

# Commercial combined

## Policy summary



This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Commercial combined 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

This policy is designed for commercial businesses. The cover selection is flexible, and can be tailored to the individual business needs.

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

### Material damage 'all risks' (if selected)

Provides insurance cover to protect buildings, contents, stock and other items against accidental damage

Extension/cover	Standard wordings/limits
Wording option	All risks
Basis of settlement	Reinstatement
Day one	Optional
Index linking	Optional
Accidental discharge of gas systems	£5,000
Automatic reinstatement of the sum insured	Included
Brand protection	£50,000 in any one period of insurance
Capital additions	£500,000 or 20% of the sum insured for buildings and contents whichever is the lesser
Contract price	Included
Customers' goods	Included
Debris removal – buildings, contents and stock	The sum insured for each item on the schedule
European Union and public authorities (including undamaged property)	Included
Exhibitions, trade fairs and conferences cover	£10,000
Fire extinguishing appliances	Included
Glass	Included
Landscaped gardens	£50,000 or 20% of the sum insured
Loss of rental income	Optional
Metered supplies	£10,000
Mortgagees and lessors	Included
Non-invalidation	Included
Other interests	Included
Outside catering	Included
Personal effects	£1,000
Professional fees	Included
Property in the open	£5,000

Sanitary ware	Included
Seasonal increase	30%
Selling your buildings	Included
Seventy two hour cover clause	Included
Subrogation waiver	Included
Temporary removal	Included
Temporary removal – documents and computer system records	Included
Theft damage to buildings	Included
Theft of keys	£2,500
Trace and access	£25,000 or 10% of the sum insured for Section A
Unauthorised use of electricity, gas, oil or water	£10,000 or 10% of the sum insured for Section A
Underground cables	Included
Workmen	Included

### Special conditions

- Fire extinguishing appliances
- Firebreak doors and shutters
- Hot work permit condition
- Intruder alarm
- Minimum security standards
- Security requirements
- Stillage
- Trade waste
- Unoccupied premises notification
- Unoccupied buildings requirements and cover restrictions
- Reinstatement

### Business interruption and book debts (if selected)

Provides insurance cover to protect commercial business income following a material damage loss

Extension/cover	Standard wordings/limits
Action of competent authorities	£100,000
Contract site	Optional
Documents	Optional
Essential employee	£25,000
Exhibition site	£100,000
Food Safety Act	Optional
Loss of attraction	Optional
Lottery winners	£25,000
Motor vehicles	Optional
Notifiable diseases, vermin, defective sanitary arrangements, murder and suicide	£100,000
Patterns	Optional
Prevention of access	£100,000
Property stored	Optional
Public utilities – electricity, gas, water, telecommunications or internet services	£100,000
Transit	£25,000
Unspecified UK customers	£50,000
Unspecified UK suppliers	£50,000

### Special provisions

- Automatic reinstatement of sum insured
- Premium adjustment clause
- Professional accountants'
- Renewal
- Value Added Tax

## Significant exclusions or limitations applicable to Material damage 'all risks' and Business interruption and book debts:

- Material damage 'all risks' excess £350, subsidence £1,000
- Excludes damage to a building or structure caused by its own collapse or cracking
- Excludes damage to land
- Excludes damage or consequential loss caused by or consisting of acts of fraud or dishonesty
- Excludes faulty or defective workmanship, wear and tear and steam pressure
- Excludes money and valuables
- Excludes any property more specifically insured by you or on your behalf
- Excludes motor vehicles and other property unless specifically mentioned as insured
- Excludes damage caused by pollution or contamination
- Excludes damage to or consequential loss in respect of property or structures in course of demolition, construction or erection, alteration, addition or improvement and materials or supplies in connection with all such property in course of construction or erection
- Excludes damage or consequential loss caused by fire resulting from its undergoing any heating process or any process involving the application of heat
- Excludes movable property in the open, fences and gates caused by wind, rain, hail, sleet, snow, flood or dust
- Excludes property in transit
- Excludes theft or attempted theft not involving breaking into or out of the buildings of the premises by forcible and violent means
- Excludes disappearance, unexplained or inventory shortage, misfiling or misplacing of information

## Money (if selected)

Provides insurance cover to protect business money

Extension/cover	Standard wordings/limits
Non-negotiable money	£250,000
In transit by employees	£7,500
In transit by post	£1,000
In bank night safe	£7,500
In premises during business hours	£7,500
In your home or that of any employee you authorise	£500
In premises outside business hours not in a locked safe or strong room	£250
Money in vending machines	£250
Money in an unspecified safe	£2,500
Counselling costs	£1,000 per any one event
Damage to property (personal effects)	£500 any one person
Damage to franking machine, safe, strong room or security case, bag	Included
Personal injury – death, loss of limb or loss of eye, permanent total disablement	£25,000
Temporary total disablement	Up to £150 per week

