



Summary of cover

Zurich Insurance Company – Motor (Comprehensive Solutions, Third Party Fire and Theft, Third Party Only).

The following provides a summary of the significant features, benefits and limitations of the cover provided. The full terms, conditions or exclusions are in the policy document. 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.

Comprehensive Solutions

Your policy will cover you for any damage your vehicle (sustained in an accident, by malicious damage, fire or 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.

Third Party Fire and Theft

Your policy will cover you if 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.

Third Party Only

Your policy will cover you if you are involved in an accident for damage you cause to other people’s vehicles or property or for injuries they sustain.

DURATION OF CONTRACT

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

Features and Benefits	Exclusions or Limitations	Policy Reference	Comprehensive Solutions	Third Party Fire and Theft	Third Party Only
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	Yes	No	No
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	Yes	Yes	Yes
Driving other cars.	Third Party cover only. Available to policyholders aged 25 or over driving, with the owner’s permission, another motor car not belonging to or hired by the policyholder.	Section 2	Yes	Yes	Yes

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	Yes	Yes	No
New Car Replacement	The cost of repairs must exceed 60% of the manufacturers retail priceduring the first year of registration as new.	Section 6	Yes	No	No
Audio equipment unlimited if fitted by vehicle manufacturer as standard for the insured car.	The equipment must be permanently fitted to your car.	Solutions Sections 4,5 Third Party Fire and Theft Section 4	Up to £500 if not fitted as standard	Up to £250 if not fitted as standard	No
Replacement locks following loss or theft of keys up to £350		Section 5	Yes	No	No
Personal effects in the insured car up to £150 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 securely closed and all doors locked.	Section 9	Yes	No	No
Medical expenses up to £200 per person		Section 11	Yes	No	No
Personal Accident benefits up to £10,000 per person (<i>insured or member of family living with them</i>)	Only available to insured or member of family living with them	Section 10	Yes	No	No
Windscreen/sunroof repair or replacement	Refer to section "How much must I pay if I have a claim" on next page.	Section 13	Yes	No	No
Free foreign use up to 60 days any one trip (<i>EU and associated countries</i>)	Applies to EU and associated countries only	Solutions Section 14 Third Party Fire and Theft Section 7	Yes	Yes	Yes

Courtesy car repairer if insured car being repaired following accident, fire or theft	Only available for Comprehensive policyholders when repairs completed via MVRA repairer	Solutions Section 17	Yes	No	No
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Optional Additional Covers

Features and Benefits	Exclusions or Limitations	Policy Reference	Comprehensive Solutions	Third Party Fire and Theft	Third Party Only
Protected No Claim Discount (only available if you have 5 years NCD or more)	2 claims in 5 years without loss of No Claim Discount.	Endt 11	Yes	Yes	Yes

How much must I pay if I have a claim?

Whilst the vehicle is not being driven

	Zurich Approved Repairer	Other Repairer
Accidental Damage	£100	£300
Fire, theft or attempted theft (unless loss or damage occurs while the insured car is in a locked garage.	£100	£100

Whilst the vehicle is being driven by a person as below an additional Accidental Damage amount will apply as follows:

Aged under 21 years of age	£250	£550
Aged 21 – 24 years of age	£200	£500
Aged 25 or over who has not held A full UK driving licence for 12 months	£100	£300

Windscreen/windows/sunroof - Comprehensive Solutions Cover Only

Replaced (not arranged through Autoglass)	£80
Replaced (arranged through Autoglass)	£50
Repaired	Nil

Other deductions, voluntary or specific to your car may apply

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
	replacing/repairing glass	0800 36 36 36 (Comprehensive Solutions Only)
In Europe	claim or accident	00 800 4000 6000

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 intermediary) together with the Certificate of Insurance 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 is 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 if we have paid a claim or one is outstanding in the current period of insurance.

How do I make a complaint?

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

If your complaint is about your policy please call us on the 0845 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.

If you are still not satisfied, you can contact the Chief Executive's office.

You can phone 01242 511227 or e-mail chiefexecutive@uk.zurich.com

Or write to:

Chief Executive
The Grange
Bishops Cleeve
Cheltenham GL52 8XX.

If you are still not happy with the way we have dealt with your complaint, you can ask the Financial Ombudsman Service (FOS) to review your case. This is a free and impartial service.

You can phone on 0845 080 1800 or e-mail enquiries@financial-ombudsman.org.uk

Or write to:

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

You may contact the FOS at any stage of your complaint. Your legal rights will not be affected.

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

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

Zurich Insurance Company
UK Head Office: Zurich House Stanhope Road Portsmouth Hampshire PO1 1DU
www.zurich.co.uk/personal

A limited company incorporated in Switzerland. Registered in the Canton of Zurich.
Number CE-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 recorded or monitored to improve our service and for security and regulatory purposes

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