



# home**policy**



# Contents

<b>Summary of Cover</b>	<b>4</b>
<b>Your Home Insurance policy terms and conditions</b>	
<b>Section A – Relevant to the entire policy</b>	<b>13</b>
<b>Section B – Buildings</b>	<b>15</b>
<b>Section C – Contents</b>	<b>18</b>
<b>Section D – Legal protection cover</b>	<b>23</b>
<b>Section E – Conditions and Exclusions which apply to the whole of your policy</b>	<b>31</b>
<b>Section F – Data Protection</b>	<b>33</b>
<b>Section G – Contacting us</b>	<b>37</b>

# Summary of Cover

Important – you should read this

keyfacts®

## Zurich Connect

Zurich Connect Home insurance is underwritten by Zurich Insurance plc unless stated otherwise in the Policy Document. This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Connect Home policy. The full terms, conditions and exclusions are shown in the policy (page 13 onwards in this document).

English Law will apply to the legal protection cover under section D of this policy. The rest of your policy is governed by the law that applies 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. Unless agreed otherwise, we will communicate to you in English.

## What cover do I have?

The cover you select is shown in your Statement of Facts.

## How long is it for?

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

## What cover is available?

The Home policy provides the following cover options:

**Buildings** – the structure of your home.

**Garden cover** – the plants, trees, lawns and garden ornaments in your garden.

**Contents** – the contents of your home plus other related cover.

**Personal possessions** – the personal items you take away from the home.

**Legal protection** – the cost of specified personal legal actions.

Details of the key features of each cover you may select are listed overleaf.

## Summary of cover and limits

The page numbers in brackets seen beside each section of cover of this booklet refer to the page numbers in the policy document.

### Buildings and contents sections

These are insured against the following major events: fire, explosion, lightning, earthquake, riot, malicious damage, collision by vehicles, aircraft or animals, storm, flood, theft or attempted theft, subsidence, landslip or ground heave, escape of water from any fixed appliance, pipe or tank, falling trees, accidental breakage of glass and sanitary ware.

### Buildings section (pages 15 to 17)

This covers the structure of your home and any permanent fixtures and fittings such as kitchen units and bathroom suites. It also includes cover for garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios and terraces at the home.

#### Features and benefits

#### Policy limits

Sum insured	£500,000
Accidental damage (eg. putting a foot through a ceiling)	If selected by you
Legal liability as owner	£2,000,000
Alternative accommodation and loss of rent	20% of buildings sum insured
The costs involved in tracing a leak	£5,000

**Contents section (pages 18 to 22)**

This covers household goods, personal property, valuables, pedal cycles and office equipment in your home and while temporarily removed plus extra cover shown in the table.

Valuables are articles of gold, silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins.

Contents do not include vehicles and craft, deeds and documents (including those

showing ownership of financial investments), animals, specifically insured items or any part of the buildings.

Vehicles and craft are electrically- or mechanically-powered vehicles, caravans, trailers, watercraft including surfboards, hovercraft, aircraft, all-terrain vehicles or quad bikes (but not domestic gardening equipment, battery-operated golf trolleys or wheelchairs, battery- or pedestrian-operated models or toys).

Features and benefits	Policy limits
Sum insured	£50,000
Accidental damage	If selected by you
Valuables limit	£15,000
Valuables single article limit	£2,500
Money and credit and debit cards in the home	£500
Office equipment	£10,000
Loss of oil or metered water	£1,000
Visitors' & employees' contents	£250
Theft of contents from garages and outbuildings	£5,000
Legal liability to domestic employees	£10,000,000
Occupier's and personal legal liabilities	£2,000,000

Features and benefits	Policy limits
Contents in the open	£1,000
Temporary removal	£5,000
Removal to your new home	No inner limit
Alternative accommodation	£10,000
Lock replacement	£1,000
Food in freezer or refrigerator	£1,000

Other optional covers you may have selected are shown in the tables below and can be found in your Statement of Facts.

### Garden cover (page 17)

Features and benefits	Policy limits
Covers flowerbeds, trees and other plants, lawns and garden statues against specified events such as storm, theft or malicious damage	£1,500

### Personal possessions cover (page 21)

These are unspecified personal items made to be worn, used or carried about the person including sports equipment and pedal cycles.

Features and benefits	Policy limits
Covers accidental loss or damage anywhere in the world	
Unspecified personal possessions	The sum insured selected by you
Single article limit	£1,500
Money and credit and debit cards	£500
Unspecified pedal cycles including accessories	£500 any one cycle

## Legal protection (pages 23 to 30)

Features and benefits	Policy limits
Costs and expenses of a legal action resulting from contract disputes, employment disputes, bodily injury, property disputes, tax investigations and defence of motoring prosecutions	Up to £50,000 for costs and expenses
Cover for an insured person's employment disputes	Up to £50,000 for costs and expenses

The legal protection cover is underwritten and administered by DAS Legal Expenses Insurance Company Limited ("DAS").

The main exclusions are:

- legal costs DAS have not agreed to
- contract disputes relating to business activities, tenancy or lease agreements
- contract disputes relating to building work or design, where the contract value exceeds £5,000
- claims where you do not have a reasonable chance of succeeding
- claims you report more than 180 days after the event happened.

## What is not insured

This is a summary of the key exclusions or restrictions and where you will find them in your policy. The page numbers shown in brackets are the page numbers in the policy wording contained within this booklet.

### Excess

An excess applies to most claims under all sections (except legal protection). The excess you have chosen is shown in your Statement of Facts.

Under legal protection section, a £250 excess applies to any claim for legal nuisance or trespass. This is payable as soon as the claim is accepted.

### Subsidence, landslip or ground heave (page 16)

A £1,000 excess applies to claims under the Buildings section.

There are a number of exclusions and the main ones are:

- if caused by the coast or a river bank being worn away
- unless the main structure, garages or outbuildings are also damaged
- to floor slabs unless load-bearing walls are also damaged

- from settlement, shrinkage or expansion, demolition, faulty workmanship or faulty design.

### Storm and hail (page 15)

Does not cover loss or damage to fences, gates, hedges or railings.

### Flood (page 16 and 19)

Does not cover loss or damage to fences, gates, hedges or railings or damage caused due to a change in the water table level.

