

Summary  
of cover  
Motor



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This document provides a summary of the significant features, benefits, exclusions and limitations of the cover provided by the Zurich Private Clients Motor 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

Our motor insurance policy provides exceptional cover with the high level of service our clients have come to expect.

If you choose Comprehensive cover, we will provide cover for physical loss or damage to your vehicles, including accidental damage, fire and theft. In addition, we provide accidental damage cover when you or your spouse or partner are driving any other vehicle not owned by you.

Your vehicles are covered anywhere within the European Union, Iceland, Norway and Switzerland – this includes full breakdown cover.

We believe that you should have freedom of choice and therefore if your vehicle needs repairing, you can choose your own repairer to carry out the necessary work or you can use one of our recommended specialist repairers.

If your vehicle suffers damage and cannot be driven, we will provide you with a replacement vehicle for the length of time necessary for the repairs to be completed.

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.

Cover is automatically provided for liability, lifestyle protection and legal protection. There is unlimited liability cover for claims for bodily injury and we will pay up to £20,000,000 for third party property damage.

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

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.

### 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 in certain circumstances.

If your claim is for glass only, you are responsible for paying the first £100, but this is waived if the glass is repaired.

There is no cover for loss or damage caused by mechanical or electrical fault or by defective design.

You have no cover if you use your vehicle for racing, pacemaking, speed testing, competitions, rallies, trials, performance testing or in any event named or marketed as a track day. If you are interested in using your vehicle on a track, please contact your insurance broker.

Comprehensive cover for driving other cars is only provided for the policyholder and their spouse or partner named on the certificate of motor insurance. It does not provide cover for cars which are owned by, available for the regular use of or held under a hire purchase agreement by the policyholder or their spouse or partner named on the certificate of motor insurance.

Liability cover is only provided if you have Comprehensive, Third party fire and theft or Third party only cover. Lifestyle protection cover is only provided if you have Comprehensive cover.

Under Lifestyle protection cover, we will not pay for carjacking or road rage if the incident is caused by an insured person, one of their relatives, or an estranged or former spouse or domestic partner.

# Summary of cover

## Vehicle cover

<b>Comprehensive cover</b>	Cover for physical loss or damage including accidental damage, fire and theft.
<b>Driving other cars</b>	We will cover any other car not owned or available for the regular use of the policyholder or their spouse or partner named on the certificate of motor insurance for physical loss or damage whilst being driven by the policyholder or their spouse or partner named on the certificate of motor insurance.
<b>Agreed value</b>	At the beginning of each period of insurance, we will agree the value of your vehicle with you and in the event of a theft or your vehicle being uneconomical to repair, that is the amount that you will receive from us.
<b>Enhanced replacement</b>	If your vehicle is less than 15 years old, is worth less than £250,000 and the value we have agreed with you is not enough to replace your vehicle in the event of its total loss, we will pay you up to a further 50% of its agreed value.
<b>New vehicle replacement</b>	Following a total loss or theft, we will replace your vehicle with a new vehicle of the same make, model and specification, provided it was first registered in the United Kingdom less than 12 months prior to the start of the last period of insurance.
<b>Multiple loss excess waiver</b>	In the event of a claim that involves two or more of your vehicles, or damage to your home and your vehicle, we will only charge you the highest of the applicable excesses.
<b>Replacement vehicle service</b>	We will provide you with a replacement vehicle for the length of time your vehicle is unavailable for your use following a claim. Alternatively, we will pay up to £5,000 to provide you with a replacement vehicle of a similar specification to your own vehicle.
<b>Misfuelling</b>	If you put the wrong fuel in your vehicle, we will pay to have it removed.
<b>Personalised registration</b>	Following an unrecovered theft of your vehicle, we will pay up to £5,000 for the personalised registration.
<b>Personal effects</b>	We will cover your personal effects up to £2,500 for loss by accident, fire or theft, with no excess to pay.
<b>Trailers</b>	We will cover your trailer for up to £5,000 against loss or damage, whether attached to your vehicle or not.
<b>Hire car</b>	If you hire a car and have to pay an excess to the rental company following damage to the car, we will reimburse you that excess up to £2,500.

# Summary of cover

## Liability cover

<b>Third party bodily injury</b>	Following injury to a third party, we will pay damages you are legally liable to pay, with no limit.
<b>Third party property damage</b>	We will pay up to £20,000,000 for damages you are legally liable to pay following damage to third party property.
<b>Defence costs</b>	We will provide you with legal representation to defend you against legal action for bodily injury or property damage.

## Lifestyle protection cover

<b>Bodily injury</b>	If an insured person suffers bodily injury whilst driving your vehicle, we will pay medical and psychiatric expenses, hospital benefits and the cost of a rehabilitation driving course.
<b>Carjacking</b>	If a covered person is a victim of a carjacking, we will pay for medical and psychiatric expenses, loss of income and other expenses you incur.
<b>Road rage</b>	If a covered person suffers a road rage incident, we will pay for medical and psychiatric expenses.

## Legal protection cover

<b>Uninsured loss recovery</b>	Up to £100,000 for uninsured losses and costs.
<b>Motoring prosecution defence</b>	Up to £100,000 to defend your legal rights if prosecuted for an offence to do with driving or using an insured vehicle.

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

## European breakdown cover

<b>Emergency roadside and home assistance</b>	We provide up to 60 minutes assistance anywhere within the European Union, Iceland, Norway and Switzerland.
<b>Vehicle recovery</b>	We will take you, your passengers, your vehicle and any trailer to your destination or your home address if your vehicle cannot be repaired.
<b>Returning your vehicle to the United Kingdom</b>	If your vehicle is outside of the United Kingdom and cannot be repaired, we will pay the cost of returning your vehicle to your home address or repairer of your choice in the United Kingdom.

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

## 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 the agreed values of your vehicles 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 refund 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 refund 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 302 9080

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. Calls to this number are free on mobile phones and landlines.

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

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