

Policy
document
Motor



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Welcome to Zurich Private Clients

Thank you for trusting us to insure and protect your motor vehicles.

Zurich is one of the world's largest insurers with over 140 years' experience in protecting our customers against the unexpected, so you can rest assured that you're in safe hands. We have an experienced team of high net worth experts whose specialist knowledge in insuring high value properties and vehicles, fine art and jewellery, as well as watercraft and annual travel means we're able to accommodate your lifestyle and related insurance needs.

The real proof of an insurance policy is in the delivery and quality of the claims service, so our team of claims specialists are here to help. Just one call to our single helpline on **0800 096 9999**, open 24 hours a day, 365 days a year, will enable us to assist you, so we can handle your claims quickly and effectively when you need us most.

Zurich Private Clients – where excellence meets expertise.

Introduction

This policy booklet, together with your statement of fact, your schedule, your certificate of motor insurance, any amendment to cover notice and your agreement to pay the premium, is an agreement between you and us. This policy booklet, your schedule and your certificate of motor insurance explain in detail the covers as well as your responsibilities and any conditions you must comply with.

Please read your policy booklet, your statement of fact, your schedule, your certificate of motor insurance and any amendment to cover notice carefully to ensure that you understand them and to ensure that they have been prepared in accordance with the cover you have requested. Our agreement to provide the insurance has been prepared in accordance with the information you have given us directly or via your insurance broker during the application process or subsequently. If anything is missing or incorrect you should inform us or your insurance broker as soon as possible.

Your policy booklet details all the covers available when you purchase personal insurance from us. However, not all the covers may be applicable and your schedule will show which covers are in force and the amounts insured where appropriate. You may request to increase or add elements of cover under your policy where required and we may adjust the premium to reflect this change.

We recommend that you keep a record, including copies of letters, of all information supplied in connection with your insurance. Unless agreed otherwise, we will communicate with you in English.

At the renewal of your policy, you will be provided with an updated schedule and certificate of motor insurance. If we have made any changes to the cover provided under your policy, you will receive either an amendment to cover notice or a new policy booklet.

If you have home and contents insurance with Zurich Private Clients, you will receive a separate policy.

Your cancellation rights

If you decide that your policy does not meet your requirements, please inform us or your insurance broker within 14 days of receiving it and we will return the entire premium you have paid for the period of insurance. After 14 days any return premium will be calculated on a pro-rata basis.

We will not return any premium if an incident has occurred.

For renewals, if you decide that your policy does not meet your requirements, please inform us or your insurance broker within 14 days of your policy renewal date and we will return the entire premium you have paid for the period of insurance. After 14 days any return premium will be calculated on a pro-rata basis.

We will not return any premium if an incident has occurred.

Making a claim

To make a claim telephone us on **0800 096 9999** (If outside the UK **+44 162 588 6994**)

We are here to help, no matter what time of day or night. Using one contact number, shown above, **you** can report an emergency, claim or **incident** and receive immediate assistance and advice from the Zurich Private Clients specialist claims team.

If **you** need to make a claim under any part of **your policy**, **your** dedicated claims specialist will be able to advise **you** upon policy cover and agree with **you** on how best to resolve the situation swiftly and to **your** satisfaction.

All **you** need to provide is **your** name and address, **your** client membership number if available and details of the claim or **incident**.

Our telephone services are manned 24 hours a day, 365 days a year. **Our** one contact number, shown above, can be used for all **incidents** relating to all covers that are listed within **your schedule** including all Legal protection claims and European breakdown **incidents**.

There is no need to fill out any forms; **we** will act immediately to manage and resolve the **incident**. **Your** dedicated claims specialist will also keep **you** updated as to the progress of **your** claim all the way through until it is finalised.

If **you** prefer to report a claim in writing, please forward all relevant material to:

The Claims Department, Zurich Private Clients, PO Box 3587, Interface Business Park, Royal Wootton Bassett, Swindon. SN4 4AJ or write to **your** insurance broker.

Important notes

How we use personal information

We hold personal information in accordance with the Data Protection Act 1998. The information supplied to **us** by **you** may be held on computer and passed to other insurers and reinsurers for underwriting and claims purposes. **You** should show this notice to anyone whose personal information may be processed to administer **your policy** including handling any claims.

We use a variety of security technologies and procedures to help protect personal information from inappropriate use, and **we** will continue to revise procedures and implement additional security features as new technology becomes available.

We may use personal information for underwriting and claims purposes, statistical analysis, management information, market research, audits on the handling of claims, systems integrity testing and risk management. **We** will only share personal information as described in this notice or where **we** are required or allowed to do so by law.

We may record or monitor telephone calls for security and regulatory purposes.

Policy administration

In order to administer **your policy** and any claims made against **your policy**, **we** may share personal information provided to **us** with other companies within the Zurich Insurance Group and with business partners including companies inside and outside the European Economic Area. If **we** do transfer personal information, including where **we** propose a change of underwriter, **we** will make sure that it is appropriately protected.

We may conduct searches about anyone whose personal information may be processed to administer **your policy**, including handling any claims, using publicly available sources. Examples are the edited electoral roll, county court judgments/Scottish decrees, bankruptcy registers and other public databases. This helps **us** assess applications for insurance, provide renewal quotations and check the accuracy of information. These searches may be recorded by credit reference agencies but they will not affect any credit standing.

Claims history

Under the conditions of **your policy** **you** must tell **us** when **you** become aware of any **incident** that could give rise to a claim under **your policy**, whether or not it is **your** intention to claim.

When **you** tell **us** about an **incident** or claim **we** may pass information relating to it to the Claims and Underwriting Exchange Register (CUE) and the Motor Insurance Anti-Fraud and Theft Register (MIAFTR), where the data is controlled by Insurance Database Services Limited (IDSL); and other relevant databases.

We and other insurers may search these databases when **you** apply for insurance, in the event of any **incident** or claim or at time of renewal to validate **your** claims history or that of any other person or property likely to be involved in **your policy** or claim.

This helps to check information provided and prevent fraudulent claims.