## Significant exclusions or limitations:

- Bodily injury to a person insured who has attained the age of 65 years unless the bodily injury, loss or expense occurs during the period of insurance in which the person insured attains the age of 65 years
- Loss of money due to clerical or accounting errors
- Loss of money due to acts of fraud or dishonesty by any employee where the loss is not discovered within 14 days of the date that the act of fraud or dishonesty started
- Loss of money in excess of £100 from any unattended vehicle

## Special conditions

- Accompaniment
- Record keeping
- Security of safe keys and combination codes

## Deterioration of stock (if selected)

Provides insurance cover for the deterioration, putrefaction or contamination of business stock in a freezer or cold store

Extension/cover	Standard wordings/limits
Processing and packaging costs	Included

### Significant exclusions or limitations:

- Deterioration of stock excess £100
- Fire and perils
- Any financial loss, damage, cost, expense, fine or penalty not directly associated with the incident that caused you to claim
- A deliberate act of the supplier not performed for the sole purpose of safeguarding life or protecting any part of the supply system
- Your wilful neglect

## Engineering breakdown (if selected)

Provides cover for breakdown of process machinery and building services

Extension/cover	Standard wordings/limits
Business interruption	£100,000
Damage to own pressure plant	£100,000
Damage to own surrounding property	£1,000,000
Debris removal	£25,000
Expediting expenses	£2,500
Repair costs investigation cover	£25,000

### Significant exclusions or limitations:

- Equipment breakdown excess £250
- Gradually operating clauses
- Guarantee or maintenance agreement
- Other damage
- Testing, overloading, commissioning and repair exclusion

## Computer Breakdown (if selected)

Provides insurance cover to protect business money

Extension/cover	Standard wordings/limits
Additional lease	£25,000
Investigation costs	£25,000
Additional expenditure	£50,000
Accountants fees	Included

### Significant exclusions or limitations:

- Computer breakdown excess £250
- Damage for which any manufacturer, supplier, agent or maintenance undertaking is responsible under the terms of a guarantee or maintenance agreement

### Special conditions

- Backup
- Information security

## Terrorism (if selected)

Provides insurance cover for acts of terrorism

Extension/cover	Standard wordings/limits
Certified terrorism	Included
Uncertified terrorism	Included

## Goods in transit (if selected)

Provides insurance cover to protect property in transit in either own vehicles or carried by a third party

Extension/cover	Standard wordings/limits
Damage to sheets, ropes, dunnage, securing chains, toggles	£5,000
Additional discharge expenses	Reasonable costs
Debris removal	Reasonable costs
Personal effects	£500
Segregation	Included

### Significant exclusions or limitations:

- Goods in transit excess £100
- Excludes any claim caused by or arising from capture, seizure, arrest, restraint or detention of the property insured by any Authority other than in respect of war risks
- Excludes damage or expense caused by delay
- Excludes loss from a soft topped, open topped, open sided or curtain sided vehicle or trailer caused by theft or attempted theft unless the vehicle or trailer is stolen at the same time
- Excludes damage or expense caused by inherent vice or nature of the property insured
- Excludes damage or expense attributable to your reckless or wilful misconduct
- Excludes ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the property insured
- Excludes damage to second-hand or used goods or machinery loss caused by or consisting of rust, oxidation, scratching
- Excludes denting, chipping or marring unless the goods have been fully reconditioned
- Excludes recorded information
- Excludes damage caused by or arising from insufficiency or unsuitability of packing, stowage or preparation of the property insured
- Excludes any claim for the property insured whilst not in transit

### Special condition

- Theft from an unattended road vehicle

### Special provision

- Reasonable care

## Specified items 'all risks' (if selected)

Provides 'all risks' cover to protect specified and unspecified items away from or in own premises

Extension/cover	Standard wordings/limits
Specified items cover	Optional
Own premises cover	Optional
Anywhere within the United Kingdom	Optional
Anywhere within the European Union	Optional
Worldwide cover	Optional