### Malicious damage (pages 16 and 18)

Does not cover damage by you, your family or other people living in the home.

### Excluded loss or damage (page 31)

There are a number of exclusions and the main ones are loss or damage resulting from:

- wear and tear or other gradually operating causes including mildew and rot
- vermin, insects or fouling or scratching by pets
- any process of alteration, cleaning or repair
- mechanical or electrical breakdown.

**Let, lent or sublet (pages 16, 17, 18 and 19)**

Loss or damage by tenants is not covered.  
Loss or damage by theft is not covered unless violence or force is used.

**Vehicles and craft (pages 18, 21 and 22)**

Contents and personal possessions cover does not include:

- road and other motorised vehicles (except garden equipment and toys)
- aircraft and watercraft (except models and toys)
- liability arising from these.

**Unoccupied (pages 15, 17 and 18)**

If the home is unoccupied for more than 60 days cover will exclude malicious damage, theft, leaking oil or water, breakage of glass and accidental damage (if insured).

**Pedal cycles (page 22)**

Cover does not apply when pedal cycles are left unattended unless securely locked to a structure or in a locked building.

**Theft from unattended road vehicles (page 22)**

Theft cover does not apply unless the property is hidden in a glove or luggage compartment and the vehicle is securely locked.

**Terrorism (page 32)**

Any liability, loss or damage caused in any way by biological, chemical and nuclear terrorism.

**General**

There are a number of general exclusions that apply to household policies issued by all insurers.

## How do I make a claim?

You may contact us via the web forms located on the Connect website, or call us on the following number **0800 345 7595**.

### Legal protection

You must give DAS details of any claim as soon as possible and within 180 days of the insured incident happening. You can telephone DAS on **0800 434 6497**. DAS will be able to take details of your claim but they will not be able to confirm cover. Lines are open 24 hours a day, 365 days a year. Calls may be recorded.

Alternatively you can email: **newclaims@das.co.uk**, or write to Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

### Complaints procedure

If you have a complaint about your policy, please email us at:

**service@zurichconnect.co.uk**  
or call us on **0845 603 5574**.

If you have a complaint about a claim, please email us at:  
**zurich.connect.claims@uk.zurich.com**  
or call us on **0800 345 7595**.

If you prefer, you can write to us at:

PO BOX 16  
Cardiff  
CF10 5YF

If you have cause for complaint under the legal protection section you should contact:

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

or you can call on **0800 434 6497**.

If your complaint has not been resolved to your satisfaction you may refer your complaint to the Financial Ombudsman Service (FOS).

The FOS contact details are as follows:

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

You can telephone on: **0845 080 1800**  
Or e-mail:  
**complaint.info@financial-ombudsman.org.uk**

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

In addition you also have the option to contact the Irish Financial Regulator. Their contact details are:

The Financial Regulator  
PO Box 9138, College Green  
Dublin 2, Ireland

Or telephone on: **+353 1 410400**

### **Can I receive compensation if Zurich Insurance plc or DAS Legal Expenses Insurance Company Limited cannot meet their obligations to me?**

Zurich Insurance plc and DAS are both covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if either of us are unable to meet our obligations to you. This insurance is protected in full for the first £2,000 and then 90% of the remainder of the claim. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on **020 7892 7300**.

### **If I take out cover but then change my mind can I get my premium refunded?**

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us of your decision, in writing or by phone using the contact details provided on the covering letter within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

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

You may cancel the policy at any time by telling us, either in writing or over the phone. We may cancel your policy by giving you 7 days written notice to your last known address. We will give you a refund in proportion to the time left until your current period of insurance is due to run out less an administration fee of £15.

# Your Home Insurance policy terms and conditions

## Section A – Relevant to the entire policy

### Relevant to the entire policy

This policy is an agreement between **you** and **us** unless stated otherwise in this policy document. It is based on the information **you** gave **us** and confirmed to **us** during the application process or subsequently.

**Your** policy provides the cover for the period of insurance shown in **your Statement of Facts**.

**You** must read these terms and conditions together with **your Statement of Facts** and any specifications or endorsements as one contract. **You** must tell **us** immediately if at any time any of the information on which this insurance is based is incorrect or changes. Failure to do so may result in **your** insurance no longer being valid and claims not being met. If in doubt about any change, please let **us** know. The changes, if accepted by **us**, will apply from the date indicated on **your** updated **Statement of Facts**. In this case **we** will be entitled to vary the premium and terms for the rest of the period of insurance.

### Place of jurisdiction

English Law will apply to the legal protection cover under section D of this policy. The rest of **your** policy is governed by the law that applies 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. Unless agreed otherwise, **we** will communicate to **you** in English.

### Cancellation

**You** may cancel the policy at any time by telling **us**, either in writing or over the phone, using the contact details set out in **your** covering letter. **We** may cancel the policy by giving **you** seven days notice to **your** last known address.

If **you** cancel **your** policy within 14 days of receiving it (or for renewals, within 14 days of **your** policy renewal date) **we** will refund **your** premium. If a claim is made **we** will charge **you** for the time **we** have been on cover subject to a minimum premium of £15 (plus insurance premium tax).

If **you** cancel at any other time, **we** will charge **you** for the time **we** have been on cover plus an administration fee of £15 and pay any refund due to **you**.

If **you** do not pay **your** premium **we** may cancel **your** policy. This does not affect **our** right to collect any outstanding premium from **you**.

## If you pay by instalments

Zurich Bank is providing finance to **you** under a Consumer Credit Agreement to cover the premium due under **your** policy. Under this arrangement Zurich Bank reserves the right to instruct **us** on **your** behalf to cancel **your** policy in the event that there is a default in instalment payments. If Zurich Bank choose to exercise this right or **we** or **you** choose to cancel **your** policy, **we** will pay any refund to Zurich Bank.

## Definitions

Certain words have specific meanings when they appear in this policy. These meanings are shown below or in the section where they apply. They are printed in bold.

**Excess** – the first amount of any claim that **you** are responsible for paying as shown in **your Statement of Facts** or section D of **your** policy.

**Family** – **your** husband, wife, partner, children, relatives or other people (other than tenants or paying guests) all permanently living in the home.

**Statement of Facts** – the document in which the information **you** provide and the cover **you** have bought is printed.

