



ZURICH®

# Car Insurance Summary of Cover

## Important – you should read this



This leaflet provides a summary of the key features, benefits and limitations of the cover provided by the Zurich Insurance plc Car Insurance policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover please ask your insurance adviser for a copy. You must review your cover regularly and inform us immediately if any of your information contained in the statement of facts (or proposal) or policy schedule is incorrect or changes.

Your policy is governed by the law applying to where you reside within the United Kingdom, Channel Islands or

Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

Please read the documentation to ensure the cover meets your needs.

### What cover do I have?

If you are involved in an accident your Car Insurance policy will cover you for damage you cause to other people's vehicles or property or for injuries they sustain.

If you have selected Comprehensive cover your policy will also cover you for any damage to your vehicle sustained in an accident, by malicious damage, fire, theft or attempted theft. Underwritten by Zurich Insurance plc unless otherwise stated in the policy document.

### How long is it for?

Your policy cover will normally run for 12 months unless you or we choose to cancel.

## Standard Cover

Please refer to your schedule for details of any amendments to the standard product offerings shown below.

Features and Benefits	Key Exclusions or Limitations	Cover			Policy Section Reference
		Comprehensive	Third party, fire and theft	Third party only	
Liability to others	Property damage is limited to £20 million plus a further £5 million for legal expenses. Death, injury or damage to property resulting from terrorism is excluded except as necessary to meet the requirements of the Road Traffic Acts.	✓	✓	✓	Section 1
Driving other cars	Only if included on your Certificate of Motor Insurance. Cover is limited to Section 1 (Liability to others) while you are driving another car not belonging to, or hired by you. Valid separate Road Traffic Act insurance must be in force for other vehicle.	✓	✓	✓	Section 2
Loss or damage to insured car by Fire or Theft	No cover for theft or attempted theft if the ignition keys or any other removable or car entry or ignition device are in or on your car; or your car is unoccupied and not locked and secured; or your car is unoccupied and left with engine running. Refer to section "How much must I pay if I have a claim?".	✓	✓	X	Section 4
Entertainment, communication, navigation and other electronic equipment	Up to £500 (or unlimited if fitted by vehicle manufacturer as standard for the insured car). The equipment must be permanently fitted to your car or only work when connected to a car's electrical system.	✓	✓ Section 4 only	X	Sections 4 and 5
Damage caused to your car by accident or malicious damage	Refer to section "How much must I pay if I have a claim?".	✓	X	X	Section 5
Replacement locks following loss or theft of keys	Up to £500.	✓	X	X	Section 5

Features and Benefits	Key Exclusions or Limitations	Cover			Policy Section Reference
		Comprehensive	Third party, fire and theft	Third party only	
New car replacement	The cost of repairs must exceed 60% of the manufacturer's retail price during the first year of registration as new.	✓	✗	✗	Section 6
Personal belongings in the insured car	Up to £250. No cover for items stolen left in plain sight or from unlocked car or for money (including cash/debit cards) or business goods and tools.	✓	✗	✗	Section 9
Child's car seat	Up to £150.	✓	✗	✗	Section 9
Personal accident benefits	Up to £10,000 per person. Only available to insured or member of family living with them.	✓	✗	✗	Section 10
Medical and vets expenses	Up to £200 per person or domestic pet (maximum of two pets for any one claim).	✓	✗	✗	Section 11
Windscreen/sunroof repair or replacement	Refer to section "How much must I pay if I have a claim?".	✓	✗	✗	Section 13
Free foreign use	Applies to all member countries of the European Union as well as Iceland, Norway and Switzerland as long as your visit is not for more than 60 days.	✓	✓	✓	Section 14
Courtesy car if insured car being repaired following accident, fire or theft	Only available from Zurich approved repairer. All courtesy cars are 'Group A' vehicles (e.g. small hatchback) with a manual gearbox. Available only in the UK. If your car is subsequently deemed to be a total loss by a Zurich motor engineer, you may retain the courtesy car for 4 days.	✓	✗	✗	Section 17

#### Optional Additional Cover – if shown on your schedule as being selected

Key Features and Benefits	Key Exclusions or Limitations	Policy Section Reference
Protected No Claim Discount (only available if you have 4 years NCD or more)	2 claims in 5 years without loss of No Claims Discount.  No Claims Discount Protection does not protect the overall price of your insurance policy. The price of your insurance policy may increase following an accident even if you were not at fault.	Endorsement 11 within the Endorsements section of the policy.

