

Commercial Car Policy summary



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This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Commercial Car policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

Type of insurance and cover

This policy provides motor insurance to meet the needs of business customers operating up to five cars.

The duration of this non-investment insurance contract is 12 months.

Significant features and benefits

- Full business use cover included (Class 3).
- Completion of a proposal form is not required.
- Maximum 67.5% No Claims Discount (after eight years).
- Automatic Europe-wide (EU and Associated countries) cover without the need for a green card. Other countries must be requested and cover agreed/green card issued before travel.
- Personal effects in or on the vehicle are covered up to a value of £100.
- Medical expenses for each person travelling in the vehicle up to a value of £150 per person where the injury has a direct connection with the insured vehicle.
- Trailers – third party cover when attached.
- Uninsured Loss Recovery Service, including motor prosecution defence cover.
- Group 1 courtesy car if the insured car is being repaired following an accident, fire or theft. A charge may be made for excess mileage (over 100 miles/day) at 12 pence a mile.
- 24-hour motor emergency helpline and accident recovery service, dependent on cover selected.
- Theft of keys – up to a maximum of £500 in respect of any one occurrence (section 2 – clause 6).
- Approved repairer network (comprehensive cover only).
- Windscreen cover subject to £60 excess (comprehensive cover only).
- Autoglass repair service (comprehensive cover only).
- Discounted AA Pay For Use breakdown and recovery service.
- Discounted rates for car, van and truck rental (from National Car Rental and BRS).

Significant and unusual exclusions or limitations

Limitations

- Damage as a result of terrorism – limit £5,000,000.
- Third Party Property Limit – £45,000,000 plus up to £5,000,000 in respect of legal costs and expenses.

Exclusions

- First £100 for accidental damage fire and theft.
- Damage or loss resulting from theft or attempted theft where ignition keys or any removable ignition device has been left in or on the vehicle (exclusion 4 of section 2).
- Driving other cars extension (no cover given).
- Cover for business goods or samples, money, stamps, tickets, documents or securities (exclusion to section 3).
- Claims if the vehicle is being used for any purpose not permitted by the certificate, with the driver's/ company's consent (section 14, exclusion 1).
- Third party airside risk (exclusion 5 of section 1).
- Wear and tear, depreciation, loss of use, mechanical, electrical, electronic or computer breakage, failure or breakdown (exclusion 1 of section 2).
- Diminution in value (exclusion 3 of section 2).
- Courtesy cars are only available if you select comprehensive cover and your vehicle is being repaired by a Zurich Approved Repairer.

Policy ref: ZCYVS137

Target company size

Small

SME

Corporate

Type of Policy

Retail

Commercial

Cancellation rights

This policy entitles you to a 14 day cooling-off period; your rights to cancel this policy at anytime are unaffected.

Claims

To notify us of a claim please call 08453 002 055.

Complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If you remain dissatisfied with the response, we will refer your complaint to our Customer Relations Team for a separate review.

They will notify you once they receive your complaint and will provide you with a final response when they have completed their inquiries.

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

The FOS can be contacted on **0845 080 1800** or emailed at complaint.info@financial-ombudsman.org.uk

The FOS will only consider your complaint if, at the time of notification, you are a private individual, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

Following the Complaints Procedure does not affect your legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on **020 7892 7300** or further information is available at www.fscs.org.uk

Law applicable to the contract

UK law allows both you and us to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as shown in the schedule. If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with the contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.

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.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request.

FSA registration number 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

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

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