**Unoccupied** – if the home is not permanently lived in by **you** (or a person **you** have authorised) for more than 60 consecutive days or is without enough furniture for normal living purposes for more than 60 consecutive days.

**Us, we, our** – Zurich Connect unless stated otherwise. In section E it also includes DAS.

**Vehicles and craft** – any electrically or mechanically powered vehicles, caravans, trailers, watercraft including surfboards, hovercraft, aircraft, all-terrain vehicles or quad bikes (but not domestic gardening equipment, battery-operated golf trolleys or wheelchairs, models or toys).

**You, your** – the person shown in the **Statement of Facts** as the insured.

# Section B – Buildings

## Definitions

**Buildings** constitute any of the following items:

- the main structure of **your** home at the address shown in **your Statement of Facts**, including its permanent fitted fixtures and fittings
- domestic outbuildings, summer houses, private garages, including garages on nearby sites that form part of **your** home
- ornamental ponds or fountains, swimming pools and tennis courts
- central-heating fuel tanks, cesspits, septic tanks, solar panels
- fences, gates, hedges, lampposts, railings and walls, drives, paths, patios and terraces

but not satellite television-receiving equipment or television and radio aerials.

## Events

**We** cover sudden and unexpected loss of, or physical damage to, the **buildings** caused by events shown in **your Statement of Facts**.

**We** do not cover events 5, 10, 12 and 14 when the home is **unoccupied**.

- 1 Fire, smoke, lightning or explosion.
- 2 Riot, strike, civil commotion, sabotage, terrorism.
- 3 Aircraft, animals or **vehicles** hitting the **buildings**.
- 4 Storm and hail but not to fences, gates, hedges or railings.
- 5 Water leaking from any fixed appliance, pipe, tank or fish tank and damage to these items caused by freezing or forcible and violent bursting. **We** will also pay up to £5,000 for the cost of removing and then repairing, replacing or reinstating any part of the **buildings**, when this is necessary to find the source of a water leak from any fixed water appliance, pipe or tank that is causing damage to the **buildings**.
- 6 Falling trees or branches, lampposts or telegraph poles.
- 7 Damage to the electrical infrastructure of the **buildings**, providing the electrical installation meets current legal standards, due to over-voltage following a lightning strike or other electrical phenomena.

8 Alternative accommodation – if **your** home is not fit to live in following loss or damage covered by this section, **we** will pay:

- the reasonable cost of similar alternative accommodation for **you** and **your family**
- ground rent which **you** have to pay
- rent which should have been paid to **you**

this will apply during the time needed to restore **your** home to a condition which is fit to live in.

The most **we** will pay is 20% of the **buildings** sum insured.

9 Earthquake.

10 Malicious damage, but not if caused by **you** or **your family**, tenants or paying guests.

11 Flood and landslide, but not damage to fences, gates, hedges or railings or damage caused due to a change in the water table level.

12 Theft or attempted theft unless this is caused by deception.

13 Subsidence or ground heave of the site that **your buildings** stand on or landslip other than:

- from the coast or a river bank being worn away

- when the main structure of **your** home, private garages or domestic outbuildings are not damaged
- to solid floor slabs, unless the foundations of the load-bearing walls are damaged at the same time by the same cause
- from settlement, shrinkage or expansion, demolition, faulty workmanship or faulty design
- the first £1,000 of each claim.

14 Accidental breakage to glass, fixed sanitary ware or ceramic hobs in fixed kitchen furniture.

15 Homeowners Liability – **we** cover **your** legal liability:

- as owner of **your** home occupied by **you** and **your family** at the address shown in **your Statement of Facts**
- resulting from **you** previously owning any private property under the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975

to compensate others if, following an accident during the period of insurance, a third party dies, is injured, falls ill or has their property damaged.

The most **we** will pay for any claim (or claims) arising from one cause including

legal costs and expenses agreed by us is £2,000,000.

We will only pay for **your** legal liability that is related to **you** as the owner of the building and its land and **we** will not pay if the liability arises from:

- claims of an insured person against another person also insured under this contract
- a contract that says **you** or **your family** are liable for something which **you** or they would not otherwise have been liable for.

16 Accidental damage to the **buildings** and to cables and underground pipes serving **your** home but not damage caused by:

- events 1 to 14
- a person the home is lent, let or sublet to
- a person **you** employ to carry out maintenance or repair work

17 Garden – **We** cover sudden and unexpected loss of or physical damage to the flowerbeds, lawns, plants, shrubs or trees, ornaments or statues in the garden within the boundaries of **your** home caused by events 1, 2, 3, 4, 6, 10, 11 and 12. **We** do not cover:

- frost damage
- flood damage to lawns

- events 10 and 12 when the home is **unoccupied**.

For events 4 or 11 (storm or flood) **we** cover loss by or damage to fences, gates, hedges or railings, at the home as long as the main structure of **your** home, private garages or domestic outbuildings are damaged at the same time by the same cause.

The most **we** will pay is £1,500.

## Settling claims

**We** will decide whether to repair, replace or reinstate the damaged part of the **buildings**. **We** may do this by using one of **our** suppliers. **We** will pay the full cost of the work, including any fees **we** have agreed on, as long as the work is finished without delay and provided that **you** are not underinsured. If the work is not carried out, **we** will pay the reduction in the market value of **your** property that resulted from the damage or loss.

However, **we** will not pay more than the cost of the repair or replacement and not more than the sum insured shown in **your Statement of Facts**.

**We** will take off an amount for wear and tear if **your** sum insured is less than the actual cost of rebuilding **your** home.

When **we** pay **your** claim **we** will take off the amount of the **excess** shown in **your Statement of Facts**.

# Section C – Contents

## Definitions

The following are included within the definition of **Contents**:

- household goods, furniture and personal property
- **valuables** worth up to £15,000
- **money** inside **your** home up to £500
- satellite television-receiving equipment and television and radio aerials
- office equipment used for **your** business, profession or trade up to £10,000.

**Contents** do not include:

- **vehicles** and **craft** and their accessories
- deeds and documents other than driving licences, passports or proof-of-age cards
- documents and certificates showing ownership of shares, bonds and other financial investments
- any part of the building structure, decorations or permanent fixtures and fittings
- items **you** have more specifically insured by this or any other policy
- animals.