Important notes

Motor Insurance Database

Information relating to **your** insurance **policy** will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory or authorised bodies including the police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- electronic licensing;
- continuous insurance enforcement;
- law enforcement (prevention, detection, apprehension and or prosecution of offenders);
- the provision of government services or other services aimed at reducing the level and incidence of uninsured driving.

If a **vehicle** of **yours** is involved in a road traffic accident (either in the **United Kingdom**, the EEA or certain other territories), insurers or the MIB may search the MID to obtain relevant information.

Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds correct registration numbers for **your vehicles**. If incorrect details for any of **your vehicles** are shown on the MID **you** are at risk of having the relevant **vehicle** seized by the police. **You** can check that correct registration number details for **your vehicles** are shown on the MID at www.askmid.com

Fraud prevention and detection

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations including the police;
- conduct searches using publicly available databases;
- undertake credit searches;
- check and/or share **your** details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. **We** and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt and tracing beneficiaries;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

Please contact **us** if **you** want to receive details of the relevant fraud prevention agencies. **We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Data protection rights

Individuals have certain rights under the Data Protection Act 1998, including the right to ask for a copy of the information **we** hold about them. **We** may make a small charge for this. Individuals also have the right to ask **us** to correct their information if it is inaccurate.

If **you** want to know more about how **we** use personal information or have any data protection questions, please contact the Data Protection Officer, Zurich Insurance plc, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ.

Complaints procedure

Our commitment to customer service

We value the opportunity to look into any concerns **you** may have with the service **we** have provided and **we** are committed to handling all complaints fairly, consistently and promptly.

Who to contact in the first instance

Many concerns can be resolved straight away, therefore in the first instance please get in touch with **us** or **your** insurance broker as they will generally be able to provide **you** with an immediate response to **your** satisfaction.

Our contact details are as follows:

Zurich Private Clients
P.O. Box 3586
Interface Business Park
Wootton Bassett
Swindon
SN4 4AH

Telephone: 0800 302 9080
E-mail: zpcnorthteam@uk.zurich.com

If **we** cannot resolve **your** complaint straight away, **we** will aim to resolve **your** concerns as soon as possible and **we** will keep **you** informed of progress while **our** enquiries are continuing.

The majority of complaints **we** receive are resolved within four weeks of receipt.

The Financial Ombudsman Service (ombudsman)

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** may be able to ask the ombudsman to formally review **your** case.

You must contact the ombudsman within six months of **our** final response.

The ombudsman contact details are as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

You can telephone for free on 08000 234 567. Calls to this number are free on mobile phones and landlines.

Or **you** can e-mail: complaint.info@financial-ombudsman.org.uk

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 www.financial-ombudsman.org.uk

The Financial Services Compensation Scheme (FSCS)

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**. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Definitions

*Any words and phrases which have the same meaning throughout this **policy** appear in bold type and are defined below.*

Agreed value	The amount shown on your schedule for your vehicle .
Amendment to cover notice	The most recent document in which any changes to the cover provided under your policy are shown.
Bodily injury	Physical bodily harm, including resulting sickness, disease or loss of life resulting from physical bodily harm.
Carjacking	An act of violence or threat of violence to: <ul style="list-style-type: none">• you or your spouse or partner named on your certificate of motor insurance whilst in or on a vehicle;• any person operating or occupying a vehicle which you own or for which you are legally responsible during its theft or attempted theft.
Certificate of motor insurance	The most recent document in which the cover required by law is shown.
Damages	The amount required to satisfy a claim, including claimants' costs and claimants' expenses, whether settled or agreed to in writing by us or resolved by judicial procedure.
Dismemberment	The permanent and total loss of one or more of the following: <ul style="list-style-type: none">• speech;• hearing;• one or both hands;• one or both feet;• sight in one or both eyes;• thumb;• finger;• toe;• ear;• nose;• genital organ.
Excess	The first amount of any claim that you are responsible for paying.
Incident	A loss or accident to which this insurance applies, which first occurs during the period of insurance .
Insured person	Any person entitled to drive in accordance with your certificate of motor insurance .

Definitions

Keys	Any of the following: <ul style="list-style-type: none">• alarm transmitters;• door keys;• garage door transmitters;• ignition cards;• ignition keys;• immobiliser keys;• lock transmitters;• steering lock keys;• tracking system transponders.
Market value	The amount required at the time of loss to replace the vehicle with one of the same make, model, specification, age and condition.
Period of insurance	The period of cover shown on your schedule .
Policy	Your entire Zurich Private Clients policy, including this policy booklet, your schedule , your certificate of motor insurance , your statement of fact and any amendment to cover notice .
Reasonable prospects	Where, for civil claims, it is more likely than not that an insured person will: <ul style="list-style-type: none">• recover losses or damages;• obtain any other legal remedy that we have agreed to, including an enforcement of judgment;• make a successful defence;• make a successful appeal or defence of an appeal.
Road rage	An act of violence resulting in bodily injury to: <ul style="list-style-type: none">• you or your spouse named on your certificate of motor insurance whilst in or on a vehicle;• any person operating or occupying a vehicle which you own or for which you are legally responsible.
Schedule	The most recent document in which the vehicles that are insured are shown.
Statement of fact	The document in which the information you provide is shown.
Territorial limits	The United Kingdom and European Union member states, Iceland, Norway and Switzerland, and whilst in transit by rail, sea, land (not under the vehicle's own power) or air to or from any of these countries or territories.
Total loss	Your vehicle being stolen and unrecovered or being, in our opinion, damaged beyond economical repair.
United Kingdom	England, Wales, Northern Ireland, Scotland, Isle of Man and Channel Islands.
Vehicle	The vehicle shown on your schedule .

Definitions

We, us, our

- DAS Legal Expenses Insurance Company Limited for Legal protection cover;
- RAC Motoring Services and/or RAC Insurance Ltd for European breakdown cover;
- Zurich Insurance plc. for all other sections of cover.

You, your

The person named as policyholder on **your certificate of motor insurance**.

General policy conditions

*The following conditions apply to the whole of **your policy** and all of the covers in it. Additional conditions may apply and are shown in the relevant section of cover. **Your failure to comply with these conditions may result in your claim not being met, or not being met in full.***

Abandoning property

You cannot abandon property to **us** or a third party without **our** prior written consent.

