

## Zurich Business Car Policy Summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Business Car Policy. The full terms, conditions or exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document.

The law of England and Wales will apply to this policy unless you reside permanently in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law applicable locally will apply.

**DURATION OF CONTRACT:** Your policy will normally run for 12 months and is renewable annually.

**YOU/YOUR/THE INSURED:** The company named in the schedule as the policyholder

Cover for the vehicle specified in the Motor Insurance Certificate and for your legal liability for death, bodily injury or damage to property as a result of the vehicle being used in accordance with the Motor Insurance Certificate; and subject to the Exceptions and Conditions in the Policy.

**COURTESY CAR:** refer to **Policy Section 1** - Accidental Damage to your vehicle - a courtesy car is provided when your vehicle is at an Authorised Repairer.

**FOREIGN USE:** see **Endorsement 113 - Included** for certain countries for up to 45 days

**EXCESS:** see **Endorsement no.143** and the **Policy Schedule** for details of the excesses applying to this policy.

**AUDIO/TELEPHONE EQUIPMENT:** Standard fitted equipment included. Limit £500 for other fitted equipment.

**NEW CAR REPLACEMENT:** Included – see **Endorsement no. 126**.

### EXCEPTIONS:

The exceptions to the policy cover are set out in the **Policy Wording** and **Endorsements** and we draw your attention to these.

**Refer to exceptions to sections 1 & 2** - We also specifically draw to your attention that losses arising from the use of keys which have been left in or on the vehicle and losses arising from unauthorised use of the vehicle by a person known to you (unless that person is convicted for theft of the vehicle) are not covered.

**Refer to endorsement wording 141 & 142** - Any vehicle security or garaging requirements are as specified in the endorsements attached to your Policy. Please read these carefully.

**DRIVING OTHER CARS - Liability to Third Parties:** No cover provided under this policy

### INSURANCE ACT 2015:

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation by a commercial insured which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged. We will apply the same approach where a consumer insured has made a misrepresentation which is neither deliberate nor reckless.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

**CANCELLATION RIGHTS:** 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 adviser 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.

**CLAIMS ADDRESS:** Broker Direct PLC, Deakins Park, Deakins Mill Way, Egerton, Bolton BL7 9RW  
Telephone number: 0800 923 4234

### OUR COMPLAINTS PROCEDURE:

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

You can also contact them as follows:

**Post:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR

**Telephone:** 08000 234567 (free on mobile phones and landlines)

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

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

### **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. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or you may contact the FSCS on 0800 678 1100.

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 authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. 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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