



# motorpolicy



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# Summary of Cover

## Your Motor Insurance policy terms and conditions

### Zurich Connect

Zurich Connect Motor 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 Motor policy. The full terms, conditions and exclusions are shown in the policy (page 11 onwards in this document).

English law will apply to uninsured loss recovery and breakdown cover. 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 cover will normally run for 12 months unless you or we choose to cancel.

### What cover is available?

Your Motor policy provides the following cover options:

Standard cover – damage to your vehicle (sustained in an accident, by malicious damage, fire, theft or attempted theft), damage you cause to other people's vehicles or property or for injuries they sustain, Uninsured Loss Recovery and Legal Expenses.

### Optional cover

**Zurich Breakdown Services** – Breakdown Recovery Assistance plus other related cover

**Protected No Claims Discount** – protecting your no-claims discount

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

### Summary of cover and limits

The page numbers shown in brackets beside each section of cover are the page numbers in the policy document, found later in this booklet.

### Certificate of Motor Insurance

The certificate of insurance shows who can drive your car, what you can use it for and the car that is insured:

- a) the car with the registration number shown on the certificate of insurance
- b) a car your motor trader gives you, up to 1700cc, while your insured car is in a garage for service or repair;
- c) a car we give you temporarily after an accident.

## Standard cover (pages 14 to 16)

Features and benefits	Exclusions or limitations	Policy page reference
Damage caused to your car by accident or malicious damage.	You must use a supplier that has been agreed with Zurich Connect if the insured car is to be repaired or replaced otherwise we may not pay. We may offer you a cash settlement to the market value of the insured car. Excess may be deducted. Refer to section 'About your cover.'	Section B page 15 Statement of Facts
Legal liability to Third Parties.	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 B page 14 Statement of Facts
Loss or damage to the insured car	Cover does not apply for loss or damage by theft or attempted theft if the ignition keys or other removable ignition devices are in or on the insured car.	Section B page 15 Statement of Facts
New Car Replacement	The cost of repairs must exceed 60% of the manufacturers price list during the first year of registration as new.	Section D page 19 Statement of Facts
Electronic audio-visual equipment is covered to its market value if fitted by the vehicle manufacturer as standard for the insured car.	The equipment must be permanently fitted to the insured car. Equipment which is not fitted to the insured car as standard must be disclosed to us and shown on the Statement of Facts.	Section B page 15 Statement of Facts
Replacement vehicle locks following loss or theft of keys or any other removable ignition device.	Refer to 'Loss or Damage to the Insured Car.'	Section B page 15 Statement of Facts

Features and benefits	Exclusions or limitations	Policy page reference
Personal belongings in the insured car.	If the insured car is stationary and unattended personal belongings must be concealed in a locked luggage compartment or boot. All windows and sunroof must securely closed and all doors locked.	Section B page 14 Statement of Facts
Driver's and Passenger's Accident and Health Assistance	Refer to 'Driver's Accident' and 'Passenger's Accident.' Refer to section 'About your cover.'	Section B page 15 & 16 Statement of Facts
Windscreen/sunroof repair or replacement.	Refer to section 'About your cover.'	Section B page 15 Statement of Facts
Free foreign use up to 60 days for any one trip.	Applies to EU and associated countries only. Refer to 'Geographical limits.'	Section A page 12
Courtesy car cover.	Only available using a Zurich Connect preferred repairer	Section D page 19
Uninsured Loss Recovery & Legal Expenses (up to £100,000).	Refer to 'Uninsured Loss Recovery and Legal Expenses.'	Section C page 17

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

## Optional additional covers

**These covers only apply if shown on your Statement of Facts**

### Zurich Breakdown services (pages 21 to 27)

Features and benefits	Exclusions or limitations	Policy page reference
Breakdown Assistance and Recovery.	No cover if breakdown occurs less than ¼ mile from home. Refer to section 'About your cover.'	Section F page 22 Statement of Facts
Home-Call Breakdown Service.	Refer to section 'About your cover.'	Section F page 22 Statement of Facts
Nationwide Breakdown Recovery Service.	No cover if breakdown occurs less than ¼ mile from home. Refer to section 'About your cover.'	Section F page 23 Statement of Facts
European Breakdown and Accident Assistance.	Refer to section 'About your cover.'	Section F page 23 Statement of Facts

Zurich Connect Breakdown Services is provided by Green Flag Motoring Assistance. Green Flag Motoring Assistance is a trading name of UK Insurance Limited, the underwriter of this cover.