### Significant exclusions or limitations:

- Specified and unspecified items 'all risks' excess £350
- Excludes breakage of china, glass, marble, earthenware or scratching or bruising of furniture, household or musical goods
- Excludes changes in environment or mechanical or electrical breakdown
- Excludes committed or connived acts of employee dishonesty
- Excludes confiscation, destruction or detention by Customs or other authorities
- Excludes depreciation, gradually operating changes and faulty or defective design or workmanship
- Excludes damage to deeds, bonds, coins, money, securities, stamp collections, plans, patterns, designs, documents of title
- Excludes contracts or other documents, business books or manuscripts or computer records
- Excludes loss of any liquid by leakage from the receptacle in which it is contained
- Excludes petrol and/or oil installations
- Excludes riot, strike or civil commotion
- Excludes damage to personal tools while in use

## Special provision

- Index linking

## Employers' liability (if selected)

Covers the cost of compensating employees who are injured at or become ill through work

Extension/cover	Standard wordings/limits
Cover limit	Variable limits up to £25,000,000
Automatic acquisitions cover	Included
Criminal defence costs	£5,000,000
Court attendance costs	Directors/partners £750, employees £250
Indemnity to first aid and medical teams	Included
Indemnity to principal	Included
Personal representatives	Included
Public relations expenses	Included
Subrogation waiver	Included
Unsatisfied court judgments	Included
Work overseas	Included

### Significant exclusions or limitations:

- Liability for bodily injury caused by work offshore
- Liability for which compulsory motor insurance or security is required under road traffic legislation
- Limit of indemnity in respect of a single act of terrorism is £5,000,000

## Public and products liability (if selected)

Provides insurance protection for any legal liability arising out of injury to third parties or for damage to their property

Extension/cover	Standard wordings/limits
Cover limit	Variable limits up to £10,000,000
Product recall	£50,000
Automatic acquisitions cover	Included
Contingent motor liability (non-owned vehicles)	Included
Criminal defence costs	£5,000,000
Court attendance costs	Directors/partners £750, employees £250
Data protection legislation	Included
Defective Premises Act 1972	Included
Environmental cleanup costs	£1,000,000
Indemnity to directors and employees	Included
Indemnity to principal	Included
Joint liabilities	Included
Legionella	Included
Libel and slander	£250,000
Personal liability	Included
Personal representatives	Included
Public relations expenses	£25,000
Vendors liability	Included

### Special provisions

- Discharge of liability
- Limit of indemnity
- Limit of indemnity – terrorism

### Special conditions

- Use of heat
- Underground services

## Public liability (if selected)

### Significant exclusions or limitations:

- Third party property damage excess £250
- Liability arising from the ownership or possession or use by you, or on your behalf, of any mechanically propelled motor vehicle or mobile plant which is licensed for road use, for which compulsory motor insurance is required
- Products no longer in your control or custody
- Property being worked upon
- Property held in trust
- Vessels and craft

## Products liability (if selected)

### Significant exclusions or limitations:

- Aircraft products
- Exclusions applicable to products recall cover
- Exports to the USA or Canada
- Replacing, reinstating, rectifying or guaranteeing the performance of any products

## Public/products liability (if selected)

### Significant exclusions or limitations:

- Asbestos
- Cyber
- Contractual liability
- Exposure to ultraviolet radiation
- Foreign operations
- Hazardous works
- Liquidated or punitive damages or fines
- Professional advice
- Pollution or contamination
- Treatment

## Employee dishonesty (if selected)

Provides insurance cover to protect money and property against the dishonest acts of employees

### Extension/cover

Cover limit

Bilateral extended reporting period

Computer fraud

Employee benefit plans

Forgery

Funds transfer fraud

Investigation costs

Money orders

New entities

Paper currency

Reconstitution costs

### Standard wordings/limits

Variable limits up to £50,000

Included

Included

Included

Included

Included

Included

Included

Included

Included

£25,000

### Significant exclusions or limitations:

- Employee dishonesty excess £250
- Damages, fines, penalties or taxes of any description
- The costs of defending any legal proceedings brought against you or the fees, costs or expenses incurred or paid by you in prosecuting or defending any legal proceedings
- Loss arising out of or in connection with kidnap or ransom or any threat thereof or extortion other than extortion by an employee
- Any fees, costs or expenses incurred by you in establishing the existence of or the amount of loss
- Loss caused by any employee whom you were aware had previously committed a criminal act before or after the date of commencement of employment with you
- Indirect loss
- Inter insured
- Proprietary information and trade secrets



## Special conditions

- Cancellation on discovery
- Dealing and trading
- Joint insured
- Knowledge
- Non-identification
- Prosecution
- Valuation

