

Summary of Cover

Third Party Fire and Theft



Summary of cover

Important – you should read this

What cover do I have?

Your Zurich Insurance Company Third Party Fire and Theft policy will cover you for any damage to your vehicle sustained by fire, theft or attempted theft. In addition if you are involved in an accident you are covered for damage you cause to other people's vehicles or property or for injuries they sustain.

Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply. You agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

How long is it for?

Your policy cover will normally run for 12 months and is renewable annually.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance Company Third Party Fire and Theft policy. The full terms, conditions and exclusions are shown in the policy document.

A copy of the policy is available on request.

Standard Cover

Features and Benefits	Exclusions or Limitations	Policy Page Reference
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 1 Page 3
Driving other cars	Only if included on certificate of insurance. Cover is limited to Third Party only while driving another car not belonging or hired to you.	Section 2 Page 3
*Loss or damage to insured car by Fire or Theft	Cover does not apply for loss or damage arising from theft or attempted theft if the keys to the car have been left in or on the insured car Refer to section "How much must I pay if I have a claim"	Section 4 Page 3
Free foreign use up to 60 days in any one trip	Applies to European Union and associated countries only	Section 7 Page 3
*Audio, communication and satellite navigation equipment up to £250 (unlimited if fitted by vehicle manufacturer as standard)	The equipment must be permanently fitted to your car	Section 4 Page 3

*Note: Loss or damage to car and audio equipment not provided where cover is Third Party only.

Optional Additional Cover

Features and Benefits	Exclusions or Limitations	Policy Page Reference
Protected No Claim Discount (only available if you have 5 years NCD)	2 claims in 5 years without loss of No Claim Discount	Endt 11 Page 7

How much must I pay if I have a claim?

Whilst the vehicle is not being driven

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

£100

How do I make a claim?

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

In the United Kingdom	claim or accident	0800 400 641
In Europe	claim or accident	00 800 4000 6000

How do I make a complaint?

We value the opportunity to investigate concerns you may have about our service. We are committed to handling complaints fairly, thoroughly and promptly.

Firstly, if you have a complaint about your policy or a claim, you should contact the insurance advisor who arranged the policy for you. If they are not able to resolve your complaint, you can contact us direct.

If your complaint is about your policy please call us on the **0870** number printed on your welcome letter or renewal letter.

If your complaint is about a claim, please call us on **0845 300 5140**.

If you prefer you may write to us at the address shown on your welcome or renewal letter.

Next Steps if you are not happy with the response provided

If you remain dissatisfied once you have received our response to your complaint, we will refer your complaint to our Customer Relations Team for a separate review. The Customer Relations Team will contact you to let you know they have received your complaint and when their review is complete, they will provide you with a final response on behalf of Zurich.

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.

The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response. 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.

Can I receive compensation if Zurich cannot meet its obligations to me?

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Compulsory insurance is covered in full. Non-compulsory insurance is protected in full for the first £2000 and then 90% of any amount above £2000. 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 subsequent renewal of the policy by us), please return it to us (or your insurance advisor) together with the Certificate of Insurance using the contact details provided on the covering letter within 14 days of receiving it (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 (plus 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 vehicle is a total loss and not being replaced.

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 the policy by giving you seven 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. We will add £50 to your time on risk premium if you cancel your policy within the first year. We will not pay a refund if we have paid a claim or one is outstanding at the time you cancel your policy. By law, you must return the certificate of motor insurance to us.

Your Zurich agent:

Zurich Insurance Company

UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU

A limited company incorporated in Switzerland. Registered in the Canton of Zurich. Canton Number CH-020.3.929.583-0. UK Branch registered in England. Number BR105. 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 or by contacting them on 0845 606 1234.

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

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The paper is suitable for recycling.



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