**Money** – cash, cheques, postage stamps, savings certificates or bonds, travel tickets, luncheon vouchers, phone cards, mobile phone vouchers, or gift tokens.

**Valuables** – any articles of gold, silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins.

## Events

**We** cover sudden and unexpected loss or physical damage to the **contents** in **your** home caused by events shown in **your Statement of Facts** that:

- **you** or **your family** own or for which **you** or they are responsible
- visitors to **your** home or **your** domestic employees who live in **your** home own.

**We** do not cover events 2, 6, 14 and 16 when the home is **unoccupied**.

**We** will not pay more than:

- £250 for **contents** belonging to **your** visitors or **your** domestic employees
- £5,000 for theft of **contents** which are stored in garages or outbuildings at **your** home.

- 1 Fire, smoke, lightning, or explosion.
- 2 Malicious damage, but not if caused by **you** or **your family**, tenants or paying guests.
- 3 Riot, strike, civil commotion, sabotage, terrorism.
- 4 Aircraft, animals or **vehicles** hitting the buildings.

- 5 Storm and hail.
- 6 Water leaking from any fixed appliance, pipe, tank or from fish tanks caused by freezing or forcible and violent bursting. **We** will also pay up to £1,000 for loss of oil or metered water following accidental damage to the water or heating system.
- 7 Falling trees or branches, lampposts or telegraph poles.
- 8 Damage to electrical goods providing the electrical installation meets current legal standards, caused by over-voltage following a lightning strike or other electrical phenomena.
- 9 Alternative accommodation – if **your** home is not fit to live in following loss or damage to **contents** for which **we** will pay a claim under this section, **we** will pay:
- the reasonable cost of similar alternative accommodation for **you** and **your family**
  - rent which **you** have to pay
- This will apply during the time needed to restore **your** home to a condition which is fit to live in. The most **we** will pay is £10,000.
- 10 Replacing locks – **we** will pay up to £1,000 for replacing the locks to **your** home if **you** lose **your** house keys or if they are stolen anywhere in the world.
- 11 Freezer breakdown – **we** will pay up to £1,000 to replace food and drink in **your** fridge or freezer that **you** cannot use following the breakdown of the appliance or the failure of the power supply, but not if caused by the deliberate act of the supply authority.
- 12 Earthquake.
- 13 Flood and landslide except if the damage is caused due to a change in the water table level.
- 14 Theft or attempted theft but not:
- if caused by deception
  - while the home is lent, let or sublet unless violence and force are used to break into or out of **your** home.
- 15 Subsidence or ground heave of the site **your buildings** stand on, or landslip.
- 16 Accidental breakage to glass in furniture, mirrors or ceramic hobs in unfixed kitchen appliances.
- 17 Moving home – **your contents** (but not **money**) are covered whilst they are being moved by professional removers to **your** new home within the same country. This includes whilst they are temporarily stored for up to 7 days in secure furniture storage.

**We will not pay for:**

- damage to china, glass and similar brittle items, unless they have been packed by professional packers
- loss or damage that is not reported to **us** within seven days of **your contents** being delivered to **your** new home.

18 Temporary removal – **we** will pay up to £5,000 for loss of or damage to **your contents** while temporarily removed from **your** home (including **contents** within **your** garden up to £1,000) to within the United Kingdom, the Isle of Man, the Channel Islands or the Republic of Ireland caused by:

- Events 1, 3 to 8, 12 and 13;
- Theft from:
  - a deposit box in a bank
  - a building where **you** or **your family** work
  - a house or flat where **you** or **your family** are temporarily living
  - any other building, including a hall of residence, as long as violence and force are used to break into or out of the building.

**We will not pay for loss of or damage to contents:**

- removed for sale, exhibition or storage
- in the open caused by events 5 or 13
- theft of **money** from a building where **you** or **your family** work
- loss of or damage to office equipment.

19 **Your** Liability to Others – **we** cover **you** and **your family** for any legal liability **you** have as private individuals to compensate others if following an accident during the period of insurance a third party dies, is injured, falls ill or has their property damaged.

**We** cover domestic employees but not contractors working on behalf of **you** in **your** home during their work.

The most **we** will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by **us**, is:

- £10,000,000 for an accident to **your** domestic employees
- £2,000,000 for an accident to any other person or property.

**We** will not pay if the liability arises from **you** or **your family**:

- as owner of a house
- owning or occupying any other premises

- as tenant of an apartment flat or house
- owning or using **vehicles** and **craft**
- as the owner of any animal (other than horses used for private hacking, guide dogs or pets that are normally domesticated in the United Kingdom)
- as owner of any dog described in the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991.

**We** will not pay for:

- claims of an insured person against another person also insured under this policy
- loss of or damage to any property owned by **you**, **your family** or **your** domestic employees or that **you** or they are responsible for
- any liability arising from:
  - **you** or **your family** passing on any illness or virus
  - a contract that says **you** or **your family** are liable for something which **you** or they would not otherwise have been liable for.

20 Accidental damage to **your** contents in **your** home except:

- events 1 to 18

- mobile phones
- laptop computers, computer software, hand-held computers or electronic toys
- clothing
- contact lenses.

21 Personal possessions – **we** cover, anywhere in the world, loss of **money**, or sudden and unexpected loss of or physical damage to any items of clothing, sports equipment or any other personal item made to be worn, used or carried about the person that are owned by **you** or **your family** or for which **you** or they are responsible. The most **we** will pay is the amount shown in **your Statement of Facts** subject to a limit for any one item as follows:

- £1,500 for any item of clothing, sports equipment or any other personal item made to be worn or carried about the person
- up to £500 for any one pedal cycle including accessories
- up to £500 for loss of **money** or the unauthorised use of a charge, credit or debit card. **You** and **your family** must keep to **your** card issuer's conditions.

**We will not pay for:**

- theft from an unattended motor vehicle unless the vehicle was securely locked and the property was hidden in a glove or luggage compartment
- unauthorised use of a charge, credit or debit card by **you** or a member of **your family**
- Theft of a pedal cycle if left unattended away from **your** home unless the pedal cycle is securely locked to a permanent structure or in a locked building
- Theft of pedal cycle accessories unless they are stolen with the pedal cycle
- loss of or damage to:
  - sports equipment while it is being used
  - contact lenses
  - household goods
  - **vehicles and craft**
  - deeds and documents

- documents and certificates showing ownership of shares, bonds and other financial investments
- a pedal cycle while **you** are using it for racing, pacemaking or trials.

