

# Crime

## Policy summary

---

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

### Type of insurance and cover

A modular product offering core cover for employee dishonesty plus options of third party computer fraud and forgery.

The standard duration of this non-investment insurance contract is 12 months.

### Significant features and benefits

- Employee dishonesty (compulsory cover) provides cover for business assets against employee fraud and dishonesty regardless of whether the employee is acting alone or in collusion with others.
- There is no requirement to identify employees provided that there is reasonable evidence that the fraud or dishonesty was caused by an employee.
- There is no warranted system of check on the policy.
- Extends to cover losses from any employee pension or benefit fund set up by the Insured.
- Provides cover for all employees, including any natural person under a work experience or similar scheme, temporary agency staff and those hired from another employer.
- Extends to cover investigation costs to establish the extent of any covered loss.
- Extends to cover the costs of renting temporary replacement equipment and temporary premises, along with the costs of additional external workforce following a loss.
- Provides cover for any contractual penalty assumed by and enforced against you resulting directly from a covered loss.
- Extends to cover the costs of re-writing software programs following fraudulent use and the reconstitution of documents.
- Run off cover provided for ceased subsidiary companies.

### Optional covers available

- Third party computer fraud provides cover for the loss of business assets resulting from fraudulent access to the business computer systems by a third party.
- Forgery provides cover for a loss which results from a forged signature on any cheque, bankers draft or similar.

### Significant and unusual exclusions or limitations

- Legal defence or prosecution costs (exclusion 3).
- Loss of intangible property such as intellectual rights (exclusion 9).
- Inter company insured losses (exclusion 5).
- Extortion, kidnap or ransom losses (exclusion 4).
- Loss based solely on an inventory or profit and loss computation (exclusion 6).

### Insurance Act 2015

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

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

### Cancellation rights

This policy does not entitle you to a cooling-off period.

## Claims

To notify a claim please contact  
Financial Lines Claims Team,  
UK Claims Operation,  
Zurich Insurance plc  
70 Mark Lane, London, EC3R 7NQ

E Mail:  
professional&financial.lines.newclaims@uk.zurich.com

## Our complaints procedure

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

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

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

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

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

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

You can also contact them as follows:

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

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

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

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

## 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 Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

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

© Copyright – Zurich Insurance plc 2018. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.