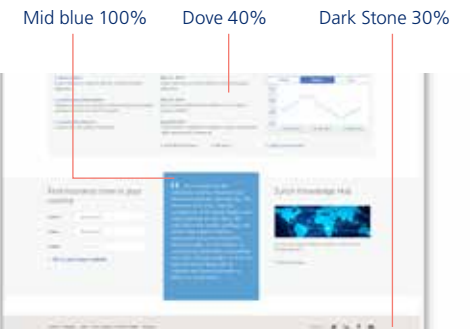
Digital only



20% 40% 60% 80%

Black Stone
R76 G67 B61
#4C433D

Black Stone has been specifically created for online use only. It should only be used for body copy. This will ensure legibility and accessibility.



Use of secondary colors for backgrounds and holding shapes.

Where we use our colours

Here is a quick checklist to ensure you are using the right colors in the right applications.

All our website designs should have a distinctive Zurich look and feel. To achieve this, our blues are used in a predominant theme. The color sequence chart opposite shows the color use sequence.

Charts and diagram colors can be used to highlight data as well as for alert and error messages.

Colors	Logo	Icons	Headlines	Backgrounds	Charts & diagrams
Primary  Zurich Blue 1  Zurich Blue 2  White	✓	✓	✓	✓	✓
Secondary  Sky Blue  Mid Blue  Light Blue  Sand Stone  Dark Stone  Dove	✗	✗	✗	✓	✓
Chart and diagram only colors*  Teal  Turquoise  Lemon  Orange  Salmon	✗	✗	✗	✗	✓

* To be used only when the primary and secondary colors have been exhausted.

Color use sequence

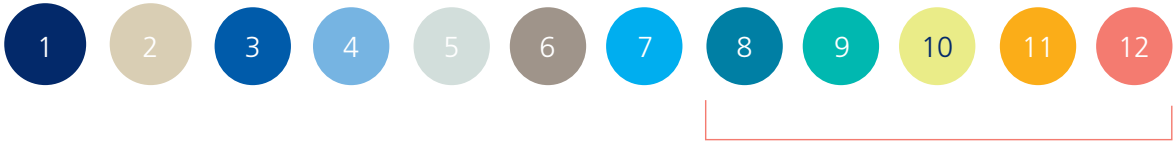


Chart and diagram colors can be used to highlight data as well as for alert and error messages.

How to deal with alerts and errors

At times it is helpful to use a traffic light labelling system to highlight elements within digital applications. A choice of three colors are available.

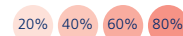
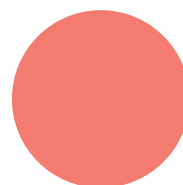
These colors should never be used anywhere else, e.g. headlines, copy and backgrounds. Salmon can also be used for alerts and error messages.

Chart and diagram only colours

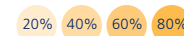
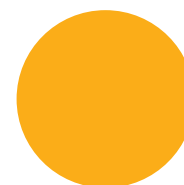
These colors should only be used alongside the primary or secondary palettes to highlight specific elements within digital applications. This will help to keep a consistent Zurich look and feel.

Tints

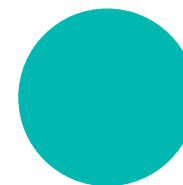
If you need more variation, tints of our chart and diagram colors can be used at 20%, 40%, 60% and 80%.



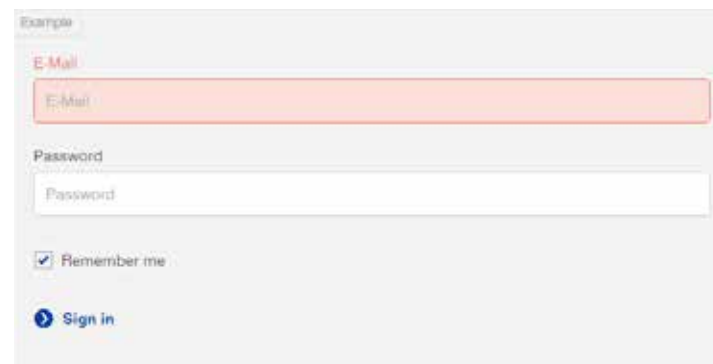
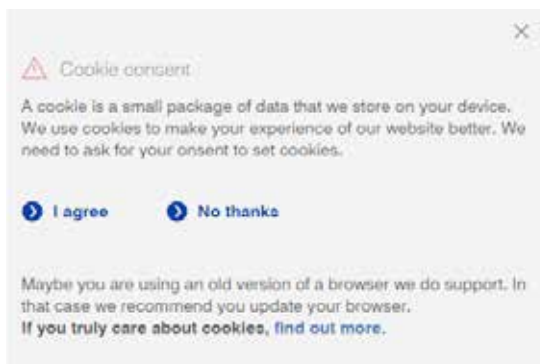
Salmon
R234 G99 B92
#EA635Cw



Orange
R246 G156 B0
#F69C00



Turquoise
R0 G191 B179
#00BFB3



A couple of examples demonstrating our Salmon colour indicating an alert/error.

