

Summary of Cover

# Car Solutions Insurance



# Summary of cover

## Important – you should read this

### What cover do I have?

Your Zurich Insurance Company Comprehensive Solutions policy will cover you for any damage to your vehicle (sustained in an accident, by malicious damage, 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, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

### 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 Car Solutions Insurance 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
Damage caused to your car by accident or malicious damage	Refer to section "How much must I pay if I have a claim"	Section 5 Page 3
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 you are 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
New Car Replacement	The cost of repairs must exceed 60% of the manufacturers retail price during the first year of registration as new	Section 6 Page 4
Audio, communication and satellite navigation equipment up to £500 (unlimited if fitted by vehicle manufacturer as standard)	The equipment must be permanently fitted to your car	Sections 4, 5 Page 3
Replacement locks following loss or theft of keys up to £350		Section 5 Page 3
Personal effects in the insured car up to £150 in any one occurrence (increased to £250 during December)	If the insured car is stationary and unattended personal effects must be concealed in a locked luggage compartment or boot. All windows and sunroof must be securely closed and all doors locked  There is no cover for money, credit and debit cards, tickets, vouchers, documents and securities	Section 9 Page 4
Child's car seat		Section 9 Page 4
Medical expenses up to £200 per person		Section 11 Page 4

## Standard Cover

Features and Benefits	Exclusions or Limitations	Policy Page Reference
Personal Accident benefits up to £10,000 per person	Only available to insured or member of family living with them	Section 10 Page 4
Windscreen/sunroof repair or replacement	Refer to section "How much must I pay if I have a claim" on next page	Section 13 Page 4
Free foreign use up to 60 days in any one trip	Applies to European Union and associated countries only	Section 14 Page 5
Courtesy car if insured car being repaired following accident, fire or theft	Only available from Zurich approved repairer. All courtesy cars are 'Group A' vehicles (e.g. small hatchback) with a manual gearbox. Available only in the UK.	Zuricare Assistance Booklet Page 3
Uninsured Loss Recovery & Legal Expenses (up to £100,000)		Part B Page 6
Breakdown Assistance and Recovery	No cover if breakdown occurs less than 1/4 mile from home	Part C Page 6

## Optional Additional Cover

Features and Benefits	Exclusions or Limitations	Policy Page Reference
Protected No Claim Discount (only available if you have 4 or more years NCD)	2 claims in 5 years without loss of No Claim Discount	Endt 11 Page 10
*Home-Call Breakdown Service	Breakdown must occur at or less than 1/4 mile from your home	Part D Page 7
Nationwide Breakdown Recovery Service	No Cover if breakdown occurs less than 1/4 mile from home	Part E Page 7
European Breakdown and Accident Assistance		Part F Page 7

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

## 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 quotation.

Fire, Theft or attempted theft (unless loss or damage occurs while the insured car is in your garage)	£100
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### **Whilst the vehicle is being driven by a person as 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 Autoglass)	£80
Replaced (arranged through Autoglass)	£50
Repaired	Nil

## 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	<b>0870 010 8899</b>
	replacing/repairing glass	<b>0800 36 36 36</b>
In Europe	claim or accident	<b>0044 870 010 8884</b>

## 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.

If you have a complaint about your policy please call us on **0870 902 1272**.

If you have a complaint about a claim, please call us on **0870 010 8899**.

If you prefer, you may write to the Claims Manager at the office handling your claim.

### **Next steps if you are not happy with the response provided**

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

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](mailto:complaint.info@financial-ombudsman.org.uk)**

### **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. This insurance 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](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), please return the Certificate of Insurance to us 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.

## Zurich Insurance Company

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[www.zurichinsurance.co.uk](http://www.zurichinsurance.co.uk)

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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](http://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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