### No Claims Discount (page 20)

Features and benefits	Exclusions or limitations	Policy page reference
Protected No Claim Discount.	2 claims in 5 years without loss of No Claim Discount. Refer to section 'No Claims Discount Protection.' Claims may be taken into account when calculating your premium.	Statement of Facts
Guaranteed No Claim Discount Protection.	No loss of No Claim Discount following a claim. Refer to section 'No Claims Discount Protection.' Claims may be taken into account when calculating your premium.	Statement of Facts

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

### Whilst the vehicle is not being driven

As shown under accidental damage excess in your **Statement of Facts**.

Fire, theft or attempted theft (unless loss or damage occurs while the insured car is in a locked garage). £100

Whilst the vehicle is being driven by a person described below, in addition to the accidental damage excess shown in your quotation, an additional amount will apply as follows:

Aged under 21 years of age £250

Aged 21 – 24 years of age £200

Aged 25 or over who has not held a full UK driving licence for 12 months £100

### Windscreen/windows/sunroof

Replaced (not arranged through an approved repairer) £100

Replaced (arranged through an approved repairer) £60

Repaired Nil

Other excesses may apply. Refer to your Statement of Fact for details.

## How do I make a claim?

If you want to report a claim or accident in the United Kingdom you may contact us via the web form located on the Connect website or call us on the following number **0800 345 7595**.

If reporting a claim or accident elsewhere in Europe, call **00 800 7117 7117**.

Replacing or repairing glass **0800 345 7592**.

To report a claim under Section C of your policy please call **0870 366 1542**.

To report a claim under Section F of your policy please call **0800 234 6839**.

## Complaints procedure

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

**service@zurichconnect.co.uk**

or call us on **0845 603 4592**.

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,  
DAS House, Quay Side,  
Temple Back, Bristol, BS1 6NH.

Or you can call on **0870 366 1542**

If you have cause for complaint under the  
breakdown cover section you should contact:

Customer Relations Manager  
Green Flag Motoring Assistance  
Cote Lane  
Leeds, LS28 5GF.

Or you can call on **0800 234 6839**.

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 email:

**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,  
DAS Legal Expenses Insurance  
Company Limited or UK  
Insurance Limited cannot  
meet their obligations to me?

Zurich Insurance plc, DAS Legal Expense  
Insurance Company Limited and UK  
Insurance Limited are covered by the  
Financial Services Compensation Scheme  
(FSCS) which means that you may be  
entitled to compensation if any of us are  
unable to meet our obligations to you.  
The compulsory element of the insurance  
is covered in full. The rest is protected  
in full for the first £2000 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**.

### 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), please return it to us together with the Certificate of Motor Insurance, using the contact details provided on the covering letter, within 14 days of receiving the policy (or for renewals within 14 days of your policy renewal date). We will only charge you on a pro rata basis for the time we have been on cover subject to a minimum premium of £15 (including insurance premium tax). The balance of the premium will be returned to you but there will be no refund where you are cancelling the policy following a claim where the insured car is a total loss and not being replaced.

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

If you cancel your policy later than 14 days from receiving it we will give you a refund in proportion to the time left until your current period of insurance is due to run out. £50 will be taken off this refund if you cancel your policy within the first year. There will be no refund where you are cancelling the policy at any time following a claim and the insured car is a total loss and not being replaced.

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

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.

# Your motor 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 only valid if **you** pay the premium. If you pay your premium on an annual basis, to maintain continuous cover by law you must pay your premium to us by the date your policy is due for renewal. If this is not received all cover will cease from the renewal date and you will be unable to keep your vehicle on the road unless alternative arrangements have been made with another insurer. Cover will not be reinstated if payment is made after your renewal date and the policy already cancelled. A new policy will be necessary with cover starting from the date payment is received by us.

Your policy 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 **drivers** and the **insured car** detailed in the **Statement of Facts** and for the sections detailed in the **Statement of Facts** for the period of insurance shown or a subsequent period where **we** have accepted payment. **We** may vary the terms

of the policy and the premium at renewal. **You** must read these terms and conditions together with **your Statement of Facts** and any specifications or endorsements as one single contract to ensure that they provide the cover you asked for.

**You** must tell **us** immediately if at any time any of the information on which this insurance is based is incorrect or changes, for example you or anyone covered by this policy being convicted of an offence or change of car or occupation. 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.

If **you** change the **insured car**, the **drivers** or how **you** use the **insured car**, **we** may not be liable until we have issued a new **Statement of Facts** and either a cover note or certificate of insurance. If **you** make any changes to **your** car **your** insurance will not be valid until **we** have agreed to accept them.