## Cyber (if selected)

Provides first and third party cyber cover

### Extension/cover

Cyber  
Business income loss and increased cost of working  
Civil fines and penalties  
Computer hardware damage costs  
Crisis management  
Cyber extortion threat and reward payments  
Cyber terrorism  
Digital asset replacement expenses  
Emergency costs  
Internet media liability  
PCI-DSS payment  
Privacy breach and reputational rebuild costs  
Regulatory proceeding defence costs  
Security and privacy liability

### Standard wordings/limits

Variable limits up to £2,000,000  
Variable limits  
Variable limits  
Variable limits  
Variable limits  
Variable limits  
Variable limits  
Variable limits  
Variable limits  
Variable limits  
Variable limits  
Variable limits  
Variable limits  
Variable limits

## Significant exclusions or limitations:

- Cyber excess £2,500
- Bodily injury and property damage (not applicable to computer hardware damage costs)
- Civil fines and penalties which are in respect of civil, administrative or regulatory money penalties against any insured for any violations of any law, regulation or statute
- Claims by related entities
- Competition, restraint of trade or taxation
- Contractual liability
- Criminal or malicious acts
- Directors' and officers' complicity
- Directors', officers' and trustee liability
- Electromagnetic field, radiation or electromagnetism
- Employment
- Financial analysis
- Foreign operations
- Goods and services
- Gradual deterioration
- Government seizure
- Improper use of personal information
- Insolvency
- Libel and slander
- Loss of goodwill
- Natural perils
- Obscenity
- Patents
- Pollution or contamination
- Power failure
- Prior circumstance and claims
- Products and buildings
- Professional services
- Retroactive date
- Terrorism
- Unlicensed software
- Unsolicited communication
- USA Regulatory
- Wrongful acts of subsidiaries

### Special provisions

- Contracts (Rights of Third Parties) Act 1999
- Discharge of liability
- Joint liabilities
- Limit of indemnity
- Queen's Counsel
- USA or Canada Courts Jurisdiction
- Valuation of digital replacements expenses
- Valuation of business income loss

### Special conditions

- Automatic acquisition
- Cessation of subsidiary companies
- Change of control
- Recoveries
- Sole agent
- Subrogation

### Legal expenses (if selected)

Provides insurance cover against exposure to professional legal expenses with the provision of legal advice

#### Extension/cover

Cover limit
Employment disputes and compensation awards
Legal defence
Statutory licence appeal
Contract disputes
Debt recovery
Personal injury
Property protection
Tax protection

#### Standard wordings/limits

£100,000
Included
Included
Included
Optional
Optional
Included
Included
Included

### Significant exclusions or limitations:

- Legal expenses excess £75
- Excludes any dispute with DAS
- Excludes any claim where either at the start or during the course of a claim you are declared bankrupt, have filed a bankruptcy petition, have filed a winding-up petition, have made an arrangement with your creditors, have entered into a deed of arrangement or are in liquidation
- Excludes any claim directly or indirectly caused by or resulting from any device failing to recognise, interpret or process any date as its true calendar date
- Excludes costs and expenses incurred before our written acceptance of a claim
- Excludes fines, penalties, compensation or damages which the insured person is ordered to pay by a court or other authority other than compensation awards covered under insured incidents, employment disputes and compensation awards and legal defence
- Excludes any claim relating to written or verbal remarks that damage the insured person's reputation
- Excludes any insured incident deliberately or intentionally caused by an insured person
- Excludes any claim relating to rights under a franchise or agency agreement entered into by you
- Excludes group or class actions
- Excludes any claim relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements
- Excludes costs and expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry
- Excludes any claim reported to us more than 180 days after the date the insured person should have known about the insured incident
- Excludes legal actions we have not agreed
- Excludes nuclear, war and terrorism risks
- Excludes any claim relating to a shareholding or partnership share in the business

### Special conditions

- Arbitration
- Assessing and recovering costs
- Cancelling an appointed representative's appointment
- Cancelling this section
- Claims under this section by a third party
- Expert opinion
- Fraudulent claims
- Keeping to the policy terms
- Law that applies
- Offers to settle a claim
- Your representation
- Your responsibilities
- Withdrawing cover

### Personal accident (if selected)

Provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events

#### Extension/cover

Maximum benefit  
Disappearance  
Exposure  
Funeral costs  
Hijack or kidnap  
Medical costs  
Rehabilitation support

#### Standard wordings/limits

Variable limits up to £120,000  
Included  
Included  
Included  
Included  
Included  
Included