Accuracy of information

You must read **your statement of fact, your schedule and your certificate of motor insurance**. If any information is missing, incorrect or has changed, **you** must inform **us** or **your** insurance broker as soon as possible as this may affect the premium or cover **we** provide.

If **you** have given **us** inaccurate information this can affect **your policy** in one or more of the following ways:

- If **we** would not have provided **you** with any cover **we** will have the option to void **your policy**, which means **we** will treat it as if it had never existed and repay the premium paid. **We** may also seek to recover any money from **you** for any claims **we** have already paid, including the amount of any costs or expenses **we** have incurred.
- If **we** would have applied different terms to **your policy**, **we** will have the option to treat **your policy** as if those different terms apply.
- If **we** would have charged **you** a higher premium for **your policy**, **we** will have the option to charge **you** the appropriate additional premium to be paid in full.

Arbitration

If **we** accept **your** claim, but **you** disagree over the amount **you** will be paid, **you** and **we** may refer the dispute to an independent arbitrator who will be appointed in accordance with current law in order to reach a mutual agreement. When this occurs, the arbitrator must decide on an award before **you** can bring proceedings against **us**.

Assignment

Nobody covered by **your policy** may assign or turn over any right or interest in **your policy** to anybody else without **our** prior written consent.

Bankruptcy or insolvency

We will meet **our** obligations under **your policy** irrespective of whether **you** become bankrupt or insolvent during the **period of insurance**.

Cancellation by us

We may cancel **your policy** where there is a valid reason for doing so by giving **you** seven days' notice in writing 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. Valid reasons may include but are not limited to:

- where **you** advise **us** of a change of risk under **your policy** which **we** are unable to insure;
- where **you** fail to respond to requests from **us** for further information or documentation;
- where **you** have provided **us** with incorrect information and have failed to provide a reasonable explanation when requested;
- where **you** fail to comply with any of the terms and conditions which apply to **your policy**;
- the use of threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers, by **you** or any person acting on **your** behalf.

Cancellation by you

You may cancel **your policy** at any time by contacting **us** or **your** insurance broker and advising the date **you** wish cancellation to be effective from.

Any return premium will be calculated on a pro-rata basis. **We** will not return any premium if an **incident** has occurred in the **period of insurance**.

General policy conditions

Cancellation due to non-payment	If you are paying your premium in instalments and you miss a payment, we may cancel your policy giving you seven days' notice in writing to your last known address.
Carriers or bailees	We will not pay a benefit under your policy to any carrier or bailee.
Concealment of fraud	<p>If you or anyone acting on your behalf have intentionally concealed or misrepresented any information or circumstance that you had a responsibility to tell us about, or engaged in any fraudulent conduct, or made any false statement relating to this insurance, we will:</p> <ul style="list-style-type: none">• void your policy in the event of any fraud which occurred during the application process, which means we will treat your policy as if it had never existed; or• terminate your policy with effect from the date of any fraud which occurred during the period of insurance; <p>and in either case, we will:</p> <ul style="list-style-type: none">• not return to you any premium paid;• not pay any fraudulent claim or a claim which relates to a loss suffered after any fraud;• seek to recover any money from you for any claim we have already paid which is later established as invalid, including the amount of any costs or expenses we have incurred;• inform the police, other financial services organisations and anti-fraud databases, as set out under the Important notes section in your policy booklet and in your statement of fact headed Fraud prevention and detection.
Co-operation after a loss	<p>You must, when we request, give us a signed description of the circumstances surrounding a loss and provide us with any records, documents, information or evidence that we require.</p> <p>You must give us all the help and assistance we may need.</p> <p>You must grant us access to examine your vehicle at all reasonable times.</p> <p>You must not negotiate, admit or refuse any claim without our permission.</p> <p>We will decide how to settle or defend any claim.</p> <p>Under Lifestyle protection cover, we may appoint medical advisors to examine anyone seeking a benefit under this cover, as often as is considered necessary.</p>
Cover enhancements	We may extend or broaden the cover provided by your policy. If we do this during the period of insurance without increasing the premium, the extended or broadened cover will apply to your policy with effect from the date we make the changes in cover.
Duplicate cover	<p>If a loss is payable under more than one part of your policy, we will pay you under the part that gives you the most cover, but not under more than one part.</p> <p>In no instances will we make duplicate payments.</p>
Duty of care	You must maintain your vehicle in a good state of repair and you must also take all reasonable steps to prevent accidents, injury, loss or damage.
Examination under oath	We have a right to examine under oath, anyone seeking a benefit under your policy as often as we require.
Governing law	<p>English Law applies to the Legal protection section of your policy. The rest of 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.</p> <p>You agree to submit to the exclusive jurisdiction of the courts in England and Wales.</p>

General policy conditions

License requirement	Insured persons must hold a driving licence and must follow the conditions of that licence.
Losses not covered by this policy	If we are required by law to make a payment that is not covered by your policy, we have the right to recover the payments from you or the person who is liable.
Multiple claim excess waiver	If a loss is payable under more than one part of your policy, only the highest of the excesses shown in your policy will apply.
Non-payment of premium	If your premium has not been paid, we may refuse your claim or take any unpaid premium from any claim payment we make to you.
Notifying us of a loss	<p>You must notify us about any loss, damage or incident as soon as possible, whether or not it gives rise to a claim.</p> <p>You must report any loss, theft, attempted theft, malicious damage or road rage incident to the police immediately and obtain a police crime reference number.</p> <p>You must notify us as soon as possible of any impending prosecution, coroner's inquest or fatal accident inquiry.</p>
Other insurance	If any claim is covered by any other insurance, we will not pay for more than our share of that claim.
Period of insurance	Your policy only applies to incidents and covered losses that occur during the period of insurance.
Policy changes	No change or modification to your policy shall be effective except if confirmed in writing by us or unless covered under the cover enhancements condition of your policy.
Rights of third parties	You and we are the only parties to your policy. Nothing in your policy is intended to give any person any right to enforce any term of your policy which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.
Right to renew	If you pay the premium to us using our premium instalment scheme, we will have the right to renew your policy each year and continue to collect premiums using this method. We may vary the terms of your policy, including the premium, at renewal and you will be notified before your renewal date. If you decide that you do not want us to renew your policy, you must inform us or your insurance broker before the next renewal date. Our right to renew your policy does not affect your cancellation rights.
Salvage	Following settlement of a covered loss, any salvage becomes our property.
Sanctions	Notwithstanding any other terms under this agreement, we shall not be deemed to provide coverage and will not make any payments or provide any service or benefit to you or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of you would violate any applicable trade or economic sanctions law or regulation.
Subrogation	Following settlement of a covered loss, any right of recovery against a third party transfers to us. You must do everything you can to assist, and not do anything to impair, any right of recovery.
Vehicle access	You must grant us access to examine your vehicle at all reasonable times.