## Place of jurisdiction

English law will apply to uninsured loss recovery and breakdown cover. The rest of **your** policy is governed by the law that applies to where **you** reside within the United Kingdom, the Channel Islands or the 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.

## Geographical limits

**Your insured car** is covered if used in the European Union countries including the United Kingdom, the Channel Islands, the Isle of Man, Iceland, Norway, Liechtenstein, Switzerland, Croatia, San Marino, Vatican City, the Principality of Monaco and Andorra, as long as **you** visit outside the United Kingdom the Channel Islands or the Isle of Man is not for more than 60 days.

If after 60 days **your insured car** does not return to the United Kingdom, the Channel Islands or the Isle of Man (unless **we** have agreed to extend cover in writing) cover will be limited to the minimum legal requirement to use **your insured car** in that country. The minimum requirements of United Kingdom law will apply if these are higher than those of the country where **you** are using **your insured car**.

## 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. By law, **you** must return the certificate of motor insurance to **us**. If **you** do not return the certificate **we** may seek to recover it through the services of a third party recovery agent.

If **you** cancel **your** policy within 14 days of 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 £15 (including insurance premium tax).

If **you** cancel at any other time, **we** will charge **you** on a pro rata basis for the time **we** have been on cover and pay any refund due to **you**. **We** will deduct a £50 cancellation fee from this refund if you cancel your policy within the first year.

There will be no refund where **you** are cancelling the policy at any time following a claim where the **insured car** is a total loss and not being replaced.

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

### 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 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 except where stated otherwise. These meanings are shown below. To help **you** identify these words in the policy, **we** have printed them in bold wherever they appear.

**Accessories** – Fixed parts or products specifically designed to be fitted to the **insured car** that are part of the manufacturer's original specification or that **you** have declared to **us** and have been accepted by **us**.

**Driver, drivers** – Any person shown in the **Statement of Facts** permitted to drive the **insured car**.

**Excess** – The first amount of any claim that **you** are responsible for paying as specified in the **Statement of Facts**.

**Insured car** – The vehicle shown in the **Statement of Facts**.

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

**Us, we, our** – Zurich Connect unless stated otherwise. In Section G it also includes DAS and Green Flag.

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

## Section B – Cover

### Third-party liability

We will cover **your** legal liability to compensate other people as a result of using the **insured car** and any trailer or broken-down vehicle being towed by it causing:

- death or bodily injury to persons
- destruction of or damage to property

We will provide this cover for:

- **you** and the **drivers** indicated in the **Statement of Facts**
- passengers in the **insured car**
- **your** employer or business partner, or **your** spouse's employer or business partner; and
- the legal representatives of the people named above if they have died.

Following an event which may lead to a claim, **we** may provide legal representation for people covered under this policy:

- a) at any coroner's inquest, court of summary jurisdiction or similar court; and
- b) to defend a charge of manslaughter or causing death by dangerous driving

What **you** are not insured for:

- damage to the **insured car** or any trailer or vehicle that is being towed by it

- damage to property (including any motor car) owned by or in the custody or control of the person claiming cover under this section
- any amount exceeding the limit indicated in the **Statement of Facts** as a result of any claim or series of claims caused by one event
- death, injury or damage to property resulting from terrorism, except as necessary to meet legal requirements

### Emergency treatment fees

We will pay emergency treatment costs as necessary under the Road Traffic Acts.

### Personal belongings

We will pay up to the amount shown in the **Statement of Facts** for personal belongings that are stolen, lost or accidentally damaged in the **insured car**.

**You** are not insured for:

- any items stolen unless they are hidden in a glove box or luggage compartment and the **insured car** is locked when it is unattended.
- Money (including credit, cash, cheques, debit and cheque cards), tickets, vouchers, documents and securities.

## Loss or damage to the insured car

We will cover the **insured car**, including its spare parts or **accessories** while in the **insured car** or private garage, against loss or damage provided always that the claim does not exceed the market value of the **insured car** immediately before such loss or damage.

In addition, we will pay you up to the amount indicated in the **Statement of Facts** to replace the vehicle locks of the **insured car** if you lose your keys or any other removable ignition device or if your keys or any other removable ignition device are stolen without negligence on your side.

Cover for electronic audio-visual equipment, which must be permanently fitted to your car, is limited to £500 for any one claim unless it is part of the manufacturer's original specification for the **insured car**.

If the glass in the windscreen, windows or sunroof is damaged, we will pay for its replacement or repair including the repair of any resulting scratching of the surrounding bodywork.