Talking type

Our character comes through not just in the words we use but also in how those words look and feel. In our two key typefaces (or fonts) – Frutiger and Garamond – we have a great way to bring Zurich to life on the page.

For overall alignment with the core elements guidelines, the use of Frutiger is recommended whenever possible on digital websites, tools and apps. The license for online/digital usage should be bought locally. Countries using Swiss as a digital font may continue to do so.

For non-Latin languages, e.g. Arabic and Chinese, use typefaces which are visually similar in weight and style to the ones on this page.

Note: in some instances the native font of an operating system, off-the-shelf program or app does not provide the flexibility to choose Frutiger. In these instances choose a typeface similar to Frutiger, such as Arial or the system/platform default.

Our primary typeface

Frutiger

Frutiger is our primary typeface. It is clear and strong – it's the powerful, reliable face of Zurich.

Our narrative typeface

Garamond

Garamond is our secondary typeface, it adds a human touch. It's the friendly, elegant face of Zurich.



Typography

We express our brand in a quietly powerful way. This means using our typography subtly to create a premium look and feel.

To help create clarity, readability and navigation, always make sure you create a clear typographic hierarchy between the different levels of information.

For non-Latin languages, e.g. Arabic and Chinese, use typefaces which are visually similar in weight and style to the ones on this page.

Please note:

You must ensure you own a legitimate copy and license before using these typefaces.

For further information regarding purchase of Frutiger go to www.linotype.com/247675/

For further information regarding purchase of Garamond go to www.fonts.com/font/adobe/adobe-garamond

Our primary typeface

Used for

Headline 1
Headline 2
Headline 3
Navigation mobile 2

Frutiger 45 Light

ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890&%
ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890&%

Used for

Navigation mobile 1
Navigation main
Navigation mega drop-down 2
Navigation breadcrumb
Body copy
Label

Frutiger 55 Roman

ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890&%
ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890&%

Used for

Call to action
Navigation mega drop-down 1
Link
Footer
Headline 4
Copy abstract
Table accordion

Frutiger 65 Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890&%
ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890&%