General policy exclusions

*The following exclusions apply to the whole of **your policy** and all of the covers in it, except as necessary to meet legal requirements. Additional exclusions may apply and are shown in the relevant section of cover.*

Acts of war	We will not pay for any claim caused by or resulting from war, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
Biological and chemical hazards	We will not pay for any claim caused by or resulting from biological or chemical contamination regardless of how it is caused.
Confiscation	We will not pay for any claim caused by or resulting from your vehicle being confiscated, taken, damaged or destroyed by or under the order of any government or public authority.
Deliberate or criminal acts	We will not pay for any claim caused by or resulting from criminal acts, deliberate acts or deliberate omissions, by you or anyone acting on your behalf.
Drivers	<p>We will not pay for any claim if your vehicle is being driven:</p> <ul style="list-style-type: none">• by someone who is not entitled to drive your vehicle in accordance with your Certificate of Motor Insurance;• by someone who does not have a licence to drive your vehicle or is banned or suspended from using such a licence. <p>We will pay for loss or damage if your vehicle has been stolen or taken without your permission.</p>
Nuclear or radiation hazards	We will not pay for any claim caused by or resulting from ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment.
Pollution or contamination	We will not pay for any claim caused by or resulting from a pollutant or contaminant unless it is directly caused by a sudden identifiable, unintended and unexpected incident and it occurs entirely at a specific time and place during the period of insurance .
Riot and civil commotion	We will not pay for any claim caused by or resulting from riot or civil commotion occurring outside the United Kingdom .
Sonic bangs	We will not pay for any claim caused by or resulting from pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
Track use	We will not pay for any claim if your vehicle is being used in the participation, instruction, practice or preparation of any event named or marketed as a track day.
Use of vehicle	<p>We will not pay for any claim if any vehicle is being used:</p> <ul style="list-style-type: none">• for a purpose other than in accordance with your Certificate of Motor Insurance;• in any area used by aircraft or for servicing aircraft;• in the participation, instruction, practice or preparation for racing, pacemaking, speed testing, competitions, rallies, trials or performance testing.

Vehicle cover

The cover and class of use for each **vehicle** is shown on **your schedule**.

How we will settle your claim

Payment basis Following a covered loss, **we** will pay as follows:

Partial loss If **your vehicle** is partially damaged, **we** will pay the amount required to repair or restore **your vehicle**.
If **agreed value** is shown on **your schedule**, the most **we** will pay is the **agreed value**.
If **agreed value** is not shown on **your schedule**, the most **we** will pay is the **market value** of **your vehicle**.

Total loss Following a total loss **we** will pay one of the following:

Vehicle value If **agreed value** is shown on **your schedule**, **we** will pay the **agreed value**. If **we** have paid **you** an amount for a previous loss to **your vehicle** and the damage was not repaired, **we** will deduct this amount from **your agreed value**.

If **agreed value** is not shown on **your schedule**, the most **we** will pay is the **market value** of **your vehicle**.

Enhanced replacement If **agreed value** is shown on **your schedule** and the **market value** of **your vehicle** is greater than the **agreed value**, **we** will pay the **market value** of **your vehicle**.

Enhanced replacement is subject to the following conditions:

- **your vehicle** must be less than 15 years old;
- the **agreed value** must be less than £250,000.

The most **we** will pay is 150% of the **agreed value**.

New vehicle replacement **We** will replace **your vehicle** with a new vehicle of the same make, model and specification, subject to availability.

New vehicle replacement is subject to the following conditions:

- **you** must own the **vehicle** or be purchasing it under a hire purchase agreement;
- **your vehicle** must have been registered as new in the **United Kingdom** less than 12 months prior to the commencement of the most recent **period of insurance**.

Enhanced fuel efficiency **We** will replace **your vehicle** with a new, more fuel efficient vehicle of a similar type and specification, subject to availability.

Enhanced fuel efficiency is subject to the following conditions:

- **you** must own the **vehicle** or be purchasing it under a hire purchase agreement;
- the **agreed value** must be less than £150,000.

The most **we** will pay is 115% of the **agreed value**.

Finance agreement If **your vehicle** is on a finance agreement and is a **total loss**, **we** will settle the outstanding financial interest of any third parties and deduct that amount from the amount payable to **you**.

Vehicle cover

- Excess** The **excess** shown on **your schedule** will apply to each and every covered loss unless stated otherwise in **your policy**.
- Windscreen excess** If the glass in the windows or sunroof of **your vehicle** is damaged the windscreen **excess** shown on **your schedule** will apply.
There is no **excess** applicable if the glass is repaired.
- Excess waiver** The **excess** shown on **your schedule** will not apply following a covered loss:
- which results in a **total loss**;
 - caused by an uninsured third party driver;
 - if **you** choose not to utilise the replacement vehicle service and **your excess** is £1,000 or less;
 - whilst **your vehicle** is being driven by:
 - a member of the motor trade whilst in their custody for repair, restoration or service;
 - a valet as part of a valet parking service;
 - a chauffeur **we** have provided;
 - for **carjacking** or **road rage**.
- Multiple loss excess waiver** If a covered loss involves two or more **vehicles**, only the highest of the **excesses** shown in **your policy** will apply.
If a covered loss involves both a **vehicle** and property insured under a Zurich Private Clients Home **policy**, only the highest of the **excesses** shown in **your policy** will apply.