You are not insured for:

- damage to tyres, rims and inner tubes caused by braking, puncture cuts or bursts
- loss or damage by theft or attempted theft while the ignition keys or other removable ignition devices are in or on the **insured car**
- loss or damage by theft or attempted theft that was facilitated by negligence on your side

If we have made a payment to you following theft and the **insured car** is subsequently recovered:

- within one month after payment of the claim, you may have the **insured car** back provided that you return the money received from us; or
- after one month following payment of the claim, the **insured car** will become our property

## Driver's accident

If a **driver** is involved in an accident while driving in the **insured car** that causes his/her death or permanent loss of sight in an eye or the use of an arm or leg and/or leads to health assistance expenses in respect of the **driver** we will pay up to the amounts indicated in your **Statement of Facts**.

## Passenger's accident

If a passenger is involved in an accident while travelling in the insured car that causes his/her death or permanent loss of sight in an eye or the use of an arm or leg and/or leads to health assistance expenses in respect of the passenger **we** will pay up to the amounts indicated in **Statement of Facts**.

## Car sharing

If **you** are paid as part of a car-sharing arrangement for social or other similar purposes, **we** will not consider this as 'carriage for hire and reward' as long as:

- the **insured car** is not built or adapted to carry more than eight passengers; and
- **you** do not profit from the contributions **you** receive for the journey.

## Courtesy car cover

**We** will provide policy cover in the United Kingdom, the Channel Islands or the Isle of Man for:

- a car **we** give **you** temporarily after an accident; and
- a car **your** motor trader gives **you**, up to 1700cc, while **your insured car** is in a garage for service or repair.

A courtesy car will be provided to **you** while damage to **your insured car** is being repaired by one of **our** approved repairers following an accident or theft. Refer to Section D – Claims Handling.

# Section C – Uninsured loss recovery and legal expenses

## Uninsured loss recovery and legal expenses

Uninsured loss recovery and legal expenses cover is underwritten and administered by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Black, Bristol, BS1 6NH. Registered in England and Wales No. 00103274. Authorised and Regulated by the Financial Services Authority.

For the purposes of this section only the following words are as defined below:

**Us, we, our** – means DAS Legal Expenses Insurance Company Limited.

**You, your** – means **you** or any person driving or travelling in **your insured car** with **your** permission.

If **you** have a motor accident that is insured by this policy in the European Union countries including the United Kingdom, the Channel Islands, the Isle of Man, Iceland, Norway, Liechtenstein, Switzerland, Croatia, San Marino, Vatican City, the Principality of Monaco and Andorra, and it is not **your** fault, **we** will help **you** get back **your** uninsured losses and claim resulting damages or compensation (or both) for death or personal injury.

**We** will pay **your** reasonable legal costs and fees for each accident up to £100,000 (less any legal costs and fees **you** have

already claimed back) if **we** have agreed beforehand to the purpose and amount of these expenses. **You** must claim back all the legal fees and expenses **you** are entitled to. **We** will set these against payments **we** make under this part of the policy.

Before legal proceedings are issued, **we** will appoint a legal representative to act for **you**. If legal proceedings need to be issued, **you** may choose **your** own legal representative if **we** approve them. If **we** cannot agree on a legal representative, **we** will ask the Law Society to choose a legal representative, which **we** must both accept. **We** are entitled to get any information from the legal representative.

It is a condition of this cover that **you** take all reasonable precautions to reduce the amount of legal costs and fees **you** must pay for.

What **you** are not insured for:

Any legal costs and fees if:

- the accident is caused by a fault in **your** car;
- **you** instruct a legal representative without **our** agreement beforehand;
- **you** report a claim to **us** more than 180 days after the accident;

- **we** consider that the continuance of **your** claim does not have a reasonable prospect of success, or the legal costs and fees are not in proportion to the amount **you** are claiming;
- they arise in a dispute that **you** have with **us**;
- **you** act against **our** advice or the advice of the legal representative appointed;
- **you** unreasonably withdraw from the legal proceedings, or **your** claim is settled or discontinues without agreement beforehand;

- the legal representative refuses to act for **you**;
- legal costs and fees incurred by **you** against the **driver** or another occupant of **your** car at the time of the accident.

If there is a disagreement between **you** and **us**, **we** and **you** may agree on an arbitrator. If **we** cannot agree, the Law Society will name an arbitrator and their decision will be final.

## Section D – Claims handling

### Settling claims

In the event of a valid claim, **we** will at **our** option either repair the **insured car** or make a cash settlement, which will not be more than the **insured car's** market value at the time of the loss or damage.