Our narrative typeface

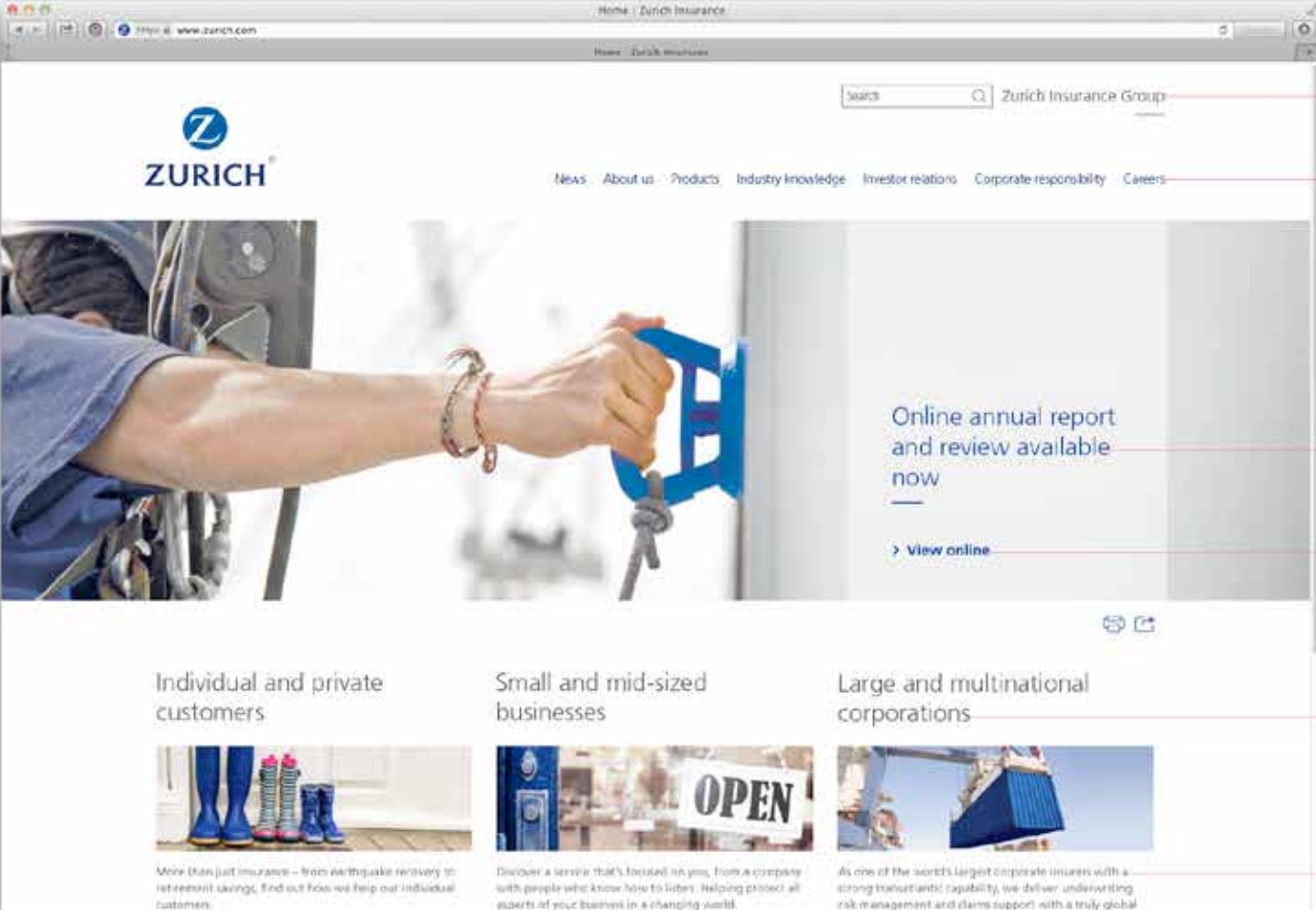
Used for

Quotations
Editorial headlines
Product names

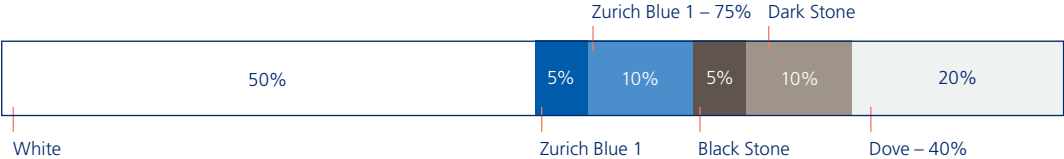
Garamond Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 123456789%
ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz 1234567890&%

Colors and typography in use



When creating websites we recommend to follow this overall color balance:



Colors and typography in use

Left side color/typography codes:

- Frutiger 45 Bold 13.5pt, Zurich Blue 1.75%, R64 G102 B178 #4C66B3
- Frutiger 55 Roman 14pt, Black Stone 100%, R76 G67 B61 #4C433D
- Dove 80%, R230 G237 B236 #E6EDEC
- Keyline, Dove 100%, R224 G232 B231 #E6E8E7
- Frutiger 45 Bold 14pt, Black Stone 100%, R76 G67 B61 #4C433D

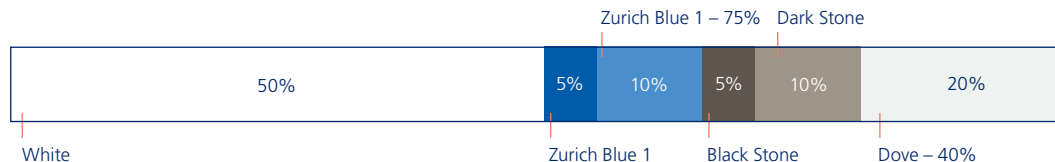
Right side color/typography codes:

- Frutiger 55 Roman 14pt, Black Stone 100%, R76 G67 B61 #4C433D
- Frutiger 65 Bold 13.5pt, Zurich Blue 1.75%, R64 G102 B178 #4C66B3
- Frutiger 65 Bold 13.5pt, Zurich Blue 1.75%, R64 G102 B178 #4C66B3
- Frutiger 55 Roman 12pt, Zurich Blue 1.75%, R64 G102 B178 #4C66B3
- Dove 40%, R247 G245 B240 #F7F5F0
- Mid Blue, R79 G144 B200 #4F90C8
- Zurich Blue 1.75%, R64 G102 B178 #4C66B3

Website content highlights:

- More than just insurance – from earthquake recovery to retirement savings, find out how we help our individual customers.
- Discover a service that's focused on you, from a company with people who know how to listen, helping protect all aspects of your business in a changing world.
- As one of the world's largest corporate insurers with a strong transatlantic capability, we deliver underwriting, risk management and claims support with a truly global reach.
- Investor Day 2015: News release, Investor Day Presentation, Investor Day Podcast.
- Latest news: May 21, 2015, May 07, 2015, April 28, 2015.
- Stock chart: 1 mon, 3 mon, 1 yr.
- Find insurance cover in your country: I am in (Switzerland), I am a (Please select), I want (Please select).
- Our customers are the individuals, families, businesses and institutions that face risk every day. We must earn their trust – and the commitment of the agents, brokers and others can help us serve them. We must deliver the insights, products and services that empower them to understand and protect themselves from those risks. As One Zurich, we can and must exceed their expectations. And when adversity strikes, we must be there for each of them with the solutions and financial strength we deliver on our promise.
- Zurich Knowledge Hub: Discover the latest industry insights on the Zurich Knowledge Hub.

