

# Motor

## Summary of cover and policy benefits

Zurich Private Clients



# About Zurich Private Clients

## 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.

If your vehicle is damaged and we consider the cause of the damage was not your fault your No Claims Bonus will not be affected – for instance – if your vehicle is hit whilst parked. If your vehicle is hit by an uninsured third party or we cannot trace the third party your No Claims Bonus will not be affected. We also provide cover for various costs associated with the growing crimes of car jacking and road rage and your policy automatically includes European Assistance and breakdown cover as standard.

## Agreed value

We keep the claims process as simple as possible and we can agree upfront 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 if you require.

## 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, buildings, contents, valuables, liabilities, lifestyle, legal, annual travel and watercraft under one policy with a single renewal date and a single interest free direct debit payment.



# Motor summary of cover

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## Important – you should read this

This document provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Private Clients Motor policy. The full terms, conditions and exclusions are shown in the policy itself. Please contact your insurance intermediary or Zurich Private Clients if you would like a copy of the policy to be sent to you.

**Policy name:** Motor.

**Type of insurance:** Motor and Breakdown.

**Underwritten by:** Zurich Insurance Company, Sandfield House, Kings Close, Wilmslow, Cheshire SK9 5AR

## Vehicle damage cover

[Please refer to this section within your policy booklet for full details](#)

Features and benefits	Exclusions and limitations
Cover for all physical loss or damage including accidental damage due to accidental damage, fire and theft	Automatically included unless stated otherwise
Choice of repairer	You choose who you wish to repair your vehicle or we can recommend a repairer. Alternatively, you may use a Zurich-approved repairer and receive a three year guarantee on parts and workmanship
Agreed value (optional)	If your vehicle is damaged beyond repair or stolen and not recovered you will receive the amount on your schedule with no deduction
New vehicle replacement	If your vehicle is stolen or totally destroyed we will replace it with a new one of the same make and model if you bought it new, it is less than 12 months old and it is registered in the United Kingdom
Permanent sound and visual equipment	Unlimited with no excess and no affect on your No Claims Bonus
Glass cover	Repair or replacement with no affect on your No Claims Bonus and no excess if glass is replaced
Lock replacement	Unlimited cover for loss or damage to ignition cards, vehicle keys, ignition keys, steering lock keys, immobiliser keys, alarm transmitters, tracking system transponders, lock transmitters, garage door transmitters and any locks associated with these. No excess for this cover and no affect on your No Claims Bonus
Hire vehicle provision	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
Personal effects	Up to £1,000 for loss by accident, fire, theft or attempted theft with no affect on your No Claims Bonus and no excess to pay
Emergency expenses	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
Future disability	Up to £5,000 towards the cost of modifying your vehicle if you or a member of your family is registered disabled following a covered loss
Loss of road fund licence	Cover for unexpired portion following a total loss
Revocation of driving licence due to ill health	Up to £1,000 towards alternative transport for 6 months
Inability to drive due to injury following an insured accident	Up to £1,000 towards alternative transport for 6 months

Luggage trailer loss or damage	Up to £1,000
Child car seats	We will replace with a new one following an accident, fire or theft irrespective of whether the child seat appears to be damaged
No blame bonus	Following an incident involving no third party and where we consider you are not at fault your No Claim Bonus will not be affected. Following an incident involving an uninsured third party or where we cannot trace the third party your No Claims Bonus will not be affected
Foreign use	Full cover up to 90 days outside the United Kingdom for a temporary trip
Total loss excess	No excess to pay following a total loss from theft, attempted theft or fire
Multiple loss excess	If a loss involved more than one vehicle insured under your policy or a loss under your Zurich Private Clients home policy you only have to pay the highest excess
Motor trade / valet / chauffeur excess	If a loss occurs when your vehicle is being driven by a member of the motor trade, a valet or a chauffeur we have provided under the breakdown cover you will not have to pay an excess
Uninsured driver excess	If your vehicle is involved in an incident with an uninsured third party you will not have to pay an excess

## Third party liability cover

[Please refer to this section within your policy booklet for full details](#)

Features and benefits	Exclusions and limitations
Damages for liability you incur for third party bodily injury	Unlimited
Damages for liability you incur for third party property damage	Up to £20,000,000
Emergency treatment	Cover as required by the Road Traffic Act
Hospital benefits	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
Physiotherapy expenses	Up to £500 per person for each person occupying your vehicle
Personal accident	Up to £30,000 for personal accident or death to an insured person travelling in or getting in or out of a private vehicle
Temporary substitute vehicle	If you cannot use your vehicle due to breakdown, servicing, loss or destruction your policy automatically covers any temporary substitute vehicle up to 3,000cc provided it is not a hire car and there are no charges for using it. Alternatively we will cover a vehicle similar to yours at no cost subject to the terms of your policy with our prior consent

## Lifestyle protection cover

[Please refer to this section within your policy booklet for full details](#)

Features and benefits	Exclusions and limitations
Car jacking cover if a person unlawfully removes or detains you or an insured relative whilst operating or occupying a private passenger vehicle, motorcycle or motor home that you own or rent	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
Road rage cover if you or your chauffeur suffers bodily injury by a violent person while in a private motor vehicle	Up to £7,500 for use of psychiatric services or towards medical expenses

## Legal protection cover

[Please refer to this section within your policy booklet for full details](#)