All claims payments in respect of damage to the **insured car** will be made to the legal owner, including when the **insured car** is under any contract or hire purchase agreement.

### New car replacement

In the event of a valid claim, **we** will, if everybody involved agrees, replace the **insured car** with a new car of the same model providing:

- **you** or **your** spouse bought it new in the United Kingdom, the Channel Islands or the Isle of Man
- it is less than one year old from the date of its first registration as new at the time of the loss
- it would cost more than 60% of the manufacturer's retail price, including taxes, to repair it.

### Preferred suppliers

Zurich Connect will normally use a network of preferred suppliers to replace or repair the **insured car** or any part of it. **You** must use a supplier that has been agreed by **us** prior to the **insured car** being repaired, otherwise **we** may not pay.

**We** will advise **you** of the nearest preferred supplier who will offer **you** a courtesy car whilst **your** car is being repaired. This includes a free collection and delivery service. All courtesy cars are 'Group A' vehicles (e.g. a small hatchback) with a manual gearbox. Available only in the United Kingdom, the Channel Islands or the Isle of Man. The supply of a courtesy car may be subject to terms and conditions of the preferred supplier.

If **your** car is destroyed or stolen and not recovered **you** will not be offered a courtesy car.

## Section E – No Claims Discount

For each claim free year **we** will give **you** a discount until **you** reach the maximum level. If **you** do make a claim the number of claim free years on which the discount is based will be as in the table below.

**You** may choose to take out extra cover to protect a discount **you** have earned after having been claim free for four years or more. This cover will only apply if **you** pay an extra premium and No Claims Discount protection is shown on **your Statement of Facts**.

Claim free years	Next renewal no-claims discount		
	First claim	Second claim	Third or more
1	Nil	Nil	Nil
2	Nil	Nil	Nil
3	1 year	Nil	Nil
4	2 years	Nil	Nil
5 or more	3 years	1 year	Nil

# Section F – Zurich Breakdown Services

## Zurich breakdown services

Zurich Breakdown Services is provided by Green Flag Motoring Assistance. Green Flag Motoring Assistance is a trading name of UK Insurance Limited the underwriter of this section of the policy. UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or the Financial Services Authority can be contacted on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet their liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).

## Meaning of words and terms in this section of your policy

**Breakdown** – a mechanical or electrical failure, puncture (providing a spare wheel is available), loss of keys, running out of fuel.

**Driver, drivers** – Any person shown in the **Statement of Facts** permitted to drive the **insured car**.

**Insured car** – The vehicle shown in the **Statement of Facts** along with any caravan or trailer being towed at the time of the breakdown provided it is of standard make, less than 7 metres in length, 3 metres in height, 2.25 metres in width and not weighing more than 3.5 tonnes when loaded.

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

**Us, we, our** – UK Insurance Limited, Green Flag Motoring Assistance and it's agents (or both).

**Green Flag Motoring Assistance** – Green Flag Motoring Assistance is a trading name of UK Insurance Limited, the underwriter of the breakdown assistance cover who is authorised and regulated by the Financial Services Authority. The registered address of UK Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No. 1179980.

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

## Breakdown assistance and recovery (optional upgrade)

Cover under this part only applies if it is shown in **your** current **Statement of Facts**.

**We** will provide, in the United Kingdom, the Channel Islands or the Isle of Man, up to 30 minutes' roadside assistance following a **breakdown** of **your insured car** and provided it is more than 1/4 mile from **your** home.

If **your insured car** cannot be repaired at the roadside, it will be taken, together with the **driver** and up to seven passengers to the nearest garage within 25 miles for it to be repaired at **your** cost.

What **you** are not insured for:

- The cost of replacement fuel or spare parts.
- Assistance or recovery within a 1/4 of a mile of **your** home address.
- Any storage charges, toll fees or ferry charges.
- Damage caused by getting into **your insured car** if **you** have lost **your** car keys.

- Recovery or repair of a trailer or caravan if it contains an animal or person.
- Help if **your insured car** is immobile (cannot be driven) because of the surface it is on, for example, sand, mud or grass.

If temporary repairs are made, **you** must get the **insured car** permanently repaired as soon as possible.

If **your insured car** is not easy to get to, or **we** have to use specialist equipment, **you** may have to pay any extra costs.

**We** may choose to repair **your insured car** (at **your** cost) following a **breakdown**, rather than arranging for it to be recovered.

## Home-call (optional upgrade)

Cover under this part only applies if it is shown in **your** current **Statement of Facts**.

