

## 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:**

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**

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 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. 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 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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