Features and benefits	Exclusions and limitations
Uninsured loss recovery	Up to £100,000 for uninsured losses and costs
Motoring prosecution defence	Up to £100,000 to defend your legal rights if prosecuted for an offence to do with driving or using an insured vehicle
Motor contract disputes	Up to £100,000 for negotiating your legal rights in a contract dispute over the buying, selling or hiring of a vehicle as well as the servicing, repair or testing of an insured vehicle

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

## European breakdown cover

[Please refer to this section within your policy booklet for full details](#)

Features and benefits	Exclusions and limitations
Emergency roadside and home assistance	Up to 60 minutes assistance
Vehicle recovery	We take your vehicle, any standard trailer or caravan, the driver and up to 5 passengers 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
Chauffeur service in the United Kingdom	If the driver is taken ill when travelling in the United Kingdom and there is nobody else qualified to drive, a chauffeur will be provided to complete your journey or take you home
Loss of use of your vehicle	If your vehicle cannot be used for 8 hours or is stolen and not recovered within 8 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 and returning you and the vehicle once it is repaired or up to £75 per person per day up to 5 days for accommodation expenses
Returning your vehicle to the United Kingdom	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
Chauffeur service outside the United Kingdom	If the driver is taken ill when travelling outside the United Kingdom and there is nobody else qualified to drive, a chauffeur will be provided to complete your journey or take you home. We will also pay up to £75 per person per day for up to 5 days towards accommodation expenses
Advance of funds	Up to £4,000 for bail or other security following an accident or if the driver is stopped outside the United Kingdom
Delivering spare parts	We will source spare parts from the United Kingdom if they are not available locally when you are outside the United Kingdom

## Helplines and assistance

[Please refer to this section within your policy booklet for full details](#)

Counselling helpline and medical advice line	Automatically included
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## Your Zurich Private Clients contract

Your Zurich Private Clients contract will normally run for a period of 12 months and is renewable on an annual basis although the length of the contract may be altered at your choice in certain situations. You should regularly review and if necessary update your sums insured and cover to ensure the policy continues to provide you with adequate cover.

## Making a claim

Zurich Private Clients will provide you with a sympathetic and understanding approach if you are unfortunate enough to suffer a loss or damage. We constantly monitor and survey our claimants in respect of the service we provide and the amounts we pay for claims. Should you need to make a claim under your policy you should contact your insurance agent or call us on **0800 096 9999** (+ (00) 44 1625 886 994 outside the UK). On all 365 days of the year regardless of the time of day or night you will be able to report an emergency, claim or incident and receive immediate assistance and advice from our dedicated incident management team.

Full details of how to make a claim are included in the Zurich Private Clients policy booklet.

## Your Cancellation Rights

If you decide that the policy does not meet your requirements (or any future renewal of the policy), please return it to us (or your insurance intermediary) using the contact details provided on the covering letter within 14 days of receiving it (or for renewals within 14 days of your renewal policy date). 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 dealt with as detailed in the 'Cancellation by you' condition of the general policy conditions. No refund will be given if a claim has been paid or is outstanding at the time of cancellation.

## Financial Services Compensation Scheme

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. Compulsory insurance is covered in full. Non-compulsory insurance is protected in full for the first £2000 and then 90% of any amount above £2000. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 020 7892 7300.

## Complaints

Zurich Private Clients aim to provide you with the highest level of service at all times leaving you with no cause for complaint. However, if you feel that we have not met the high standards we set ourselves and you are not satisfied with the service provided for any reason please contact your insurance intermediary or alternatively Zurich Private Clients at the address below:

Zurich Private Clients  
Sandfield House  
Kings Close  
Wilmslow  
Cheshire SK9 5AR

Telephone: 01625 445144.

If you have cause for complaint under the legal protection section, you should contact:

DAS Legal Expenses Insurance Company Limited  
DAS House  
Quay Side  
Temple Back  
Bristol BS1 6NH

### Next steps if you are not satisfied with the response provided

If you remain dissatisfied once you have received our response to your complaint, we will refer your complaint to our Customer Relations Team for a separate review. Please see your policy for their full contact details.

### The Financial Ombudsman Service (FOS)

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 can ask the FOS to formally review your case. You must contact the FOS within six months of our final response.

This is a free and impartial service and will not affect your legal rights. Full details can be found in your policy booklet.

## Law applicable to the policy

English law applies to the legal expenses cover of your contract. The rest of the contract is governed by the law that applies to where you reside within the United Kingdom. If there is any dispute as to which law applies it will be English law.

#### **Zurich Private Clients**

Sandfield House, Kings Close, Wilmslow SK9 5AR.  
The Zurich Building, 90 Fenchurch Street, London EC3M 4JX.  
[www.zurichprivateclients.co.uk](http://www.zurichprivateclients.co.uk)

Zurich Private Clients is a trading name of Zurich Insurance Company and Zurich International (UK) Limited.

Zurich Insurance Company UK Head office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU.  
A limited company incorporated in Switzerland. Registered in the canton of Zurich number CH-020.3.929.583-0.  
UK Branch registered in England number BR105.

Zurich International (UK) Limited Registered in England number 41334.  
Registered office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU.

Legal protection cover is underwritten and administered by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Registered in England and Wales company number 103274.

Zurich Insurance Company, Zurich International (UK) Limited and DAS Legal Expenses Insurance Company Limited are all authorised and regulated by the Financial Services Authority. These details can be checked on the FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

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

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