## Settling claims

**We** will decide whether to repair, replace or reinstate the damaged **contents**. **We** may do this by using one of **our** suppliers. If the item cannot be repaired or replaced, **we** will pay the cost of an equivalent replacement, provided **you** are not underinsured.

**We** will take off an amount for wear and tear:

- on clothing and household linen that cannot be repaired
- if **your** sum insured is less than the full cost of replacing all **your** contents as new.

When **we** pay **your** claim **we** will take off the amount of the **excess** shown in **your Statement of Facts**.

For **contents**, the most **we** will pay per event is the sum insured or the amounts shown in **your Statement of Facts** or in **your** policy. The most **we** will pay for any individual valuable item or collection of stamps or coins £2,500.

## Section D – Legal protection cover

The legal protection cover is underwritten and administered by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

**Your Statement of Facts** will indicate if **you** have selected this cover.

**Your** cover includes access to **our** helpline which will give **you** confidential legal advice over the phone 24 hours a day, 365 days a year (during the period of insurance).

### Definitions

The words and phrases defined below that have the same specific meaning under this part of **your** cover and throughout this part of **your** policy will be in bold type.

**You, your** – The person who has taken out this section of the policy.

**Insured person** – **You**, and any member of **your** family who always live with **you**. Anyone claiming under this section of the policy must have **your** agreement to claim.

**Representative** – The lawyer, accountant or other suitably qualified person who has been appointed by **us** to act for an **insured person** in accordance with the terms of this section of the policy.

**Full enquiry** – An extensive examination by HM Revenue & Customs which considers all aspects of an **insured person's** self-assessment tax return,

but not enquiries which are limited to one or more specific aspects of an **insured person's** self-assessment tax return.

**Date of occurrence** – For civil cases (except under Tax Protection), the **date of occurrence** is the date of the event which may lead to a claim. If there is more than one event arising at different times from the same cause, the **date of occurrence** is the date of the first of these events.

For criminal cases, the **date of occurrence** is when the **insured person** began, or is alleged to have begun, to break the criminal law in question.

For **full enquiries**, the **date of occurrence** is when the HM Revenue and Customs first notifies the **insured person** in writing of its intention to make enquiries.

### Costs and expenses

**Legal costs** – All reasonable and necessary costs chargeable by the **representative** on a standard basis.

**Accountants' costs** – All reasonable and necessary costs chargeable by the **representative**.

**Opponents' costs** – **We** will also pay the costs incurred by opponents in civil cases if an **insured person** has been ordered to pay them, or pays them with **our** agreement.

**Territorial limits** – For cover under Bodily injury: the member states of the European Union, Andorra, Croatia, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and Turkey.

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands under all other legal protection covers.

**We/us/our** – DAS Legal Expenses Insurance Company Limited.

## How we will settle your claim

### Limit of indemnity

The most **we** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £50,000.

### What is covered

Under legal protection cover **we** agree to provide cover for **you** or an **insured person** anywhere within the **territorial limits** unless stated otherwise in **your** policy or unless an exclusion applies as long as:

- the **date of occurrence** of the insured incident is during the **period of insurance** and within the **territorial limit**; and
- any legal proceedings will be dealt with by a court, or other body which **we** agree to, in the **territorial limit**; and

- for civil claims, it is always more likely than not that **you** or the **insured person** will recover damages (or obtain any other legal remedy which **we** have agreed to) or make a successful defence
- the **insured person** claiming under this section of **your** policy has **your** agreement to make a claim.

For all insured incidents **we** will help in appealing or defending an appeal as long as **you** or an **insured person** advises **us** within the time limits allowed that **you** or they want **us** to appeal. Before **we** pay the **legal costs and expenses** for appeals, **we** must agree that it is always more likely than not that the appeal will be successful.

**We** will only pay the **legal costs and accountants' costs** charged by a **representative** appointed by **us**.

### Employment disputes

**We** will negotiate for an **insured person's** legal rights in a dispute arising from their contract of employment for their work as an employee.

### Contract disputes

**We** will negotiate for an **insured person's** legal rights in a contractual dispute arising from an agreement or an alleged agreement which an **insured person** has entered into for the buying or hiring in of any goods or services; or

- the selling of any goods provided that the **insured person** has entered into the agreement or alleged agreement during the **period of insurance**; and
- the amount in dispute is more than £100.

We will negotiate **your** legal rights in a contractual dispute or for misrepresentation arising from an agreement or alleged agreement which **you** have entered into for the buying or selling of **your** principal home, provided that **you** have entered into the agreement or alleged agreement during the **period of insurance** and the amount in dispute is more than £100.

### **Bodily injury**

We will negotiate for an **insured person's** legal rights in a claim against a party who causes the death of, or bodily injury to, the **insured person**.

### **Property protection**

We will negotiate for an **insured person's** legal rights in a civil action; and/or arrange mediation for a dispute relating to material property (including **your** principal home) which is owned by the **insured person** or for which the **insured person** is responsible, following:

- an event which causes or could cause physical damage to such material property, provided that the amount in dispute is more than £100; or
- a legal nuisance (meaning any unlawful interference with an **insured person's** use or enjoyment of their home, or some right over, or in connection with it); or
- a trespass.

### **Tax protection**

We will negotiate for an **insured person** and represent them in any appeal proceedings, in the event of a **full enquiry** into their personal tax affairs.

### **Motor Legal defence**

We will defend an **insured person's** legal rights if an event leads to their prosecution for an offence connected with the use or driving of a motor vehicle.

### **Personal Data**

We will negotiate for an **insured person's** legal rights if they have lost money as a result of the way personal information about them has been stored or used by another person or organisation.

## Specific legal protection conditions

These specific legal protection conditions, as well as the general policy conditions, apply to the legal protection cover of **your** policy.

