

## Zurich Commercial Vehicle Policy Summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Commercial Vehicle policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

### Type of insurance and cover

The policy provides motor insurance for business customers operating a commercial vehicle. The duration of this non-investment insurance contract is 12 months.

### Significant features and benefits

- Loan vehicle provided when your vehicle is being repaired by an Authorised Repairer \* (Section B).
- New vehicle replacement if your vehicle is damaged beyond 50% of its list price within one year from new \* (Section B).
- Audio/Telephone equipment included if standard fitment in the vehicle. Otherwise limited to £750 \* (limited to £250 for Third Party Fire & Theft cover) (Section B).
- Foreign Use – The minimum cover is provided whilst in EU and other specified countries (Section H).
- Trailers – third party cover is provided when attached to your vehicle (Section G).
- Personal Belongings are covered up to £100 while in or on your vehicle \* (Section E).
- Personal Accident cover for you and your husband/wife up to £2000 \* (Section F).
- Cover for theft or loss of keys – up to £1000 to replace locks and other affected parts
- Protected No Claims Discount option available.

\* only applicable where comprehensive cover is selected. (Section B).

### Significant and unusual exclusions or limitations

#### Limitations

- Third Party Property Damage – limit £5,000,000 (£1,000,000 when hazardous goods carried) inclusive of legal costs and expenses (Section A).

#### Exclusions

- First £100 for accidental damage, fire and theft losses.
- Damage or loss resulting from theft or attempted theft where ignition keys or any removable ignition device has been left in or on the vehicle (exclusion to Section B).
- Driving other vehicle extension (no cover given).
- Cover for business goods or samples carried in connection with any trade or business (exclusion to Section E).
- Claims if the vehicle is being used for any purpose or driven by any person not permitted by the certificate (General exception 3).
- For Comprehensive policies, we will not cover any damage to your vehicle if at the time of the damage your vehicle was being driven by a person age 17 to 24 and that person is not named in your Insurance documents.
- Third Party airside risk (exclusion to Section A).
- Fire damage if the vehicle is equipped for cooking and/or heating food and/or drink (exclusion to Section B).
- Wear and tear, depreciation, loss of use, mechanical, electrical, electronic or computer failures, breakdowns or breakages (exclusion to Section B).
- Wrongful delivery of a load (exclusion to Section A).

- Long-term pollution (exclusion to Section A).
- No cover under Personal Accident if you are a firm, company or more than one person (exclusion to Section F)

### **INSURANCE ACT 2015:**

The policy embraces the principles of the Insurance Act 2015 law reforms. It also incorporates a modification which has the aim to promote good customer outcomes, whereby in cases of non-deliberate or non-reckless non-disclosure or misrepresentation we will request any additional premium which may be required and pay subsequent claims in full rather than proportionately reducing subsequent claims payments.

### **Cancellation rights**

This policy entitles you to a 14-day cooling-off period; your rights to cancel this policy at any time are unaffected.

**Claims** – To notify us of a claim please call 0800 923 4234

### **Our Complaints Procedure**

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (ombudsman). This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit <http://www.financial-ombudsman.org.uk>.

You can telephone for free on:

08000 234 567 for people phoning from a “fixed line” (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The ombudsman will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

### **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at [www.fscs.org.uk](http://www.fscs.org.uk)

Administered by: Broker Direct Plc is registered in England. No. 2958427.  
Registered Office: Deakins Park, Deakins Mill Way, Egerton, Bolton BL7 9RW.  
Authorised and regulated by the Financial Conduct Authority.  
Our firm's reference number is 307607. Registrations recorded on [www.fca.org.uk](http://www.fca.org.uk).

Underwritten by: Zurich Insurance plc.

A public limited company incorporated in Ireland Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

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

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