When creating websites we recommend to follow this overall color balance:



Icon overview

Icons play an important role in the Zurich digital assets. Icons are used to illustrate simple, usually single ideas, such as 'search', 'help' or 'forward'.

They are essential for navigation within digital media such as online or within iOS or Android applications.

Icon designs should be created with the following variations:

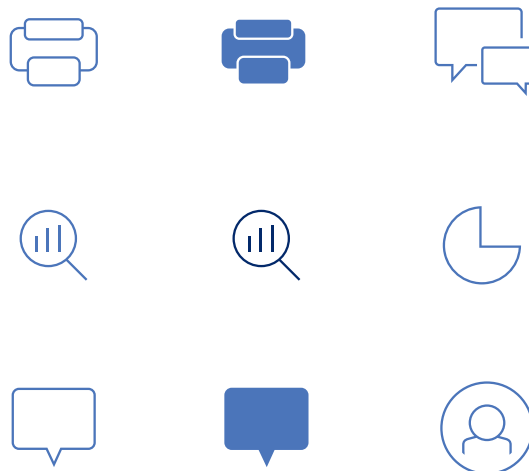
- Positive keyline, Zurich Blue 1 or 2.
- Positive solid fill, Zurich Blue 1 or 2.
- Positive keyline, Zurich Blue 1 or Zurich Blue 2 framed.
- Negative keyline, mono white.
- Negative keyline, mono white framed.

When a set of icons is shown together, ensure they are consistent in color and style.

Style variations may be necessary for online applications to show rollover or highlight states, while others are useful for print applications.

Please refer to the Infographics guidelines for more specific detail on using and creating icons.

Online action icon examples



To indicate a transition to rollover state, please consider creating icons using either Zurich Blue 1 or 2 for the keyline or as a solid fill colour.

Online icon variations



Active state,
Zurich Blue 1
75% tint.

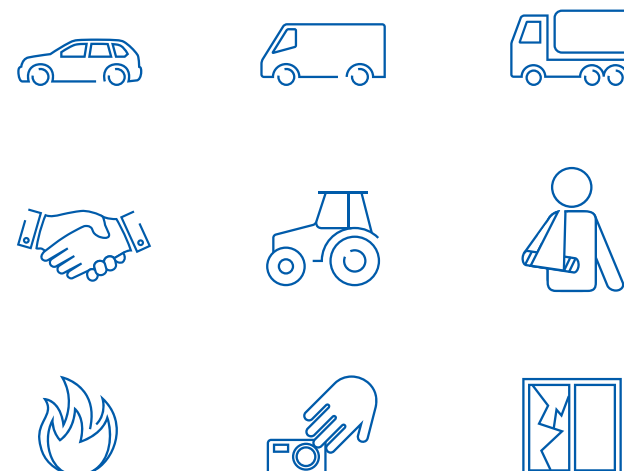


Hover state,
white on
Zurich Blue 1
75% tint.



Down state,
white on
Zurich Blue 1
75% tint.

Print/online icon examples



Print icon variations

Positive:
Keyline,
Zurich Blue 1.



Positive:
Solid fill,
Zurich Blue 1.



Positive:
Keyline,
Zurich Blue 1
framed.

Negative:
Keyline,
mono white.



Negative:
Keyline,
mono white
framed.

Our photography

Our primary photography uses blue as a metaphor for protection and helps us build better recognition and a stronger emotional connection to our brand.

Primary photography must always be used for the key visual (usually header or carousel) on our sites.

Our secondary photography captures and celebrates unique moments around the world in a natural, eye-catching way. Interesting angles. Different takes. Great complements to our primary images.

Secondary photography is used throughout the site, never but never on headers.



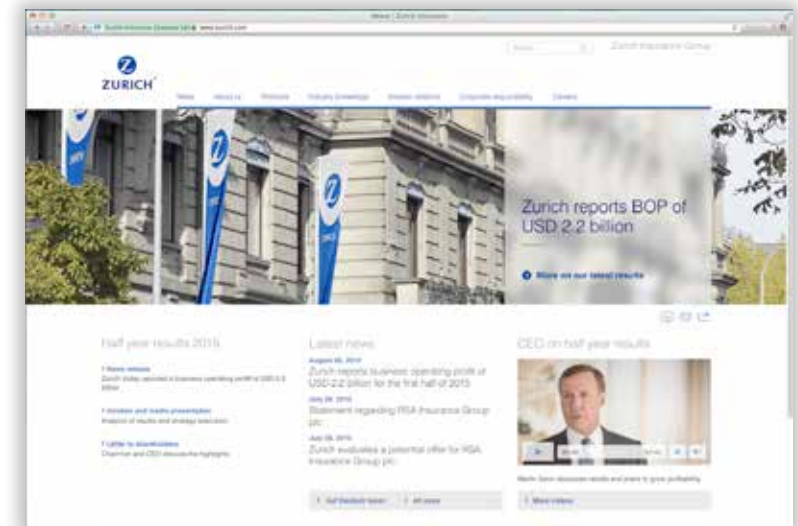
Good to know...