Vehicle cover

What is covered

We will pay for loss or damage to **your vehicle** occurring anywhere within the **territorial limits**, unless stated otherwise in **your policy** or unless an exclusion applies.

Additional covers

We will also pay for the following additional covers unless stated otherwise in **your policy** or unless an exclusion applies.

- Accessories** We will pay for loss or damage to **your vehicle's** spare parts or accessories occurring anywhere within the **territorial limits**.
- Advance of funds** Following a covered loss, we will provide up to £4,000 for bail or other security required for the release of an **insured person** or **your vehicle**.
This amount must be repaid to us within 30 days of us providing the funds.
- Alternative transportation costs** If **you** or **your** spouse or partner named on **your certificate of motor insurance** suffer **bodily injury** as a result of a covered loss and are unable to drive, we will pay up to £3,000 for the cost of reasonable alternative transport necessarily incurred within 12 months of the covered loss.
- Child car seats** Following a covered loss, we will pay the cost to replace **your** child car seat.
There is no **excess** applicable to this cover.
- Driving other cars** We will pay for loss or damage to a car not shown on **your schedule** whilst being driven anywhere within the **territorial limits** by **you** or **your** spouse or partner named on **your certificate of motor insurance**.
We will not pay for any loss or damage to a car not shown on **your schedule**:
 - which is owned by;
 - which is available for the regular use of;
 - which is held under a hire purchase agreement by;
 - whilst being sold, repaired, serviced, stored, parked, tested or delivered in connection with the business of;
 - for which another insurance policy covers;**you** or **your** spouse or partner named on **your certificate of motor insurance**.
The highest **excess** shown on **your schedule** will apply to this cover. The minimum **excess** you must pay is £1,000.
The most we will pay is the **market value**.
- Emergency expenses** If **your vehicle** cannot reasonably be used following a covered loss, we will pay up to £2,000 for the cost of additional transport, accommodation and emergency expenses necessary to enable an **insured person** and any other person occupying **your vehicle** to reach their destination or return home.
- Essential alterations** If an **insured person** becomes permanently disabled as a result of a covered loss, we will pay one of the following:
 - up to £10,000 per **vehicle**, which **you** incur with **our** permission for essential alterations to **your vehicle**;
 - up to £10,000 for **you** to purchase a replacement vehicle adapted for the **insured person's** disability.The most we will pay is £20,000.

Vehicle cover

Hired car	<p>Following loss or damage to a car you have hired from a licenced rental agency, we will pay up to £2,500 for any excess, provided that you:</p> <ul style="list-style-type: none">• have taken out motor insurance for your rental period;• comply with all the requirements under the motor insurance;• comply with all the requirements under the rental agreement.
Lock replacement	<p>If your vehicle keys are lost, damaged or stolen, we will pay to replace them and any associated locks.</p> <p>There is no excess applicable to this cover.</p>
Loss of road fund licence	<p>Following a total loss, we will pay for the unexpired portion of the road fund licence you are unable to recover from the licencing authorities.</p>
Misfuelling	<p>If your vehicle is filled with incorrect fuel, we will pay to remove the fuel from your vehicle.</p>
Permanent sound and visual equipment	<p>Following a covered loss, we will pay for the following:</p> <ul style="list-style-type: none">• sound reproducing, receiving or transmitting equipment;• equipment to view visual recordings;• global positioning and navigational systems;• data processing equipment;• games consoles and accessories;• scanning monitors, radar and laser detectors;• any similar equipment including accessories and antennas. <p>We will not pay for any loss or damage to equipment which is not permanently installed, or which is not removable from a housing unit which is permanently installed, in your vehicle.</p> <p>There is no excess applicable to this cover.</p>
Personal effects	<p>Following a covered loss, we will pay up to £2,500 for loss or damage to personal property whilst in or on your vehicle.</p> <p>There is no excess applicable to this cover.</p>
Personalised registration	
Retainer	<p>If your vehicle is stolen and not recovered, we will pay up to £5,000 for the vehicle's personalised registration.</p> <p>When we pay for the personalised registration, it becomes our property.</p> <p>You may re-purchase the personalised registration from us within 12 months of the date of the theft for no more than the amount we paid you for it.</p>
Transfer	<p>Following a total loss we will pay the cost to transfer your personalised registration to another vehicle.</p>

Vehicle cover

Replacement vehicle service

Following a covered loss, we will pay one of the following:

Hire vehicle

If **your vehicle** cannot reasonably be used, we will provide **you** with a replacement vehicle until **your vehicle** has been repaired or, in the event of a **total loss**, until **your claim** is settled.

Enhanced hire vehicle

If **your vehicle** cannot reasonably be used, we will provide **you** with a replacement vehicle of a similar specification to the **vehicle** which is the subject of **your claim** until **your vehicle** has been repaired or, in the event of a **total loss**, until **your claim** is settled.

The most we will pay for enhanced hire vehicle is £5,000.

Revocation of driving licence

If during the **period of insurance** the driving licence belonging to **you** or **your** spouse or partner named on **your certificate of motor insurance** is revoked due to ill health, we will pay up to £5,000 for the cost of reasonable alternative transport necessarily incurred within 12 months of the revocation.

Trailers

We will pay up to £5,000 for loss or damage to **your** trailer occurring anywhere within the **territorial limits**.

Vehicle transportation

Following a covered loss to **your vehicle**, we will pay the cost of taking **your vehicle** to be repaired and returning it to **you** when the repairs are complete.

Vehicle exclusions

*The following exclusions apply to the Vehicle cover of **your policy**. Additional exclusions apply and are shown in General policy exclusions.*

What is not covered

- Deception** We will not pay for any loss or damage caused by or resulting from deception.
- Defective design** We will not pay for any loss or damage caused by or resulting from defective design, workmanship, maintenance or materials.
- Gradual loss** We will not pay for any loss or damage caused by or resulting from:
- a gradually operating cause including normal deterioration, warping, action of light, frost, damp, corrosion, rust and any kind of rot, mould or fungus;
 - braking, puncture cuts or bursts to tyres, unless as a result of the theft of **your vehicle**.
- Loss of value** We will not pay for any reduction in the value of **your vehicle** following a partial loss.
- Mechanical or electrical fault** We will not pay for any loss or damage caused by or resulting from mechanical or electrical fault, breakdown or failure.