Legal expenses cover is provided subject to the following:

**You** or an **insured person** must:

- keep to the terms and conditions of this section of **your** policy
- try to prevent anything happening that may cause a claim
- take reasonable steps to keep any amount **we** have to pay as low as possible
- send everything **we** ask for in writing
- give **us** full details in writing of any claim as soon as possible and give **us** any information **we** require.

**We** can take over and conduct in **your** or an **insured person's** name, any claim or legal proceedings at any time.

**We** can negotiate any claim on **your** or an **insured person's** behalf.

**You** or an **insured person** are free to choose a **representative** by sending **us** a suitably qualified person's name and address if:

- **we** agree to start court proceedings and it becomes necessary for a lawyer to represent **your** or an **insured person's** interests in those proceedings; or
- there is a conflict of interest.

**We** may choose not to accept **your** or an **insured person's** choice but only in exceptional circumstances. If there is a disagreement over the choice of **representative** in these circumstances **you** may choose another suitably qualified person.

In all circumstances, except those above, **we** are free to choose a **representative**.

A **representative** will be appointed by **us** to represent **you** or an **insured person** according to **our** standard terms of appointment. The **representative** must co-operate fully with **us** at all times.

**We** will have direct contact with the **representative**.

**You** must co-operate fully with **us** and the **representative** and must keep **us** up-to-date with the progress of the claim.

**You** must give the **representative** any instructions that **we** require.

**You** or an **insured person** must tell **us** if anyone offers to settle a claim. If **you** or the **insured person** does not accept a

reasonable offer to settle a claim, **we** may refuse to pay any further **costs and expenses**.

**We** may decide to pay **you** or an **insured person** the amount of damages that **you** or an **insured person** are claiming, or which is being claimed against **you** or an **insured person** instead of starting or continuing legal proceedings.

**You** or an **insured person** must tell the **representative** to have **costs and expenses** taxed, assessed or audited, if **we** ask for this.

**You** or an **insured person** must take every step to recover **costs and expenses** that **we** have to pay and must pay **us** any **legal costs** that are recovered.

If the **representative** refuses to continue acting for **you** or an **insured person** or if **you** or an **insured person** dismiss the **representative**, the cover **we** provide will end at once, unless **we** agree to appoint another **representative**.

If **you** or an **insured person** settle a claim or withdraw it without **our** agreement, or do not give suitable instructions to a **representative**, the cover **we** provide will end at once and **we** will be entitled to reclaim any **costs and expenses we** have paid.

If **we** and **you** or an **insured person** disagree about the choice of **representative**, or about the handling of a claim, **we** and **you** or an **insured person** can choose another suitably qualified person to decide the matter.

**We** and **you** or an **insured person** must both agree to the choice of this person in writing. Failing this, **we** will ask the president of a relevant national law society to choose a suitably qualified person. All costs of resolving the disagreement must be paid by the party whose argument is rejected.

**We** may at **our** discretion, require **you** or an **insured person** to obtain, at **your** expense, an opinion from a lawyer, accountant or other suitably qualified person chosen by **you** or an **insured person** and **us**, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy to which **we** have agreed to) or make a successful defence, **we** will pay the cost of obtaining the opinion.

All Acts of Parliament mentioned in the policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

## Specific legal protection exclusions

The following exclusions apply to the legal protection cover of **your** policy. Please also refer to the general policy exclusions, general policy conditions and specific legal protection conditions.

Legal protection cover does not apply to:

- a claim reported to **us** more than 180 days after the **insured person** should have known about the insured incident
- an incident or matter arising before the start of cover under this section of the policy
- **costs and expenses** incurred before **our** written acceptance of a claim
- fines, penalties, compensation or damages which an **insured person** is ordered to pay by a court or other authority
- an insured incident intentionally brought about by an **insured person**
- a legal action an **insured person** takes which **we** or the **representative** have not agreed to, or where an **insured person** does anything that hinders **us** or the **representative**
- a claim relating to an **insured person's** alleged dishonesty or alleged violent behaviour
- a claim relating to written or verbal remarks which damage an **insured person's** reputation
- a claim relating to a lease of land or buildings of less than 21 years, or a licence or tenancy of land or buildings. However, **we** do cover a dispute with a professional advisor in connection with the drafting of a lease, licence or tenancy agreement
- a dispute with **us** other than disagreement over the choice of **representative** or handling of a claim
- a claim directly or indirectly caused by, or resulting from, any device failing to recognise, interpret or process any date as its true calendar date
- apart from **us**, the **insured person** is the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contract (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third party rights or interest
- an application for judicial review.

## Employment disputes

Any **costs and expenses** for disciplinary hearings or internal grievance procedures or any claim relating solely to bodily injury

arising from an **insured person's** contract of employment for their work as an employee.

### Contract disputes

Any claim relating to:

- a contract regarding an **insured person's** trade, profession, employment or any business venture
- construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 (including VAT)
- a contract involving a motor vehicle
- the settlement payable under an insurance policy (**we** will negotiate if **your** insurer refuses **your** claim, but not for a dispute over the amount of the claim)
- a dispute arising from any loan, mortgage, pension, investment or borrowing.

### Bodily injury

Any claim relating to:

- illness or bodily injury which happens gradually or is not caused by a specific or sudden accident; or
- defending an **insured person's** legal rights, but defending a counterclaim is covered.

### Property protection

Any claim relating to:

- a contract entered into by an **insured person**
- any building or land other than **your** principal home
- someone legally taking an **insured person's** material property from them, whether the **insured person** is offered money or not, or restrictions or controls placed on an **insured person's** material property by any government or public or local authority unless the claim is for accidental physical damage
- work done by any government or public or local authority unless the claim is for accidental physical damage
- a motor vehicle owned or used by, or hired or leased to an **insured person**
- mining subsidence.

Defending a claim relating to an event that causes, or could cause, physical damage to material property, but defending a counter-claim is covered.

The first **£250** of any claim for legal nuisance or trespass. This is payable as soon as **we** accept the claim.

### **Tax protection**

Any claim relating to:

- the tax affairs of a company, or any claim if the **insured person** is self-employed, a sole trader, or in business partnership
- an investigation by the Special Compliance Office.

### **Motor legal defence**

Any claim relating to:

- parking or obstruction offences
- the driving of a motor vehicle by an **insured person** for which the **insured person** does not have valid motor insurance.

