

BROKER DIRECT BDZ 40 POLICY SUMMARY

This is a policy summary of the cover provided by the Broker Direct Plc Private Car BDZ 40 Policy which is underwritten by Zurich Insurance Plc. It contains references to the key features and benefits of the policy, as well as references to significant and unusual exclusions and limitations. It does **not** contain the full policy definitions, terms, conditions and exclusions. These can be found in the Policy Document, a copy of which is available from your insurance broker. It is important that you read the policy document carefully paying attention to what is not covered when you receive it.

What is Covered	Comprehensive	Third Party Fire & Theft	Policy Limits
Loss, theft or damage to your car (Sections 1 & 2)	Y	N	Market value
Damage to third party property	Y	N	Up to £20M
New car replacement	Y	N	N/A
Audio equipment in your car	Y	N	Up to £500
Glass in your windscreen and windows	Y	N	N/A
Medical expenses	Y	N	Up to £200
Emergency medical treatment	Y	N	N/A
Personal belongings in your car	Y	N	Up to £100
Replacement locks for your car	Y	N	Up to £1,000
Driving other cars benefit	Y	N	N/A
Personal accident	Y	N	Insured & Spouse (Up to £5,000)
European cover (Foreign Use)	Y	N	Up to 45 days per trip

Other Features	Comprehensive	Third Party Fire & Theft	Policy Limits
Protected no claims bonus (optional)	Y	N	2 claims in 3 years
Courtesy car during repair (approved repairer)	Y	N	N/A

COMPREHENSIVE POLICIES ONLY:

Cover for the vehicle specified in the Motor Insurance Certificate subject to the Exceptions and Conditions in the Policy.

Courtesy Car: Provided when vehicle is at Authorised Repairer

Excess: Standard policy excess £100 (this amount will apply in addition to any other excess shown in your policy wording and/or schedule/endorsement appendix, Windscreen excess £60 when fitted by an approved repairer.

Audio/Telephone Equipment: Standard manufacturers fitted equipment included otherwise limited to £500.

Driving Other Cars: Included for most Occupations and Employers Business types

THIRD PARTY FIRE & THEFT POLICIES ONLY:

This cover is not available under the contract.

COMPREHENSIVE and THIRD PARTY FIRE & THEFT POLICIES:

Exceptions: The exceptions to policy cover are set out in the Policy Wording and Endorsements, but we draw to your attention that losses arising from the use of keys or cards which have been left in or on the vehicle are not covered. Fire damage is not covered if the vehicle is equipped for cooking and/or heating of food and/or drink.

Any vehicle security or garaging requirements are if and as specified in the Endorsements.

ALL POLICIES:

Cover for your legal liability for death, bodily injury or damage to property as a result of the vehicle being used in accordance with the Motor Insurance Certificate (Section 3); and subject to the Exceptions and Conditions in the Policy.

Exceptions: The exceptions to policy cover are set out in the Policy Wording and Endorsements, but we draw to your attention that claims arising out of the use of the vehicle in restricted areas of an airport or airfield are not covered.

Duration of Contract: 12 months.

Cancellation Rights (cooling off period): If you decide that you do not want to accept the policy (or any subsequent renewal of the policy by us), please return it to us or your insurance adviser together with the Certificate of Insurance using the contact details provided on the covering letter within 14 days of receiving it (or for renewals, within 14 days or your policy renewal date). We will only charge you on a pro rata basis for the time we have been on cover subject to a minimum premium of £15 (plus insurance premium tax). The balance of the premium will be returned to you but there will be no refund where you are cancelling the policy following a claim where the vehicle is a total loss and not being replaced.

Cancelling your Policy: You are required to return your motor insurance certificate and upon cancellation, a return premium will be calculated and if you have not made a claim, a refund may be payable through your broker less a charge of £35.

In the Event of a claim Contact: Broker Direct Plc, Deakins Park, Egerton, Bolton BL7 9RW.
Claims Telephone Number – 01204 600299

Complaints Process: At Broker Direct PLC we are dedicated to providing you with the high standards of service you have the right to expect. If you have a complaint about a claim, please contact the person handling your claim in the first instance. You will find their name and phone number on any letters they have sent to you.

In the event that you remain dissatisfied, the problem can be referred to the Chief Executive of Broker Direct Plc, Deakins Park, Egerton, Bolton BL7 9RW.

If the CEO of Broker Direct is unable to resolve the complaint to your satisfaction, you can ask the Financial Ombudsman (FOS) to review your case. This is a free and unbiased service.

You can phone 0800 0234567 (landlines) or 030 01239123 (mobiles) or email enquiries@financial-ombudsman.org.uk
Or, write to Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Financial Services Compensation Scheme: Zurich Insurance plc and Broker Direct Plc are both covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Administered by: Broker Direct Plc is registered in England. No. 2958427. Registered Office: Deakins Park, Hall Coppice Road, Egerton, Bolton BL7 9RW. Authorised and regulated by the Financial Conduct Authority. Our firm's reference number is 307607. Registrations recorded on www.fca.org.uk.

Underwritten by: Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

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