

Summary  
of cover  
**Motor**





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.

### Quality cover and service

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

For example, if in the event of a claim you need a courtesy car we will provide you with one that meets your requirements, but if this is not satisfactory we will cover the cost of a hire car of a similar specification to your own, whilst your vehicle is being repaired or until the claim is settled.

In the event of a total loss resulting from theft, attempted theft or fire we will waive your policy excess.

We also provide cover for various costs associated with the growing crimes of carjacking and road rage and your policy automatically includes European Breakdown Cover as standard.

### Agreed value

We keep the claims process as simple as possible and we can agree up front the amount we will pay if you are unfortunate enough to have to make a claim following a total loss as a result of theft or damage beyond repair. Agreed values ensure swift resolution of claims and the amount we agree with you on your policy is the amount we will pay in the event of a claim.

### Claims philosophy and settlement

We believe that you should have total freedom of choice and following a loss, which results in your vehicle needing to be repaired, we will allow you to choose your own garage or repairer. Alternatively we can recommend a specialist repairer.

### Simple and hassle-free administration

You will not have to complete proposal forms or claims forms and you can insure your high performance vehicles, standard vehicles, classic cars, motorcycles, homes, fine art, jewellery, travel and yachts with us with one consistent renewal date and a single interest-free monthly direct debit payment.

# Summary of cover

## Vehicle loss or damage cover

Features and benefits	Exclusions and limitations
<p><b>Cover for all physical loss or damage including accidental damage, fire and theft</b></p>	<p>Automatically included unless stated otherwise.</p>
<p><b>Optional agreed value</b></p>	<p>If the cost of replacing your vehicle exceeds its agreed value, we will pay the cost of replacing the vehicle with one of the same make, model, specification, mileage, age, and condition, up to 150% of the sum insured shown in your schedule, provided that your vehicle is less than 15 years old and the agreed value is less than £150,000.</p>
<p><b>Optional new vehicle replacement</b></p>	<p>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 registered as new in the United Kingdom less than 12 months prior to the last renewal of the policy.</p>
<p><b>Permanent sound and visual equipment</b></p>	<p>Unlimited with no excess.</p>
<p><b>Glass cover</b></p>	<p>Repair or replacement with no excess if glass is repaired.</p>
<p><b>Lock replacement</b></p>	<p>Unlimited cover for loss or damage to vehicle keys and any locks associated with these. No excess for this cover.</p>
<p><b>Hire vehicle provision</b></p>	<p>We will provide a courtesy car or up to £4,000 for the cost of a hire car of a similar specification to your own whilst your vehicle is being repaired or until the claim is settled.</p>
<p><b>Temporary substitute vehicle</b></p>	<p>If you cannot use your vehicle because of its breakdown, repair, servicing, loss or destruction, your policy automatically covers loss or damage to a temporary substitute vehicle with an engine capacity of up to 3,000cc, provided it is not a hired vehicle and there are no charges for using it.</p>
<p><b>Personalised registration plate</b></p>	<p>Following an unrecovered theft of vehicle, we will pay up to £5,000 for the loss of use of the personalised registration plate.</p>
<p><b>Personal effects</b></p>	<p>Up to £1,000 for loss by accident, fire, theft or attempted theft with no excess to pay.</p>
<p><b>Emergency expenses</b></p>	<p>Up to £500 for emergency or onward travel expenses and up to £500 towards other expenses if your vehicle cannot be used after a covered loss.</p>
<p><b>Future disability</b></p>	<p>Up to £10,000 towards the cost of modifying your vehicle if you, or a member of your family, is registered disabled following a covered loss.</p>
<p><b>Revocation of driving licence due to ill health</b></p>	<p>Up to £3,000 towards alternative transport for six months.</p>