# Section E – Conditions and Exclusions which apply to the whole of your policy

## Conditions

- 1 **You** must report any loss, theft, attempted theft or malicious damage to the police immediately. Failure to do so may result in **your** insurance no longer being valid and/or claims not met.
- 2 **You** must do all **you** reasonably can to prevent and reduce any costs, damage, injury or loss.
- 3 **You** must notify **us** as soon as possible of any loss, damage or liability and give **us** all the information and help **we** may need. **You** must send any writ or summons unanswered to **us** immediately on receipt. **We** will decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by **your** policy, including proceedings for recovering any claim.
- 4 If a claim is fraudulent or false in any way, **we** will not make any payment and all cover will end.
- 5 If **you** pay the premium to Zurich Bank using their Direct Debit instalment scheme **we** will have the right (which **we** may not use) to renew the policy each year and Zurich Bank will continue to collect premiums using this method. **We** may vary the terms of the policy (including the premium) at renewal.

If **you** decide that **you** do not want **us** to renew the policy, as long as **you** tell **us** before the next renewal date, **we** will not renew it.

**Our** right to renew this policy does not affect **your** cancellation rights shown on page 13 of this policy.

- 6 If any claim is covered by any other insurance, **we** will only pay **our** share of the claim.
- 7 If **you** fail to pay **your** premium **we** will refuse **your** claim or take the balance of any outstanding premium due to **us** from any claim payment **we** make to **you**.

## Exclusions

**We** will not pay for the following:

- 1 Any reduction in market value caused by an insured event.
- 2 Consequential (indirect) loss of any kind.
- 3 Any accident or incident that happens outside any period of insurance that is covered by this policy.
- 4 Loss or damage to any items used in connection with any business, trade or profession except office equipment in the home.

- 5 Any legal liability resulting from any business, trade or profession.
  - 6 The cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design.
  - 7 Any claim resulting from:
    - deliberate or criminal acts by **you** or **your family**
    - gradual causes including deterioration or wear and tear
    - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot
    - any process of cleaning, repair or alteration
    - vermin, insects or pets
    - electrical or mechanical failure or breakdown, unless otherwise stated
    - faulty design materials or workmanship
    - the failure of a computer chip or computer software to recognize a true calendar date
- computer viruses
  - ionizing radiation, radioactivity, nuclear fuel, nuclear waste or equipment
  - war, revolution or any similar event
  - preparing, threatening to use or actually using any item capable of producing biological, chemical or nuclear pollution or contamination
  - pollution or contamination which was:
    - the result of a deliberate act
    - expected and not the result of a sudden, unexpected and identifiable incident.

# Section F – Data Protection

## Data Protection

Zurich Insurance plc t/a Zurich Connect (“Zurich Connect”) is committed to protecting your privacy. Please read our Data Protection and Privacy Policy below so that you understand how Zurich Connect may process and protect personal information that we may obtain about you (“Customer Data”), the circumstances in which we may disclose it to anyone, the choices you have regarding our use of the information and your ability to correct the information. If you have any comments, queries or suggestions about our Data Protection and Privacy Policy or the level of security practices of Zurich Connect, contact us by email at [dataprotectionofficer@zurich.ie](mailto:dataprotectionofficer@zurich.ie) or via postal mail by writing to the **Data Protection Officer, Zurich Connect, Zurich House, Ballsbridge Park, FREEPOST, Dublin 4.**

**You should show this notice to anyone insured under the policy**

## Collection and Use of Customer Data

Zurich Connect uses your Customer Data for the provision and administration of insurance products and related services. Examples of the actual or possible uses of your Customer Data are: processing your insurance application, processing claims, statistical analysis, underwriting purposes, fraud prevention, market research, risk management and provision of advice.

We would like to keep you informed about products and services that we believe will be of interest to you. Unless you instruct us otherwise, we may share personal data that you provide with other companies within the Zurich Financial Services Group and with other companies we establish commercial links with so that we and they may contact you (by mail, email, telephone or other appropriate means) in order to tell you about carefully selected products, services or offers that we believe will be of interest to you. We operate a strict opt-out policy. You may opt-out at any time by contacting us.

You may be required to provide Zurich Connect with sensitive personal data e.g. information relating to your physical or mental health or the commission or alleged commission of or prosecution for an offence (“**Sensitive Data**”). Zurich Connect is committed to protecting the privacy of Sensitive Data and will only use Sensitive Data in a manner consistent with this Data Protection and Privacy Policy.

This processing of information applies to both our online and off line work practices.

By disclosing your Customer Data to Zurich Connect you indicate your consent to the collection, storage, processing and use of your Customer Data by us as described in this Data Protection and Privacy Policy.

## Disclosure of Customer Data

Zurich Connect considers your Customer Data to be private and confidential. Zurich Connect may sometimes disclose information about you to agents or service providers appointed by us, regulatory bodies, other insurance companies (directly or via a central register) and other companies within the Zurich Financial Services Group and our partners both inside and outside of the European Economic Area in connection with the provision of services to you. Zurich Connect may access and/or disclose your Customer Data if required to do so by law or in the good faith and belief that such action is necessary to: (a) conform with the law or comply with legal process served on Zurich Connect; (b) protect and defend the rights or property of Zurich Connect including, without limitation the security and integrity of our network; or (c) act under pressing circumstances to protect the personal safety of users of our services or members of the public.

## Access to and Rectification of your Customer Data

You are entitled to copies of your Customer Data held by us as the data controller. We will provide you with a copy of the Customer Data kept by us as soon as may be and in any event not more than 40 days after the request in writing. To access your data, a small fee is chargeable under the terms of the Data Protection Acts and cheque should be made payable to Zurich Connect. All requests should be addressed to the Data Protection Officer, Zurich Connect, at the address mentioned above. If the information we hold about you is inaccurate, please let us know and we will make the necessary amendments and confirm that these have been made within 40 days of receipt of your request. We will hold on to your Customer Data for as long as necessary for the purposes of providing insurance products and related services to you.

## Fraud Prevention and Detection

In order to prevent and detect fraud, we may at any time:

- share information about you with other organisations including the Police
- undertake credit searches
- check and/or share your details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering for example when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt and tracing beneficiaries
- checking details on proposal and claims for all types of insurance
- checking details of job applicants and employees.