**Your breakdown** cover is extended to include breakdowns at your home address or within a 1/4 of a mile of **your** home, this cover is as described under Breakdown Assistance and Recovery.

## Nationwide breakdown recovery service (optional upgrade)

Cover under this part only applies if it is shown in **your** current **Statement of Facts**.

The breakdown cover under Breakdown Assistance and Recovery is extended to include the following.

### 1. Recovery service

If **your insured car** cannot be repaired, **we** will recover your **insured car** together with the **driver** and up to seven passengers, to **your** home address or **your** intended destination in the United Kingdom, the Channel Islands or the Isle of Man. **We** will then take **your insured car** to a local repairer of **your** choice within 25 miles of **your** home address or **your** intended destination.

### 2. Chauffeur service

If the driver of **your** insured car is taken ill and nobody is qualified to drive **your insured car**, **we** will provide a chauffeur to help complete the planned journey or return **your insured car** and its passengers to **your** home address.

## European breakdown and accident assistance (optional upgrade)

Cover under this part only applies if it is shown in **your** current **Statement of Facts**. The breakdown cover under Nationwide Breakdown Recovery Service is extended to provide cover while the **insured car** is being used within the geographical limits shown in Section A of this policy other than the United Kingdom, the Channel Islands or the Isle of Man.

The following cover is also included.

### 1. Loss of use of your insured car

If **your insured car** cannot be used for more than eight hours, or is stolen and not recovered within eight hours, **we** will pay for one of the following.

- Up to £750 towards the cost of hiring another car until **your insured car** is repaired.
- The cost of transporting **you** and **your** luggage to **your** destination and then returning **you** to **your insured car** following its repair.
- Up to £45 for each person a day for up to five days for reasonable accommodation expenses.

We cannot guarantee that hire cars will always be available or will be fitted with a roof rack and towbar.

You:

- are responsible for the cost of fuel and other expenses necessary to continue **your** trip; and
- must keep to the conditions of the hire company.

What **you** are not insured for:

- If **you** lose **your** deposit because the hire car is damaged, or because **you** do not put more fuel into the hire car.

## 2. Returning your insured car to the United Kingdom, the Channel Islands or the Isle of Man.

If **your insured car** cannot be repaired, or is stolen and not recovered by **your** expected departure date or is recovered after **you** have returned to the United Kingdom, the Channel Islands or the Isle of Man, **we** will pay:

- the cost of transporting **you** and **your** luggage to **your** home in the United Kingdom, the Channel Islands or the Isle of Man;

- the cost of transporting **your insured car** to **your** home or repairer of **your** choice in the United Kingdom, the Channel Islands or the Isle of Man, or up to £600 for **you** or a **driver of your** choice to return from the United Kingdom, the Channel Islands or the Isle of Man, to collect **your insured car**; and
- up to £100 for storing **your insured car** abroad.

The most **we** will pay to return **your insured car** will be its current market value in the United Kingdom, the Channel Islands or the Isle of Man.

## Exclusions and Conditions of your breakdown cover

- Breakdown cover would not be applicable for immobilisations as a result of inadequate repair.
- Consequential or indirect losses as a result of delayed services.
- **Loss or damage** to the **insured car** while it is being transported (unless it is **our** fault).
- It is the **driver's** responsibility for the security of the contents of the **insured car**, caravan or trailer.

- **We** will not be held responsible for actions or costs of garages, recovery firms or emergency services acting on **your** instructions.
- **You** must have **our** permission for any expenses that **you** claim for. **You** must keep all receipts.
- **We** will not cover vehicles or cars that have broken down or which were not roadworthy when **you** took cover out.

## Your information

### Who we are

Zurich Breakdown Services is arranged by Zurich Insurance plc and underwritten by UK Insurance ('UKI'). UKI is authorised and regulated by the Financial Services Authority.

You are giving your information to UKI. We are members of the Royal Bank of Scotland Group (The Group) and are authorised and regulated by the Financial Services Authority. In this Information statement '**we**' '**us**' and '**our**' refers to UKI unless otherwise stated.

### Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

### How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling.

This may include disclosing it to other insurers, third party underwriters and reinsurers.

Your information includes data about your transactions.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;

We do not disclose your information to anyone outside the Group except:

- Where we have your permission; or
- where we are required or permitted to do so by law; or
- to other companies who provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries. If we do this we will ensure that anyone to whom we pass it provides an adequate level of protection.

### **Sensitive Information**

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

You will have been asked to agree to this when you called but please ensure that you only provide us with sensitive information about other people with their agreement.