Liability cover

Liability cover only applies if Comprehensive, Third party fire and theft or Third party only cover is shown on your schedule.

How we will settle your claim

Liability limit This insurance applies separately to each **insured person** against whom a claim is made or a lawsuit is brought, but **we** will not pay more than the liability limit shown below for property damage, regardless of how many claims, **vehicles** or people are involved in the **incident**.

Excess There is no **excess** applicable to any claim under this section of cover unless stated otherwise in **your policy**.

What is covered

Bodily injury We will pay an unlimited amount for **damages**:

- an **insured person** is legally liable to pay arising from the ownership or use of **your vehicle**;
- **you** or **your** spouse or partner named on **your certificate of motor insurance** are legally liable to pay arising from the use of any car not shown on **your schedule** which is not owned by, held under a hire purchase agreement or available for the regular use of **you** or **your** spouse or partner named on **your certificate of motor insurance**;

for **bodily injury** that occurs within the **territorial limits**, unless stated otherwise in **your policy** or an exclusion applies.

Property damage We will pay up to £20,000,000 for **damages**:

- an **insured person** is legally liable to pay arising from the ownership or use of **your vehicle**;
- **you** or **your** spouse or partner named on **your certificate of motor insurance** are legally liable to pay arising from the use of any car not shown on **your schedule** which is not owned by, held under a hire purchase agreement or available for the regular use of **you** or **your** spouse or partner named on **your certificate of motor insurance**;

for property damage that occurs within the **territorial limits**, unless stated otherwise in **your policy** or an exclusion applies.

Additional covers

We will also pay the following additional covers unless stated otherwise in **your policy** or unless an exclusion applies:

Defence costs If **we** agree that **reasonable prospects** exist, **we** will provide legal representation and defend an **insured person** against legal action seeking **damages** for **bodily injury** or property damage arising from the ownership, possession or use of **your vehicle**.

In jurisdictions where **we** may be prevented from defending an **insured person** because of local laws or other reasons, **we** will pay legal defence costs and expenses which an **insured person** incurs with **our** permission.

Our duty to defend any claim or suit arising out of a single **incident** ends when the amount **we** have paid in **damages** for that **incident** equals the liability limit.

Liability exclusions

The following exclusions apply to the Liability cover of your policy. Additional exclusions apply and are shown in General policy exclusions.

What is not covered

- | | |
|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Contractual liability | We will not pay for any damages arising from a contract or agreement, whether written or not, which imposes a liability which would not have existed without the contract or agreement. |
| Employer's liability | We will not pay for any damages arising from death or bodily injury if liability cover is provided under an employer's liability insurance issued to comply with relevant employer's liability legislation. |
| Owned property | We will not pay for any damages for property which is owned by, held in trust by or is in the custody or control of the insured person claiming cover under this section. |
| Terrorism | We will not pay for any damages arising from terrorism, except as necessary to meet legal requirements. |

Lifestyle protection cover

Lifestyle protection cover only applies if Comprehensive cover is shown on **your schedule**.

How we will settle your claim

- Lifestyle protection limit** This insurance applies separately to each covered person, but **we** will not pay more than the lifestyle protection limits, regardless of how many vehicles or people are involved in the **incident**.
- Excess** There is no **excess** applicable to any claim under this section of cover unless stated otherwise in **your policy**.

What is covered

We will pay for the following covers unless stated otherwise in **your policy** or unless an exclusion applies:

- Bodily injury** We will pay the following costs and benefits which an **insured person** incurs with **our** permission as a direct result of their **bodily injury** sustained whilst driving **your vehicle**:
- up to £500 for medical expenses prescribed by a physician, incurred within 12 months of the **incident**;
 - up to £100 for each completed 24 hours they spend in hospital as an inpatient.
The most **we** will pay is £3,000;
 - £30,000, or less if limited by law, for their death or **dismemberment**, occurring within 12 months of the **incident**;
 - up to £500 for psychiatric services prescribed by a physician, incurred within 12 months of the **incident**;
 - up to £500 for the cost of a rehabilitation driving course if they are psychologically unable to drive, incurred within 12 months of the **incident**.
- Carjacking** We will pay the following costs and benefits incurred with **our** permission as a direct result of **carjacking**:
- up to £5,000 per person for accommodation expenses necessarily incurred to remain with the driver or occupant of the vehicle, whilst they are receiving medical treatment during the 12 months immediately following the **carjacking**;
 - up to £5,000 per person for any other expenses necessarily incurred within 12 months of the **carjacking**;
 - up to £20,000 per person for lost personal income, incurred within 12 months of the **carjacking**.
The most **we** will pay is £40,000 for each **carjacking**;
 - up to £25,000 per person for psychiatric services prescribed by a physician, incurred within 12 months of the **carjacking**.
The most **we** will pay is £50,000 for each **carjacking**;
 - up to £25,000 per person for medical expenses prescribed by a physician, incurred within 12 months of the **carjacking**.
The most **we** will pay is £50,000 for each **carjacking**;
 - £100,000, or less if limited by law, per person for death or **dismemberment**, occurring within 12 months of the **carjacking**.
The most **we** will pay is £200,000 for each **carjacking**.

Lifestyle protection cover

Road rage

We will pay the following costs incurred with our permission as a direct result of road rage:

- up to £25,000 per person for psychiatric services prescribed by a physician, incurred within 12 months of the road rage.

The most we will pay is £50,000 for each road rage;

- up to £25,000 per person for medical expenses prescribed by a physician, incurred within 12 months of the road rage.

The most we will pay is £50,000 for each road rage.

Lifestyle protection exclusions

The following exclusions apply to the Lifestyle protection cover of your policy. Additional exclusions apply and are shown in General policy exclusions.

What is not covered

Intentional acts We will not pay for any costs, expenses or benefits arising from an **insured person** committing or attempting to commit:

- suicide;
- an intentional act of **dismemberment**.

