

BDZ 3 POLICY SUMMARY

This is a Policy Summary only. Full terms can be found in the Policy Wording and Endorsements.

INSURANCE COMPANY:
Zurich Insurance Company

TYPE OF INSURANCE:
Broker Direct Private Motor (BDZ 3)

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: see Section 1.

EXCESS: See Endorsement No. 168 for details of the excesses applying to this policy.

NEW CAR REPLACEMENT: Included - see Endorsement No. 126.

FOREIGN USE: Included for certain countries for up to 45 days - see Endorsement No. 113.

AUDIO/TELEPHONE EQUIPMENT: Standard fitted equipment included. Limit £500 for other fitted equipment.

DRIVING OTHER CARS: If and as shown on the Motor Insurance Certificate, restricted to cover for Liability to Third Parties only.

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 which have been left in or on the vehicle and losses resulting from unauthorised use of the vehicle by a person known to you (unless that person is convicted for theft) are not covered.

Any vehicle security requirements as specified in the Endorsements.

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; and subject to the Exceptions and Conditions in the Policy.

FOREIGN USE: Compulsory minimum insurance cover for use of the vehicle in EU countries, as specified in the Motor Insurance Certificate.

DURATION OF CONTRACT: 12 months.

CANCELLATION RIGHTS: You have 14 days to decide whether to proceed with the purchase of the insurance contract, from the later of the day you took out the insurance contract or the day you receive the full terms of the insurance contract.

CLAIMS ADDRESS: Broker Direct Plc, Deakins Business Park, Egerton, Bolton BL7 9RW.
Claims Telephone Number - 0800 407030.

COMPLAINTS PROCESS: If you are not satisfied with the service provided by Broker Direct, please write to the General Manager, Broker Direct Plc, Deakins Business Park, Egerton, Bolton BL7 9RW.

If you are not satisfied with our response then you may ask the Financial Ombudsman Service to review your case.

IS COMPENSATION AVAILABLE IF ZURICH INSURANCE IS UNABLE TO MEET ITS LIABILITIES? In the event that Zurich Insurance is unable to pay any claim, you may be entitled to compensation from the Financial Services Compensation Scheme.

FLEXIBLE PAYMENT OPTIONS: If you have elected to pay your premium by instalments under a Broker Direct Credit Agreement, the Conditions applicable are set out in that Agreement and in the Policy Wording (page 9) and the instalments due are set out in the Payment Calendar.