

Car Solutions Insurance

Summary of Cover



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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 Solutions 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 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 Zurich Insurance plc Car Solutions 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?".	✓	✓	✗	Section 4

Features and Benefits	Key Exclusions or Limitations	Cover			Policy Section Reference
		Comprehensive	Third party, fire and theft	Third party only	
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)	✗	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?".	✓	✗	✗	Section 5
Replacement locks following loss or theft of keys	Up to £500.	✓	✗	✗	Section 5
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

Features and Benefits	Key Exclusions or Limitations	Cover			Policy Section Reference
		Comprehensive	Third party, fire and theft	Third party only	
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 Croatia, Iceland, Norway, Switzerland and Liechtenstein 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
Uninsured Loss Recovery & Legal Expenses	Up to £100,000.	✓	✗	✗	Part B
Breakdown Assistance and Recovery	No cover if breakdown occurs less than 1/4 mile from your home.	✓	✗	✗	Part C

Uninsured Loss Recovery and Legal Expenses cover is underwritten by DAS Legal Expenses Insurance Company Limited.

Optional Additional Cover

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.	Endorsement 11 within the Endorsements section of the Policy.

The following breakdown options are available for Comprehensive policies only.

Features and Benefits	Key Exclusions or Limitations	Policy Section Reference
*Home-Call Breakdown Service	Breakdown must occur at or less than 1/4 mile from your home.	Part D
Nationwide Breakdown Recovery Service	No cover if breakdown occurs less than 1/4 mile from home.	Part E
European Breakdown and Accident Assistance		Part F

*Note: Home-Call Breakdown Service forms part of the standard cover under our Solutions Plus Policy.

Zurich Motoring Assistance & Rescue Service is administered by Green Flag Limited and underwritten by UK Insurance Limited.

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

When the vehicle is not being driven £100*

When the vehicle is being driven:

Driver aged 25 or over who has held a full licence for at least 12 months £100*

An additional deduction will apply as below when the driver 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

(unless loss or damage occurs while car is in your garage) £100

Windscreen/windows/sunroof

Replaced (using approved repairer) £60

Replaced (not using approved repairer) £100

The maximum we will pay for any one claim
after the £100 deduction is £150.

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 **0845 366 0058**

Replacing/repairing glass **08000 685 710**
(Comprehensive Policies only)

Breakdown **0800 328 8740**
(Comprehensive only)

In Europe

Claim or accident or Emergency Breakdown Assistance (Comprehensive Policies only and as long as you have bought this optional cover) **00 44 870 010 8884**

or **00 (country code)** then **1274 658073**

Our Complaints Procedure

Our commitment to customer service

We value the opportunity to look into any concerns you may have with the service we've provided and we're committed to dealing with all complaints fairly, consistently and promptly.

Who to contact in the first instance

Many issues can be resolved straightaway, so first of all, please contact your broker as they will generally be able to provide you with an immediate response to your satisfaction.

Contact details are provided on correspondence that Zurich or our representatives have sent to you.

You will find them:

- on your welcome or renewal letter pack
- on claim acknowledgement letters
- in the 'Making a Claim' section of this Policy

If we cannot resolve your complaint straight away, we will aim to resolve your concerns as soon as possible and we will keep you informed of progress whilst our enquiries are continuing.

The majority of complaints we receive that are not resolved straight away are resolved within four weeks of receipt.

If your complaint is wholly or partly about the service of one of our third party providers, we will ensure it is forwarded to them promptly and let you know who is dealing with each aspect of your complaint.

Complaint Procedure Leaflet

A leaflet containing full details of our complaint procedure will be provided during the complaint handling process and is available on request.

If you're not happy with our response

- you may contact the Financial Ombudsman Service (FOS) at any stage of your complaint for free and impartial advice and guidance.
- you can ask the FOS to review your case if you're unhappy with our final decision letter. (You'll need to contact the FOS within six months of this letter.)
- you may also ask the FOS to review your case if we haven't provided you with a final decision letter within eight weeks of receiving your complaint.

FOS contact details are as follows

Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall,
London, E14 9SR.

You can telephone for free on:

- **08000 234 567** for people phoning from a "fixed line" (for example a landline at home)
- **0300 1239 123** for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.

You can email: **complaint.info@financial-ombudsman.org.uk**

Contacting the FOS, at any stage of your complaint will not affect your legal rights.

Financial Services Compensation Scheme

The insurers are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if they are unable to meet their obligations to you.

Further information is available at **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.

If you have purchased additional Zurich breakdown cover and you cancel this cover more than 14 days after receiving the Policy, independently to your Policy, there will be no refund.

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 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.

Zurich Motoring Assistance & Rescue Service is administered by Green Flag Limited and is underwritten by UK Insurance Limited. The Wharf, Neville Street, Leeds, LS1 4AZ. Company No. 1179980. UK Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

The Legal protection section is underwritten by DAS Legal Expenses Insurance Company Limited, The head and registered office: DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol BS1 6NH. Registered in England and Wales, number 103274 | www.das.co.uk DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Legal protection section is administered by DAS Law Limited, The Head and Registered Office: DAS Law Limited | North Quay | Temple Back Bristol BS1 6FL Registered in England and Wales, number 5417859 | www.daslaw.co.uk

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