Our photography can be found on the BlueRoom <https://zurich.tagcmd.com>

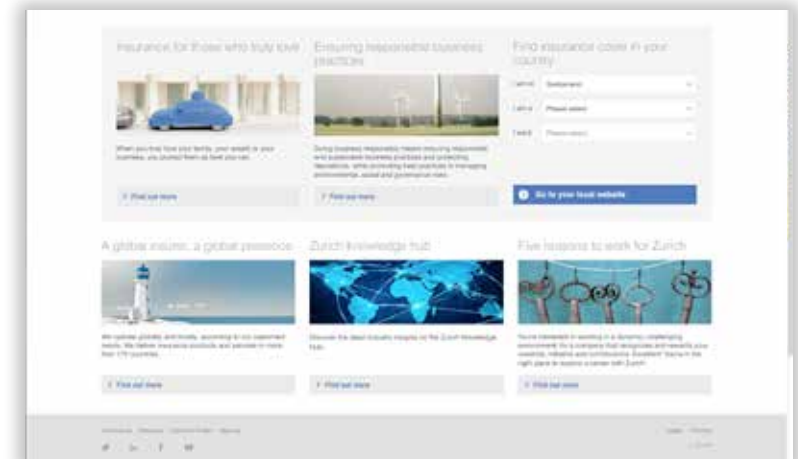
Primary photography



Secondary photography



Primary photography is used for header or carousel.



Primary or secondary photography is used for all other images.

