

Summary  
of cover  
Ultimate Home



This document provides a summary of the significant features, benefits, exclusions and limitations of the cover provided by the Zurich Private Clients Ultimate Home policy. It does not contain the full terms and conditions, which can be found in your policy. Because every client is individual and we provide bespoke insurance to meet your individual needs, you should check your schedule to see which covers are in force.

## Significant features and benefits

We provide all risks cover for your properties, contents and valuables.

This means that unlike some insurance companies, you're not restricted in what perils you are covered against – we cover everything that may happen to your home or possessions and then list any exclusions that apply.

Your contents and valuables are covered anywhere in the world, so you are not limited in what you take away from your home.

Annual travel cover is automatically provided for clients up to the age of 80. Cover is also automatically provided for liability, lifestyle protection and legal protection.

We follow a warranty-free approach. This means that your policy will not include unnecessary restrictive warranties that could invalidate your claim or affect the amount you receive in payment.

You can insure your homes, fine art, jewellery, travel, yachts and motor vehicles with us with one consistent renewal date and a single interest-free monthly direct debit payment.

We offer simple and hassle-free administration so you will not have to complete any proposal or claim forms.

We believe that you should have freedom of choice and therefore following a total loss we allow you to choose whether you replace an item or take a full cash settlement without any deduction. If you choose to replace or repair an item, we will allow you to choose your own supplier or contractor.

## Significant or unusual exclusions or limitations

You are responsible for paying the first amount of any claim, referred to as the excess. The amount of the excess will be shown on your schedule or in your policy. The excess is waived if the claim is more than £25,000.

If your claim is as a result of subsidence, you are responsible for paying the first £1,000, regardless of the cost of the claim.

There is no cover for loss or damage caused by building works where the contract value exceeds £50,000, unless you provide full details of the building works before it commences and we agree to accept the risk.

We will not pay for loss or damage caused by vermin, insects, rodents or domestic pets.

Under Annual travel, cover is only provided for anyone aged 75 or over for trips within the European Union, Norway and Switzerland.

There is no cover for loss resulting from a known medical condition unless it is normally stable and under control and there has been no more than one in-patient or out-patient treatment in the last 12 months.

Lifestyle cover, Annual travel cover and personal liability cover are only provided if you have contents insured with Zurich Private Clients.

Under Watercraft, we will not pay for loss or damage if the craft is more than 12 nautical miles offshore or is crossing the English Channel, Irish or North seas.

## Buildings cover

<b>All risks cover</b>	Including accidental loss or damage
<b>Unlimited replacement cover</b>	We can guarantee to rebuild your home following a total loss even if the cost is more than the sum insured
<b>Unlimited additional living costs</b>	We will pay the cost of alternative accommodation or loss of rent should your home become unfit to live in following loss or damage

## Contents cover

<b>Worldwide all risks cover</b>	Cover for your contents anywhere in the world, including accidental loss or damage
<b>Unlimited business property</b>	Unlimited cover for business property at your home
<b>Tenant's improvements</b>	If you are a tenant or leaseholder, we pay up to 10% of the sum insured for loss or damage to fixtures and fittings
<b>Additional homes</b>	If you keep contents at another property you own or live in we will automatically cover them up to £50,000

## Valuables cover

<b>Worldwide all risks cover</b>	Cover for your jewellery and fine art anywhere in the world, including accidental loss or damage
<b>Matching of articles</b>	We will pay the full cost to replace a pair, set or suite of jewellery, if one of the items is lost or damaged
<b>Death of artist</b>	Up to 200% of the sum insured for a specified item of fine art if the value increases following the death of the artist
<b>Jewellery kept in a bank</b>	We automatically provide you with cover for up to £50,000 of jewellery removed from a bank for up to 30 days

## Liability cover

<b>Property owner's, occupier's and personal liability</b>	We will pay up to £10,000,000 following injury to a third party or damage to their property
<b>Domestic employer's liability</b>	We will pay up to £10,000,000 following injury to a domestic employee
<b>Defence costs</b>	We pay defence costs and legal expenses in addition to the liability limits shown above
<b>Credit cards</b>	Up to £50,000 for costs you have to pay following the loss or theft of your credit card

## Lifestyle protection cover

<b>Aggravated burglary</b>	If you suffer an aggravated burglary at your home, we will pay for temporary or permanent relocation expenses, improvements in the security of your home and psychiatric and medical expenses
<b>Aggravated theft</b>	We will pay for psychiatric and medical expenses if you are a victim of a mugging
<b>Identity fraud</b>	If your personal identity is stolen, we will pay for legal advice, court costs and the replacement of your personal identification documents such as your passport and driving license

## Legal protection cover

<b>Limit of indemnity</b>	We will pay costs and expenses up to £100,000
<b>Employment disputes</b>	Disputes you have as an employee or employer, including defence of your legal rights
<b>Contract disputes</b>	Contract disputes in respect of goods or services or an agreement to buy or sell your home

Legal protection cover is underwritten and administered by DAS Legal Expenses Insurance Company Limited.

## Annual travel cover

<b>Unlimited trips</b>	Up to 90 days in or outside the United Kingdom, including winter sports trips
<b>Age</b>	Worldwide cover up to the age of 75. Cover in the European Union member states, Norway and Switzerland between the ages of 75 and 80
<b>Emergency medical expenses</b>	Up to £10,000,000 per person per trip
<b>Cancellation and curtailment</b>	Up to £15,000 per person, per trip

## Watercraft cover

<b>European all risks cover</b>	Cover for your craft within European Union member states, Norway and Switzerland, including accidental loss or damage
<b>Third party liability</b>	If you become legally liable following an incident involving your craft, we will pay up to £3,000,000 in damages
<b>Defence costs</b>	We pay defence costs and legal expenses in addition to the liability limit shown

## Your Zurich Private Clients Contract

Your policy will normally run for 12 months unless you or we choose to cancel. It is renewable on an annual basis, although the length of the contract may be altered at your choice. You should regularly review and, if necessary, update your sums insured to ensure that your policy continues to provide you with adequate cover.

## 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 or report an incident please contact your insurance broker or call 0800 096 9999 from inside the UK or +44 162 588 6994 from outside the UK. Our telephone services are manned 24 hours a day, 365 days a year. This number can be used for all incidents relating to all covers that are listed within your schedule.

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.

## 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 432 0003

E-mail: [zpcnorthteam@uk.zurich.com](mailto: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 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 you can e-mail:  
[complaint.info@financial-ombudsman.org.uk](mailto: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](http://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](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

## Zurich Private Clients

[www.zurichprivateclients.co.uk](http://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 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.

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](http://www.fca.org.uk) or by contacting them on 0800 111 6768.

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

© Copyright – Zurich Insurance plc 2015. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.