### Claim Settlement

Unless required by a vehicle warranty, we may use parts which are not made or supplied by the vehicle maker, when we repair your car. They will be of equal quality to the parts being replaced.

If your car is damaged beyond economical repair or stolen and not recovered, we will keep your policy in force for 42 days from the date we settle your claim, to enable you to find a replacement vehicle. We will cancel the policy after this time with no refund of premium if you have not advised any new vehicle details to us.

#### How much must I pay if I have a claim?

##### Accidental damage

- All claims £100\*
- An additional deduction will apply as below when the car is being driven by a driver who is:
  - Aged 16 to 20 £350
  - Aged 21 to 24 £250
  - Aged 25 or over and either holds a provisional licence or has held a full licence for less than one year £150

\* This amount may vary:

- due to specific deductions for type of car
- where a higher voluntary deduction has been selected.

##### Fire, theft or attempted theft

No deduction applies if loss or damage occurs in your garage, for all other claims £100

##### Windscreen/windows/sunroof

- Replaced (using approved repairer or where approved repairer is unavailable) £60
- Replaced (not using approved repairer when this is available)  
The maximum we will pay for any one claim after the £100 deduction is £150. £100
- Repaired (any repairer) Nil

## Making a claim

You should contact us on the following numbers if you wish to report a claim or accident:

### In the United Kingdom

- Claim or accident **0800 026 1779**
- Replacing/repairing glass  
**08000 685 710**  
(Comprehensive Policies only)

### In Europe

- Claim or accident  
**00 44 800 026 1830**
- or **00 (country code)** then  
**1274 658073**

## Our Complaints Procedure

### Our commitment to customer service

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

### Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch at your broker or insurance intermediary as they will generally be able to provide you with an immediate response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you. (For example on your welcome or renewal communication or on claim acknowledgement letters).

### Most complaints can be resolved within 3 business days

If we can resolve your complaint to your satisfaction within 3 business days we will do so and we will write to you to confirm. (A business day is defined as Monday to Friday, but excluding bank holidays.)

### Complaints that take longer than 3 business days to resolve

If we have not been able to resolve your complaint to your satisfaction within 3 business days, we will keep you updated with progress and provide you with our decision as quickly as possible. This will be in the form of a final decision letter from our Customer Relations Team.

### Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you can ask the Financial Ombudsman Service to review your case. You will need to contact them within 6 months of the date of our final decision letter.

You can also ask the ombudsman to review your case if we have not provided you with a final decision within 8 weeks of receiving your complaint.

The service they provide is free and impartial. They can be contacted as follows:

Post:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone:

08000 234567 (free on mobile phones and landlines)

Email:

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## The Financial Services Compensation Scheme (FSCS)

We are 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 on [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

## If I take out cover but then change my mind, can I get a refund?

If the policy is cancelled within 14 days of you receiving it (or for renewals, within 14 days of your policy renewal date) we will charge you on a pro rata basis for the time we have been on cover subject to a minimum premium of £20 (plus Insurance Premium Tax). The balance of the premium will be returned to you but there will be no refund following a claim where your car is a total loss and not being replaced.

## Can I cancel the policy at any other time?

If the policy is cancelled at any other time we will charge you on a pro rata basis for the time we have been on cover. We will deduct a £50 administration charge (including Insurance Premium Tax) from any refund if the policy is cancelled within the first year.

We will not refund any premium if we have paid a claim or one is outstanding when the policy is cancelled. Where you cancel your policy and you pay under a credit agreement with us, you authorise us on your behalf to cancel your credit agreement.

If you are paying by credit agreement and you have made a claim you must still pay the balance of the full annual premium under your credit agreement with us. If you do not do this we may take the balance of any outstanding premium from any claim payment we are making to you.

Please see condition 5 of the policy for full details of all cancellation conditions and charges.

You can cancel your policy by contacting your insurance advisor.

### 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 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.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance plc 2017. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.