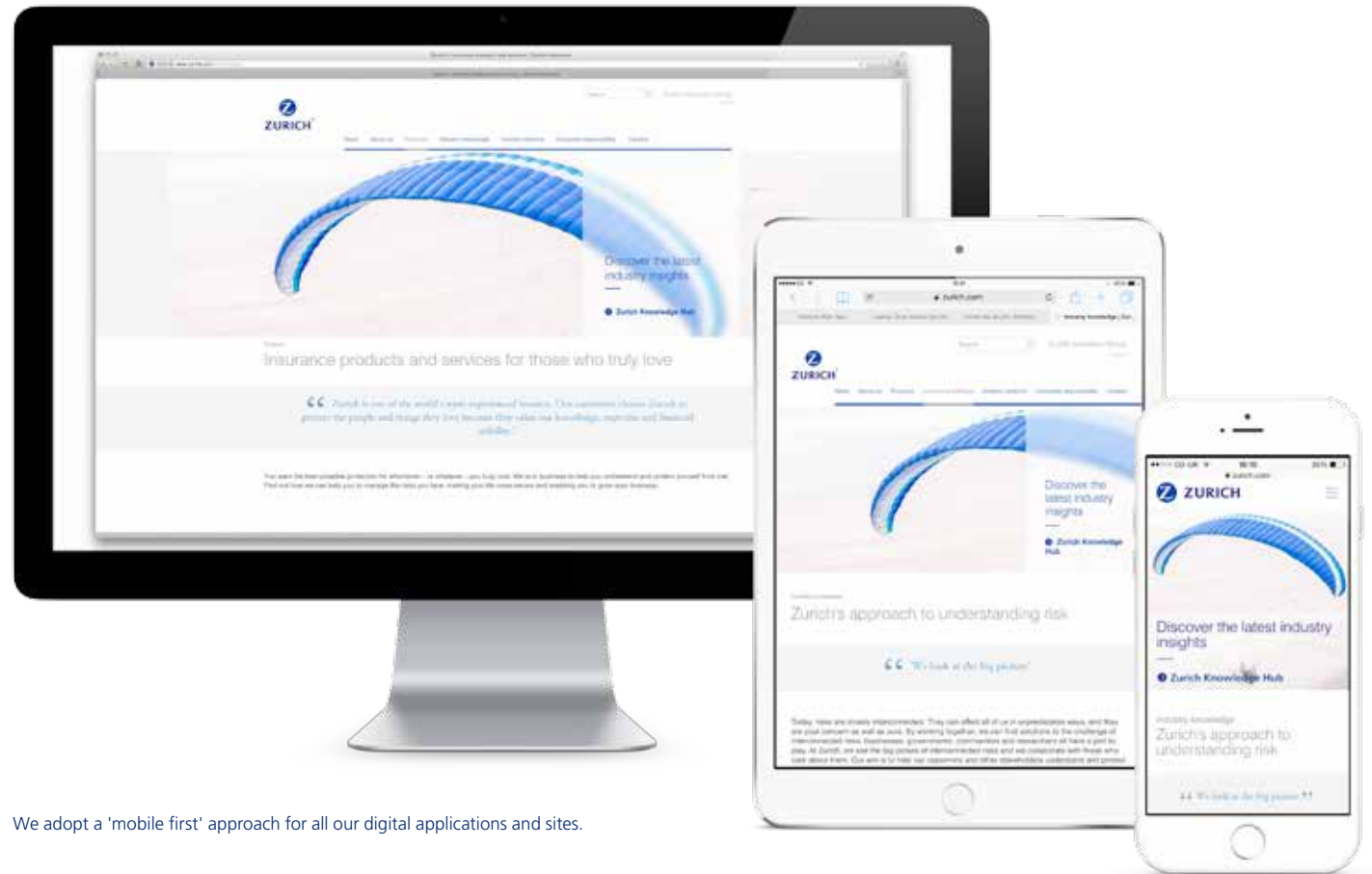
Mobile first – responsive web design

With 1.2 Billion Mobile users worldwide, designing for mobile is no longer niche, in fact in the US 25% of mobile web users are mobile-only.

There are a multitude of different screen sizes across phones, 'phablets', tablets, desktops, game consoles, TVs, even wearables. Screen sizes will always be changing, so it's important that Zurich digital experiences can adapt to any screen size, today or in the future.

At Zurich we recommend a Mobile First, unobtrusive Javascript, and progressive enhancement approach to design.

We focus on delivering a simple, intelligent and relevant experience that satisfies both Zurich's business objectives and user goals.

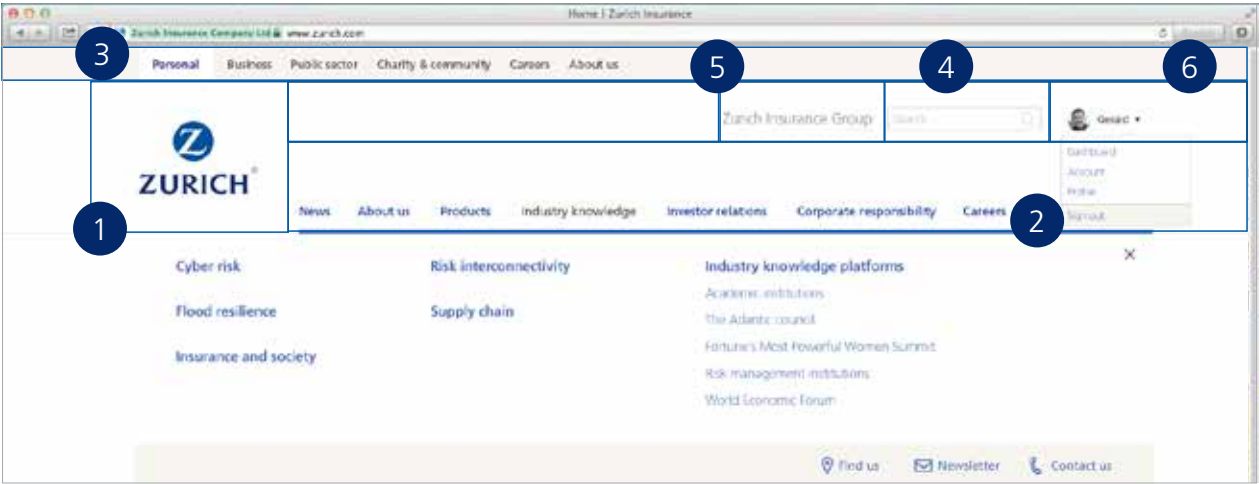


We adopt a 'mobile first' approach for all our digital applications and sites.

Global navigation

Clarity, simplicity and usability are the key principles to have in mind when creating a global navigation system for your website or mobile application. The Zurich navigation system has been designed to be flexible and scalable using clearly defined zones to ensure consistency across all Zurich digital territories.

The global navigation system is divided into two areas, mandatory and optional. Mandatory areas that must always be present, and optional area that should only be used as required. The following table outlines usage as necessary.