Persons known to you We will not pay for any costs, expenses or benefits arising from the acts of any of the following, except under Bodily injury cover:

- an **insured person**;
- an **insured person's** relative or ex-relative;
- an estranged or former spouse of an **insured person**, their relative or ex-relative;
- a domestic partner or former domestic partner of an **insured person**, their relative or ex-relative.

Legal protection cover

Definitions

The words and phrases defined below that have the same specific meaning under this part of **your** cover and throughout this part of **your policy** will be in bold type.

- Date of occurrence** For civil cases, the **date of occurrence** is the date of the event which may lead to a claim. If there is more than one event arising at different times from the same cause, the **date of occurrence** is the date of the first of these events.
- For criminal cases, the **date of occurrence** is when **you** or an **insured person** began, or are alleged to have begun, to break the criminal law in question.
- Representative** The lawyer or other suitably qualified person who has been appointed by **us** to act for **you** or an **insured person** in accordance with the terms of this section of **your policy**.
- Legal costs** Professional fees and expenses reasonable and properly charged by the **representative**, up to the standard rates set by the courts. Also, if applicable, **your** opponent's **costs** which **you** or an **insured person** has been ordered to pay or pays with **our** agreement.
- Territorial limits** The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Bulgaria, Gibraltar, Iceland, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus).

How we will settle your claim

- Limit of indemnity** The most **we** will pay for all claims arising from the same insured **incident** is £100,000.

What is covered

Under Legal protection cover **we** agree to provide cover for **you** or an **insured person** anywhere within the **territorial limits**, unless stated otherwise in **your policy** or unless an exclusion applies as long as:

- the **date of occurrence** of the insured **incident** is during the **period of insurance** and within the **territorial limits** and
- any legal proceedings will be dealt with by a court, or other body which **we** agree to, in the **territorial limits** and
- for civil claims, it is always more likely than not that **you** or the **insured person** will recover **damages** (or obtain any other legal remedy which **we** have agreed to) or make a successful defence
- the **insured person** claiming under this section of **your policy** has **your** agreement to make a claim

For all insured **incidents**, **we** will help in appealing or defending an appeal, as long as **you** or an **insured person** advises **us** within the time limits allowed that **you** or they want **us** to appeal. Before **we** pay the **legal costs** for appeals **we** must agree that it is always more likely than not that the appeal will be successful.

We will only pay the **legal costs** charged by a **representative** appointed by **us**.

Legal protection cover

Uninsured loss recovery

We will negotiate to recover **your** or an **insured person's** uninsured losses and costs after an event which:

- causes damage to the **insured vehicle** or to personal property in it or
- injures or kills **you** or an **insured person** while in or on the **insured vehicle**.

Motoring prosecution defence

We will defend the legal rights of **you** or an **insured person** if an event leads to **you** or them being prosecuted for an offence to do with using or driving an **insured vehicle**. This does not include parking offences or an offence which suggests **you** or an **insured person** has been dishonest.

Motor contract disputes

We will negotiate for **you** or an **insured person's** legal rights in a contractual dispute arising from an agreement which **you** or the **insured person** have entered into for:

- the purchase, sale or hire of the **insured vehicle** or its spare parts or accessories or
- the service, repair or testing of the **insured vehicle**

The agreement must have been entered into during the **period of insurance** and the amount in dispute must exceed £100.

Legal protection cover is underwritten and administered by:

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

Legal protection conditions

*The following conditions apply to the Legal protection cover of **your policy**. Additional conditions apply and are shown in General policy conditions. **Your failure to comply with these conditions may result in your claim not being met, or not being met in full.***

You or an insured person must:

- keep to the terms and conditions of this section of **your policy**
- try to prevent anything happening that may cause a claim
- take reasonable steps to keep any amount **we** have to pay as low as possible
- send everything **we** ask for in writing
- give **us** full details, in writing, of any claim as soon as possible and give **us** any information **we** require

We can take over and conduct in **your** or an **insured person's** name, any claim or legal proceedings at any time.

We can negotiate any claim on **your** or an **insured person's** behalf.

You or an **insured person** are free to choose a **representative** by sending **us** a suitably qualified person's name and address if:

- **we** agree to start court proceedings and it becomes necessary for a lawyer to represent **your** or an **insured person's** interests in those proceedings or
- there is a conflict of interest

We may choose not to accept **your** or an **insured person's** choice, but only in exceptional circumstances. If there is a disagreement over the choice of **representative**, in these circumstances **you** may choose another suitably qualified person.

In all circumstances, except those above, **we** are free to choose a **representative**.

Any **representative** will be appointed by **us** to represent **you** or an **insured person** according to **our** standard terms of appointment. The **representative** must co-operate fully with **us** at all times.

We will have direct contact with the **representative**.

You must co-operate fully with **us** and the **representative** and must keep **us** up to date with the progress of the claim.

You must give the **representative** any instructions that **we** require.

You or an **insured person** must tell **us** if anyone offers to settle a claim. If **you** or the **insured person** do not accept a reasonable offer to settle a claim, **we** may refuse to pay any further **legal costs**.

We may decide to pay **you** or an **insured person** the amount of **damages** that **you** or an **insured person** are claiming, or which is being claimed against **you** or an **insured person**, instead of starting or continuing legal proceedings.

You or an **insured person** must tell the **representative** to have **legal costs** taxed, assessed or audited, if **we** ask for this.

You or an **insured person** must take every step to recover **legal costs** that **we** have to pay and must pay **us** any **legal costs** that are recovered.

If the **representative** refuses to continue acting for **you** or an **insured person**, or if **you** or an **insured person** dismiss the **representative**, the cover **we** provide will end at once, unless **we** agree to appoint another **representative**.

Legal protection conditions

If **you** or an **insured person** settle a claim or withdraw it without **our** agreement, or do not give suitable instructions to a **representative**, the cover **we** provide will end at once and **we** will be entitled to reclaim any **legal costs we** have paid.

If **we** and **you** or an **insured person** disagree about the choice of **representative**, or about the handling of a claim, **we** and **you** or an **insured person** can choose another suitably qualified person to decide the matter.

We and **you** or an **insured person** must both agree to the choice of this person in writing. Failing this, **we** will ask the president of a relevant national law society to choose a suitably qualified person. All costs of resolving the disagreement must be paid by the party whose argument is rejected.