Please contact us on the number shown on your policy documentation if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

## Security of Customer Data

Zurich Connect is committed to protecting the security of your personal information. We use a variety of security technologies and procedures to help protect your Customer Data from unauthorised access, alteration, use, disclosure, accidental loss or destruction. For example, we store the personal information you provide on computer systems with limited access, which are located in controlled facilities. When we transmit highly confidential information (such as a credit card number) over the internet, we protect it through the use of encryption and secure servers. As effective as modern security practices are, we cannot guarantee the complete security of our database, nor can we guarantee that information you supply won't be intercepted while being transmitted to us over the Internet. Zurich Connect will continue to revise policies and implement additional security features as new technologies become available.

## Changes to the Data Protection and Privacy Policy

Zurich Connect reserves the right to change this Data Protection and Privacy Policy from time to time in its sole discretion. If we decide to make any changes, we will post those changes to our website [www.zurichconnect.co.uk](http://www.zurichconnect.co.uk) so that you will always know what information we gather, how we might use that information and in what circumstances we will disclose it to anyone. By continuing to use Zurich Connect after we post any changes, you accept and agree to this Data Protection and Privacy Policy, as modified.

## Claims History

Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to the relevant database. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

# Section G – Contacting us

If **you** have a question about **your** policy, **you** can e-mail us at: [service@zurichconnect.co.uk](mailto:service@zurichconnect.co.uk) or call us on **0845 603 5574**.

## How to make a claim

You may contact us via the web forms located on the Connect website, or call us on the following number **0800 345 7595**.

When **you** contact us about a claim **you** will need to tell us:

- **your** name and address
- the place where the loss or damage occurred.

## Legal Protection

### Obtaining legal advice

You have access to the 24-hour, seven-days-a-week DAS legal helpline for confidential legal advice over the telephone on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway. If you need to make a claim under this section, please telephone the number opposite for advice.

### How DAS can help

To make a claim under Section D of **your** policy please telephone on **0800 434 6497**. Lines are open 24 hours a day, 365 days a year. **DAS** will ask **you** about **your** legal dispute and if necessary give **you** legal advice. If **your** dispute needs to be dealt with as a claim under this policy, **DAS** will provide **you** with a claim reference number. At this point **DAS** will not be able to confirm that **you** are covered but they will pass the information **you** have given them to their specialist claims handling teams, and explain what to do next.

If **you** prefer to report **your** claim in writing, **you** can send it to the Claims Department at the following address:

Claims Department, DAS Legal Expenses Insurance Company, DAS House, Quay Side, Temple Back, Bristol BS1 6NH

Alternatively **you** can email **your** claim to **DAS** on [newclaims@das.co.uk](mailto:newclaims@das.co.uk).

When **DAS** have accepted **your** claim **they** will pay **your** legal costs.

## Complaints Procedure

We (Zurich Insurance plc) value the opportunity to investigate concerns you may have about our service.

We are committed to handling complaints fairly, thoroughly and promptly.

If you have a complaint about your policy, please e-mail us at:

[service@zurichconnect.co.uk](mailto:service@zurichconnect.co.uk)  
or call us on 0845 603 5574.

If you have a complaint about a claim, please email us at:

[zurich.connect.claims@uk.zurich.com](mailto:zurich.connect.claims@uk.zurich.com)  
or call us on 0800 345 7595.

If you prefer, you can write to us at:

PO BOX 16  
Cardiff  
CF10 5YF

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.

### If we cannot resolve your complaint straight away

We are dedicated to our customers and seek to do what is right, however sometimes we may not be able to reach an agreement immediately with you. If this is the case,

we will refer your complaint to our Customer Relations Team for a separate review.

The Customer Relations Team will keep you informed of progress whilst their enquiries are continuing. When their review is complete, we will provide you with a final response.

### 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 have a complaint about your legal protection

If you have cause for complaint under the legal protection section you should contact:

DAS Legal Expenses Insurance  
Company Limited  
DAS House  
Quay Side  
Temple Back  
Bristol  
BS1 6NH

Or you can call on 0800 434 6497.

Your claim will be dealt with by DAS Legal Expenses Insurance Company Limited and will follow their complaints procedures.

## The Financial Ombudsman Service (FOS)

If your complaint has not been resolved to your satisfaction you may refer your complaint to the Financial Ombudsman Service. The FOS contact details are as follows:

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

You can telephone on: **0845 080 1800**

Or e-mail:  
**complaint.info@financial-ombudsman.org.uk**

This is a free and impartial service and will not affect **your** legal rights. **You** are entitled to contact the FOS at any stage of **your** complaint.

In addition, you also have the option to contact the Irish Financial Regulator. Their contact details are:

**The Financial Regulator, PO Box 9138,  
College Green, Dublin 2, Ireland**

Or telephone on: **+353 1 410400.**

## Can I receive compensation if Zurich Insurance plc or DAS Legal Expenses Insurance Company Limited cannot meet their obligations to me?

Zurich Insurance plc and **DAS** are both covered by the Financial Services Compensation Scheme (FSCS) which means that **you** may be entitled to compensation if either of **us** are unable to meet **our** obligations to **you**. This insurance is protected in full for the first £2,000 and then 90% of the remainder of the claim.

Further information is available at **www.fscs.org.uk** or by contacting the FSCS directly on **020 7892 7300.**

(501390002)

#### **Zurich Insurance plc**

Zurich Connect is underwritten and administered by Zurich Insurance plc unless stated otherwise.

Zurich Connect is a trading name of Zurich Insurance plc, a public limited company incorporated in Ireland under registration number 13460 with its registered office at Zurich House, Ballsbridge Park, Dublin 4, Ireland. Zurich Insurance plc is authorised and regulated by the Irish Financial Regulator. This means that in some respects the regulatory system that applies will be different from that in the United Kingdom. Zurich Insurance plc's authority to conduct business in the UK can be checked on the UK Financial Services Authority's Register by visiting [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

Zurich Bank is regulated by the Irish Financial Regulator.

Legal Expenses is underwritten and administered by DAS Legal Expenses Insurance Company Limited. Registered office DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Registered in England and Wales Company number 103274. Authorised and regulated by the Financial Services Authority. These details can be checked on the FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

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

ZPM25.02 (11/08) RRD