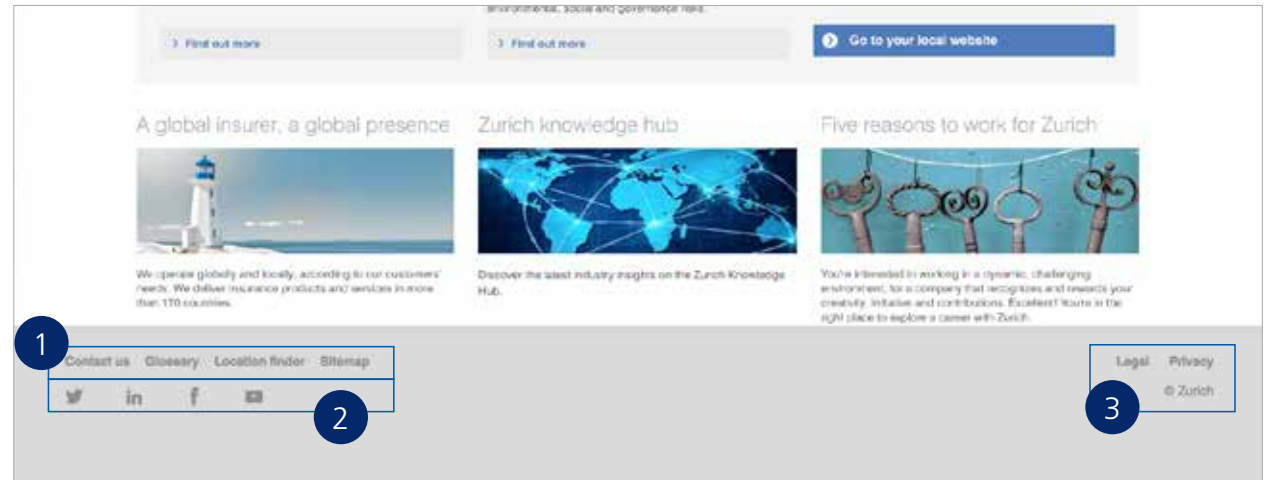
1	Logo area	Mandatory	Use the stacked logo with the specified clear space at all times.
2	Primary navigation	Mandatory	Primary navigation elements must always appear on the interface design. Exceptions include complex form, and data capture pages where navigation is detrimental to task completion.
3	Super navigation zones	Optional	Super-navigation elements are only to be used in situations where fundamental different goals or user types need to be segmented (e.g. Personal, Careers).
4	Search zone	Optional	On sites where search is required we using a simple key line search input field with accompanying icon.
5	Divison zone	Mandatory	A company description is an essential component of the global navigation bar, and should be clearly visible at all times.
6	Login zone	Optional	Where login is required we recommend placing this module on the right of the page. All interaction is available as a drop down, keeping the area clean and clear of clutter.

Footer navigation

The Zurich footer element is a vital element of every page found on all Zurich Websites.

The role of the footer is to provide users with important information they are unable to find elsewhere. It is important to ensure that your user core user journeys are satisfied fully using the primary navigation system. Use footer links only for auxiliary user journeys. Remember, links in the footer have a very low click through rate

The footer must remain simple, uncluttered, and focused on delivering information that is not key to a primary user journey of the site, but is important to make available.



1	Links	Mandatory	Do not over load the footer with links. Only place links that are important to users and beneficial to SEO that are not available within the primary navigation.
2	Social media	Mandatory	Links to social media channels are useful in promoting your third party social media platforms.
3	Legal	Mandatory	Ensure legal information is easy to find, and clearly labeled.

Button language

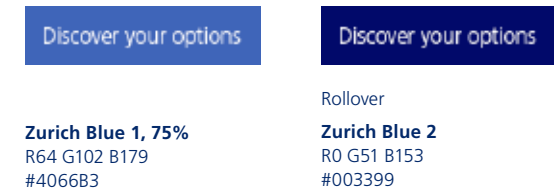
Buttons allow users to initiate an immediate action within a given page, most typically when submitting information, or initiating a process such as a calculation.

It is increasingly common for buttons to be used as a strong link, adding emphasis and brand equity to an action. This is useful within a design, however it can lead to confusion and visual clutter when implemented poorly.



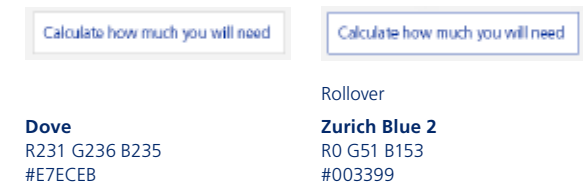
Primary Action button

The primary action button is only to be used in header areas, or to indicate the primary action a user is expected to undertake on a given page. Limit to one or two per page.



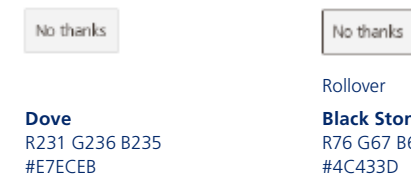
Secondary Action button

The secondary action button has been designed to add emphasis to a link without dominating the design. Only use as the key action within a module