### Significant exclusions or limitations:

- A person insured engaging in active service in any of the armed forces of any nation
- Any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause or post-traumatic stress disorder excluding a direct result of bodily injury caused by an event
- A journey to the following countries or specific areas of countries: Afghanistan, Iran, Iraq, Somalia, Yemen, Israeli occupied Territories
- A person insured engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft
- A person insured committing or attempting to commit suicide or intentionally inflicting self-injury
- War within the person insured's country of permanent residence or country of secondment

### Special condition

- Interest

### Contractors' 'all risks' – Contract works (if selected)

Provides insurance cover to protect business money

#### Extension/cover

Expediting expenses  
Free-issue materials  
Joint names/multiple insured's  
Offsite storage  
Plans  
Professional fees  
Public authorities  
Speculative development including show properties  
Show property contents  
Subcontractors waiver

#### Standard wordings/limits

Included  
Included  
Included  
£250,000  
1% of the contract price or £50,000 whichever is the greater  
Included  
Included  
Included  
£50,000  
Included

### Significant exclusions or limitations:

- Contract works excess £500
- Breakdown
- Existing structures
- Limited defective condition (DE3)
- Non-ferrous metals
- Normal upkeep
- Occupation of the works
- Relief under contract

### Special conditions

- Hiring out
- Joint Code of Practice
- Overload testing
- Series defects
- Stoppage of work

## Contractors' 'all risks' – Employees personal tools and effects (if selected)

### Extension/cover

Any one employee limit

### Standard wordings/limits

£500

### Significant exclusions or limitations:

- Employee personal tools and effects excess £100

## Contractors' 'all risks' – Owned Plant (if selected)

### Extension/cover

Damage to owned plant while at any situation within the territorial limits and while in transit other than by sea or air between such situations

### Standard wordings/limits

Included

### Significant exclusions or limitations:

- Owned plant excess £500
- Attachments
- Breakdown
- Materials treated

## Contractors' 'all risks' – Hired-in plant (if selected)

Provides insurance cover to protect business money

### Extension/cover

Compensation for damage to hired-in plant while in your custody or under your control at any situation within the territorial limits

Continuing hiring charges

### Standard wordings/limits

Included

Included

### Significant exclusions or limitations:

- Hired-in plant excess £500

## Additional cover extensions applicable to Contractors' 'all risks'

The insurance provided by Contract works, Owned plant and hired-in plant includes the following additional covers

### Extension/cover

Debris removal

Munitions of war

Recovery costs

### Standard wordings/limits

10% of the limit of indemnity in respect of sub-section P1-Contract works or £25,000 whichever is the greater

Included

Included

### Significant exclusions or limitations:

- Consequential loss
- Inventory losses or unexplained disappearance
- Motor vehicles
- Multiple lifts
- Nuclear site risks
- Pollution
- Terrorism
- Waterborne risks
- Wear and tear
- Wilful act

### Additional policy benefits, services and helplines

#### Reputation.com

Social media and online trading is now transforming the way consumers and businesses purchase products and services on the internet and High Street. To help actively manage this, by purchasing a Zurich policy, you are automatically entitled to receive a FREE online reputation management service to track positive and negative online customer reviews and comments.

This service is powered by Reputation.com, the global market leader in helping businesses manage their online profile.

#### Virtual Consulting

Virtual Consulting is a free to use, web-based risk management application that can help your business identify the risks you might face and understand how to manage them.

**To activate visit [www.zurich.co.uk/virtualconsulting](http://www.zurich.co.uk/virtualconsulting). Simply enter your policy number and effective date in the login page.**

#### Cyber Protect Helpline

Provides access to expert digital forensic advice if you believe that you have been the victim of data loss, theft of data, theft of intellectual property or cybercrime.

**Call 0800 999 5299**

#### Zurich Risk Management Advice Line

To help identify and manage issues before they occur, our risk management advice line operates during normal business hours, providing free practical guidance on risk issues such as property, security, food hygiene, business continuity, environmental and health and safety management.

**Call 0800 302 9052**

## General exclusions

- Electronic risks, excludes damage caused by virus or similar mechanism or hacking to computer equipment and systems.
- Northern Ireland civil commotion, excludes damage or business interruption in Northern Ireland in consequence of civil commotion.
- Nuclear and war risks.

## 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

If you do not want to accept the policy, notification is required within 14 days of receiving the policy or renewal notice. A pro rata charge for the time on cover will be applied subject to a minimum premium of £50 plus insurance premium tax (IPT).

## Claims

To notify a claim please call 0800 302 9055, 24 hours a day, 365 days a year.

## Zurich Insurance plc

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

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

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

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

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

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

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## Our complaints procedure

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

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

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

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

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

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

You can also contact them as follows:

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

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

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

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

## Financial Services Compensation Scheme (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.