### **Dealing with other people**

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

### **Fraud prevention agencies**

If false or inaccurate information is provided and fraud is identified or suspected, details may 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 applications for, and managing credit and other facilities and recovering debt;

Checking insurance proposals and claims;

Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to:

The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

### **Vehicle locating via mobile signal**

If you use a mobile phone to request service under your Policy we may within an hour of your call to us use the mobile phone signal to help identify the location of the immobile vehicle. We will not use the signal for any other purpose.

### **Call monitoring and recording**

We may record telephone calls in order to improve our service and to prevent and detect fraud.

## **Green Flag Motoring Assistance Complaints Procedure**

Should there ever be an occasion when you feel that we have failed to honour our promise, we will do everything possible to ensure your complaint is dealt with quickly and fairly. The easiest way to complain is to simply give us a call. Please contact us on **0870 024 0048**.

If you wish to write, complaints should be addressed to the Customer Relations Manager, Green Flag Motoring Assistance, Cote Lane, Leeds, LS28 5GF.

Once we have fully reviewed your complaint we will write to you with the outcome of our investigation and our decision. If you are unhappy with our decision, or if we do not complete our investigation within 8 weeks, you may refer your complaint to the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone **0845 080 1800**.

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

## Conditions

The following conditions apply to **your** policy. Failure to comply will result in **your** claim not being covered:

- 1 **You** must do all **you** reasonably can to prevent loss or damage to the **insured car** and maintain it in a roadworthy condition.
- 2 In the event of a claim **you** must do all **you** reasonably can to prevent additional damage or expenses.
- 3 Everyone covered by this policy must follow the policy terms and conditions. All **drivers** must have a valid driving licence and follow the conditions of their licence.
- 4 If, by law, **we** must make a payment that is not covered by the policy, **we** have the right to recover this payment from **you** or the person who is liable.
- 5 **You** must notify **us** immediately of any accidents, claims or legal proceedings in connection with this policy and give **us** all the information and help **we** may need. **You** must send any writ or summons to **us** immediately it is received. **We** will decide how to settle or defend a claim, and may carry out proceedings in the name of any person covered by the policy, including proceedings for recovering any claim.
- 6 If a claim is fraudulent or false in any way, **we** will not make any payment and all cover will end.
- 7 **We** will not make any payment if there is cover under any other policy or insurance pool unless legally required to do so.
- 8 **You** must report any theft, attempted theft or malicious damage to the police immediately.
- 9 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. If you instruct your bank to cancel the Direct Debit mandate and do not make alternative arrangements to pay the premium prior to the renewal date we will treat this as notice from you that you do not wish to renew your policy. In these circumstances your policy will lapse and you must return the Certificate of Motor Insurance to us within 7 days.

Our right to renew this policy does not affect your cancellation rights shown on page 12 of this policy.

**10** 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**. This may mean that **we** fulfil **our** obligations to any claim against **your** policy by a third party but seek full recovery of any sum made under **your** policy directly from **you**. This may include the instruction of solicitors or other recovery agents.

**13** At **our** request **you** have to consent to an inspection of the **insured car**.

**14** Following a claim **we** must agree on all steps of the repair process of the **insured car**.

**15** If **you** pay **your** premium on an annual basis, to maintain continuous cover by law **you** must pay **your** premium to **us** by the date **your** policy is due for renewal. If this is not received all cover will cease from the renewal date and **you** will be unable to keep **your** vehicle on the road unless alternative arrangements have been made with another insurer. Cover will not be reinstated if payment is made after **your** renewal date and the policy

already cancelled. A new policy will be necessary with cover starting from the date payment is received by **us**.

## Exclusions

In the event of a claim the following are not covered:

- 1 claims that result from a driver of the **insured car** who is not declared in the **Statement of Facts**
- 2 claims that result from using the **insured car** for a purpose that is not declared in the **Statement of Facts**
- 3 any accident or incident that occurs outside the period of insurance covered by this policy
- 4 the **excesses** shown in the **Statement of Facts**
- 5 loss of use of the **insured car**
- 6 loss or damage to **the insured car** resulting from deception
- 7 loss of value caused by wear and tear
- 8 a reduction in the market value following repair
- 9 subsequent damage caused by the use of the **insured car** after a loss has occurred. In these circumstances the compensation will be limited to the original damage