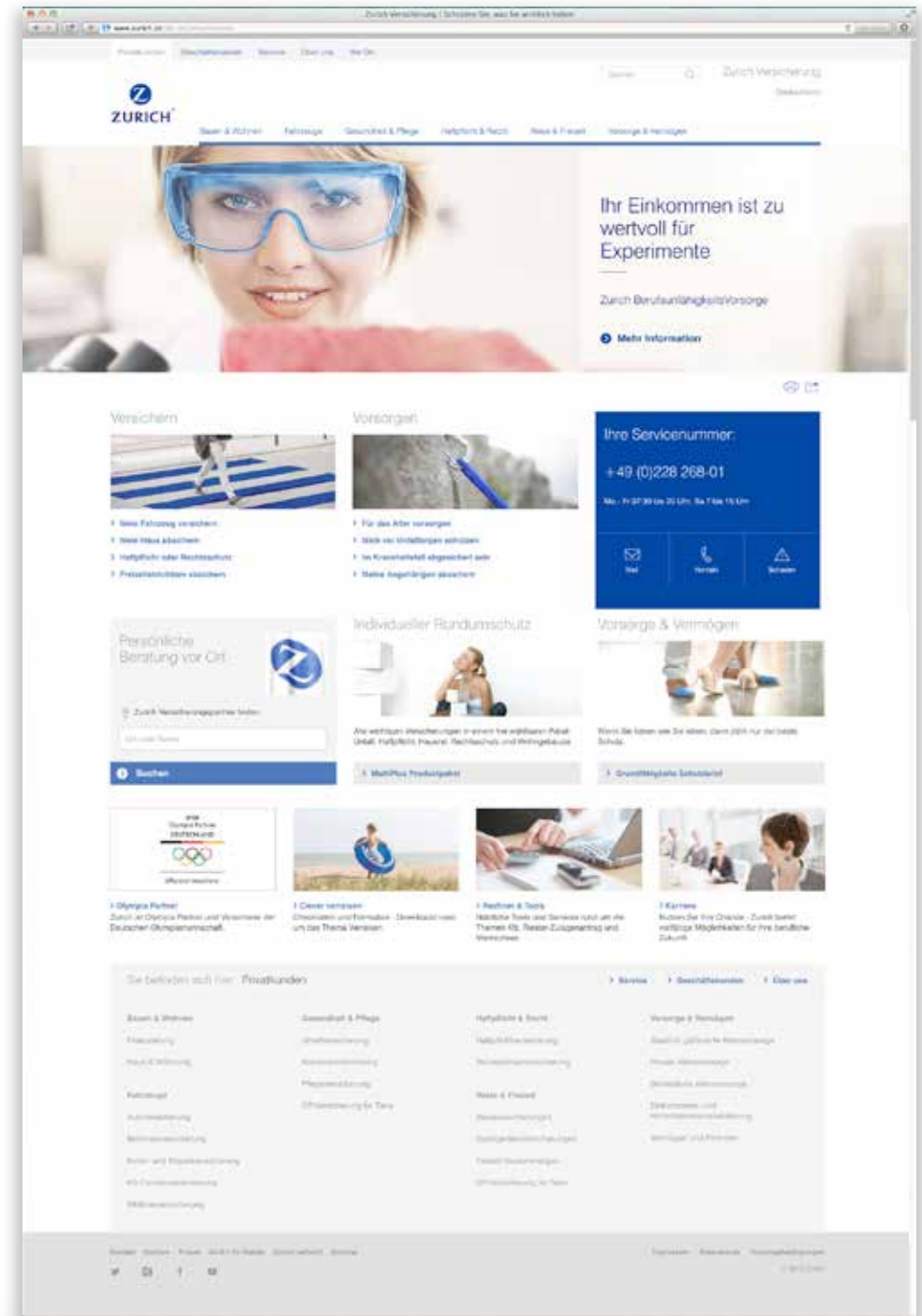
Tertiary Action button

The tertiary action button is only to be used for negative action.



How to bring it all together

This example opposite shows
the zurich.de website.



Final thoughts

Here are a few important points to keep in mind to create a successful digital brand experience.

Personality matters

All our communication should have a distinctively Zurich feel that reflects the way we express our brand. Our brand personality has three core qualities: simple essential elements, wit and calmly arresting. Our personality guides the experiences we create and the content we write.

Tell stories

Our stories need to inspire and engage audiences at all levels without overdramatizing. We want to evoke our brand DNA intelligent protection, rather than focusing on risks and problems. Creating rich and meaningful stories helps us to engage with users, and create more memorable content.

Fast follower

Zurich constantly seeks to lead the industry in the intelligent use of content, architecture and delivery. If using off-the-shelf packages, ensure they match the aspirations of our brand, never settle.

Warmth

We bring warmth through muted and natural photography style, the use of bright and neutral colors and through our tone of voice, rooted in our brand personality quietly powerful. We offer a user centric brand experience to provide the best experience to all our customers.

Need help?

The Zurich mark in all formats and our brand identity guidelines are available for download from the following locations:

- Group Marketing and Communications intranet page: openly accessible to all Zurich employees, no login needed.
- The BlueRoom is reserved for use by Zurich marketing and communications departments, as well as the advertising agency network.
- The collaboration platform: on the brand marketing site (open), as well as on the brand strategy community site (access rights required).

We also have regular brand audits to ensure that everything we produce feels like part of the family.

Contact

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