We may, at **our** discretion, require **you** or an **insured person** to obtain, at **your** expense, an opinion from a lawyer or other suitably qualified person chosen by **you** or an **insured person** and **us**, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence, **we** will pay the cost of obtaining the opinion.

This section of the **policy** will be governed by English law.

Legal protection exclusions

*The following exclusions apply to the Legal protection cover of **your policy**. Additional exclusions apply and are shown in General policy exclusions.*

What is not covered

A claim reported to **us** more than 180 days after **you** or an **insured person** should reasonably have known about the insured **incident**.

Legal costs incurred before **our** written acceptance of a claim.

Fines, penalties, compensation or **damages** that **you** or an **insured person** are ordered to pay by a court or other authority.

A legal action **you** or an **insured person** takes which **we** or the **representative** have not agreed to, or where **you** or an **insured person** do anything that hinders **us** or the **representative**.

Any claim relating to the settlement payable under an insurance policy.

A claim relating to written or verbal remarks which damage **your** or an **insured person's** reputation.

A dispute with **us** other than disagreement over the choice of representative or handling of a claim.

A claim directly or indirectly caused by, or resulting from, any device failing to recognise, interpret or process any date as its true calendar date.

An application for judicial review.

European breakdown cover

No matter what time of day or night, **you** will be able to receive immediate assistance from the Zurich Private Clients incident management team. Please call the telephone number listed below. **Our** telephone services are manned 24 hours a day, seven days a week.

You will need to provide **your** name, the name of the driver, vehicle registration number, make, model and colour of the vehicle, as well as **your** Zurich Private Clients membership number.

It is essential that **you** contact **us** as soon as possible to request assistance.

We will not cover any call-out charges or labour costs unless **you** have obtained **our** prior consent.

We will arrange for a repairer to come to **your** assistance as quickly as possible.

Telephone inside the UK **0800 096 9999**

Telephone from outside the UK **+44 162 588 6994**

What is covered in the UK

Emergency roadside assistance and home-call service

We will provide up to 60 minutes assistance if **your vehicle** breaks down, has a puncture (as long as a spare wheel is available), runs out of fuel or **you** lose **your vehicle's** keys. **We** will not pay for fuel or any replacement parts used.

Vehicle recovery

If **your vehicle** cannot be repaired, **we** will take **your vehicle** together with any standard make of caravan or trailer that **you** are towing, the driver and up to 7 passengers to their home address or intended destination. **We** will then take **your** car to a local repairer of **your** choice within 25 miles of **your** home or intended destination for it to be repaired at **your** own cost. A standard vehicle can be up to 7 metres long, 3 metres high and not weighing more than 3.5 tonnes when loaded.

We will not pay for the fuel, replacement parts used to repair **your vehicle**, storage charges, toll fees or ferry charges, or damage caused by getting into **your vehicle** if **you** have lost **your vehicle's** keys. **We** will not recover or repair a **vehicle**, trailer or caravan if it contains an animal or person.

If temporary repairs are made, **you** must get the **vehicle** permanently repaired, as soon as possible.

If **your vehicle** is not easy to get to, or **we** have to use specialist equipment, **you** may have to pay any extra costs.

This cover does not apply to courtesy vehicles or hire vehicles.

Chauffeur service

If **you** are travelling in the **United Kingdom** when **your** driver is taken ill and there is no-one qualified to drive **your** car, a chauffeur will be provided to complete **your** planned journey or return **you** home.

European breakdown cover

What is covered in Europe

The following covers are also included whilst **your vehicle** is being used outside the **United Kingdom** unless stated otherwise in **your policy** or unless an exclusion applies.

Territorial limits This part of **your policy** provides cover detailed below for motor breakdown whilst the vehicle is being used within the European Union as well as Norway, Iceland and Switzerland. It does not provide cover for costs **you** would normally incur as part of **your** journey.

Emergency Roadside Assistance Extends the cover provided in the **United Kingdom** to the **Territorial Limits**.

Loss of use of your vehicle If **your vehicle** cannot be used for more than eight hours, or is stolen and not recovered within eight hours, **we** will pay for one of the following:

- up to £1,000 towards the cost of hiring another vehicle until **your vehicle** is repaired or
- the cost of transporting **you** and **your** luggage to **your** destination and then returning **you** and **your vehicle** following its repair or up to £75 per person per day for up to five days, for reasonable accommodation expenses.

Returning your vehicle to the United Kingdom If **your vehicle** cannot be repaired, is stolen and not recovered by **your** expected departure date, or is recovered after **you** have returned to the **United Kingdom**, **we** will pay the following:

- the cost of transporting **you** and **your** luggage to **your** home in the **United Kingdom**
- the cost of transporting **your vehicle** to **your** home or repairer of **your** choice in the **United Kingdom** or up to £600 for **you** or a driver of **your** choice to return from the **United Kingdom** to collect **your vehicle** once it has been repaired or recovered
- up to £100 for storing **your vehicle** abroad.

Chauffeur service If **you** are travelling outside the **United Kingdom** and **you** are taken ill and there is no-one qualified to drive **your** car, **we** will provide a chauffeur to return **you** home, providing everyone is medically fit to travel. **We** will also pay up to £75 per person per day, for up to five days, to cover reasonable accommodation expenses.

Delivering spare parts If **we** cannot obtain necessary spare parts locally, **we** will arrange to source them from the **United Kingdom** provided they are available. The cost of the parts and any customs duty must be repaid to **us** within one month.

European breakdown cover is underwritten by RAC Motoring Services and/or RAC Insurance Ltd.

Zurich Private Clients

www.zurichprivateclients.co.uk

Zurich Private Clients is a trading name of 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 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 on request. Our FCA Firm Reference Number is 203093.

Legal protection section is underwritten and administered by DAS Legal Expenses Insurance Company Limited, Registered office DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Registered in England and Wales Company no 103274. Authorised and regulated by the Financial Conduct Authority.

FCA Registration No. 202106. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768.

RAC Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and/or RAC Insurance Ltd (Registered No 2355834). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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