<b>Inability to drive due to injury following an insured accident</b>	Up to £3,000 towards alternative transport for six months.
<b>Luggage trailer</b>	Up to £5,000.
<b>Child car seats</b>	We will replace with a new one following an accident, fire or theft irrespective of whether the child seat appears to be damaged.
<b>Foreign use</b>	Full cover up to 90 days outside the United Kingdom for a temporary trip.
<b>Total loss excess</b>	No excess to pay following a total loss from theft, attempted theft or fire.
<b>Uninsured driver excess</b>	If your vehicle is involved in an incident with an uninsured third party and we consider you are not at fault, we will not apply an excess to your vehicle claim.
<b>Enhanced fuel efficiency cover</b>	Following a total loss, we will pay up to 115% of the value of your vehicle, but not more than £150,000 to replace your vehicle with a new vehicle of a similar type and specification but is more fuel efficient.

### Third party liability cover

<b>Features and benefits</b>	<b>Exclusions and limitations</b>
<b>Damages for liability you incur for third party bodily injury</b>	Unlimited.
<b>Damages for liability you incur for third party property damage</b>	Up to £20,000,000.
<b>Hospital benefits</b>	Up to £100 per day per person up to 30 days for each person occupying your vehicle if they have to stay in hospital for over 24 hours.
<b>Personal accident</b>	Up to £30,000 for personal accident or death to an insured person travelling in or getting in or out of a private vehicle.

## Lifestyle protection cover

<b>Features and benefits</b>	<b>Exclusions and limitations</b>
<b>Car jacking cover if a person unlawfully removes or detains you</b>	Up to £2,500 towards accommodation so you can be near the hospital where the victim is, up to £15,000 per person for use of psychiatric services, up to £15,000 per person towards medical expenses, up to £10,000 per person for loss of salary and waiver of your physical damage motor excess if we insure the vehicle. We will also pay up to £100,000 for death or dismemberment benefits.
<b>Road rage cover if you suffer bodily injury by a violent person while in a vehicle</b>	Up to £7,500 for use of psychiatric services or towards medical expenses.

## Legal protection cover

<b>Features and benefits</b>	<b>Exclusions and limitations</b>
<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>Features and benefits</b>	<b>Exclusions and limitations</b>
<b>Emergency roadside and home assistance</b>	Up to 60 minutes assistance.
<b>Vehicle recovery</b>	We will take you, your passengers, your vehicle and any trailer to your home address or intended destination if it cannot be repaired. If it can be repaired we will take it to the nearest repairer of your choice within 25 miles.
<b>Loss of use of your vehicle</b>	If your vehicle cannot be used for eight hours or is stolen and not recovered within eight hours and you are outside the United Kingdom, we will pay up to £1,000 towards hiring another vehicle and the cost of transporting you to your destination.
<b>Returning your vehicle to the United Kingdom</b>	Cost of returning you to the United Kingdom if your vehicle cannot be repaired or is stolen and not recovered before your departure date or after you have returned. Also the cost of returning your vehicle to the United Kingdom or up to £600 to return from the United Kingdom to collect your vehicle once it has been repaired or recovered and up to £100 for storing your vehicle abroad.

European breakdown cover is underwritten and administered by UK Insurance Limited.

## 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 the policy does not meet your requirements, please return it to your insurance intermediary within 14 days of receiving it. If no claims have been made, we will refund 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. No refund will be given if a claim has been paid or is outstanding.

For renewals, if you decide that the policy does not meet your requirements, please return it to your insurance intermediary within 14 days of your policy renewal date. If no claims have been made since the renewal date, we will refund 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. No refund will be given if a claim has been paid or is outstanding since the renewal date.

## Making a claim

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

For all claims there is no need to fill out any forms and we can proceed with managing and resolving the incident immediately. Your dedicated Claims Specialist will keep you updated as to the progress on your claim all the way through until it is finalised.

## Complaints

### 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.

European Breakdown Cover is underwritten by UK Insurance Limited. UK Insurance Limited is a private limited company incorporated in the United Kingdom under the number 1179980. Registered Office: The Wharf, Neville Street, Leeds, LS1 4AZ. Company number 01179980. UK Insurance Limited are authorised and regulated by the Financial Conduct Authority, Registration number 202810. 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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