- 10 more than the maker's last list price of any spare part in the United Kingdom, the Channel Islands or the Isle of Man
- 11 mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakage
- 12 any claim arising from or as a consequence of war, invasion or civil war, riot or civil commotion
- 13 damage caused by aircraft pressure waves
- 14 damage caused by ionising radiation, radioactivity, nuclear fuel, nuclear waste or nuclear equipment
- 15 using the **insured car** in any area used by aircraft or for the servicing of aircraft
- 16 using the **insured car** under the influence of alcohol or other substances that adversely affect **your** ability to drive a car
- 17 using the **insured car** for racing, speed testing, pace-making, participating in any rally, reliability trial or competition
- 18 deliberate or criminal actions committed by **you** or **your** family or any **driver** covered in **your** policy
- 19 claims arising from a contract that says **you** are liable for something that **you** would not otherwise have been liable for
- 20 pollution or contamination unless it is directly caused by a sudden identifiable, unintended and unexpected incident and it occurs entirely at a specific time and place during the period of insurance.

## Section H – Data Protection

Zurich Insurance plc t/a Zurich Connect (“Zurich Connect”) is committed to protecting your privacy. Please read our Data Protection & 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 & 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 & 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 & 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 & 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 & Privacy Policy**

Zurich Connect reserves the right to change this Data Protection & 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 & 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.

### **Motor Insurance Database**

Your policy details will be added to the Motor Insurance Database (MID) run by the Motor Insurers Information Centre (MIIC). MID data may be used by the Driver and Vehicle Licensing Authority (DVLA) and Driver and Vehicle Licensing Northern Ireland (DVLNI) for the purpose

of Electronic Vehicle Licensing and by the police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident in the UK or abroad other UK insurers, the Motor Insurers Bureau and MIIC may search the MID to obtain relevant policy information. Persons pursuing a claim in respect of a road traffic accident including citizens of other countries may also obtain relevant information which is held on the MID. You can find out more about this from our Customer Service Team, or at [www.miic.org.uk](http://www.miic.org.uk)

## Section I – Contacting us

If **you** have a question about **your** policy, **you** can email **us** at:

**service@zurichconnect.co.uk**  
or call **us** on **0845 603 4592**.

### How to make a claim

If **you** want to report a claim or accident in the United Kingdom **you** may contact **us** via the web form located on the Connect website or call **us** on the following number. **0800 345 7595**.

If reporting a claim or accident elsewhere in Europe, call **00 800 7117 7117**.

Replacing or repairing glass  
**0800 345 7592**.

Emergency breakdown assistance  
**0800 328 8740**.

Motor Legal Helpline  
**0800 434 6485**.  
8am to 8pm Mondays to Fridays  
9am to 5pm Saturdays and Sundays.

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

- **your** name, address and telephone number(s)
- the place where the loss or damage occurred
- what caused the loss or damage.

### How to make an Uninsured Loss Recovery claim with DAS

To make a claim under Section C of **your** policy please telephone on **0870 366 1542**. 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**.

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

Messages sent over the internet cannot be guaranteed to be completely secure as they can be intercepted, lost or corrupted.

## 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 email us:

[service@zurichconnect.co.uk](mailto:service@zurichconnect.co.uk)

or call us at 0845 603 4592.

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

[zurich.connect.motorclaims@uk.zurich.com](mailto:zurich.connect.motorclaims@uk.zurich.com)

or call us on 0800 345 7595.

If you prefer, you can write to us at:

Zurich Connect

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 you 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: 0870 366 1542

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

### **If you have a complaint about your breakdown cover**

If **you** have cause for complaint under the breakdown cover section **you** should contact:

Customer Relations Manager  
Green Flag Motoring Assistance  
Cote Lane  
Leeds, LS28 5GF.

Or **you** can call on: **0800 234 6839**

Your claim will be dealt with by UK Insurance Limited and will follow their complaints procedure.

### **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 email: **complaint.info@financialombudsman.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, DAS Legal Expenses Insurance Company Limited or UK Insurance Limited cannot meet their obligations to me?**

Zurich Insurance plc, DAS Legal Expenses Insurance Company Limited and UK Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS) which means that **you** may be entitled to compensation if any of **us** are unable to meet our obligations to **you**. The compulsory element of the insurance is covered in full. The rest is protected in full for the first £2000 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**.





**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.

Zurich Uninsured Loss Recovery and 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.

Zurich Breakdown Services is provided by Green Flag Motoring Assistance.

Green Flag Motoring Assistance is a trading name of UK Insurance Limited the underwriter of the policy. UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or the Financial Services Authority can be contacted on 0845 606 1234. Communications may be recorded or monitored to improve our services and for security and regulatory purposes.

