



Contract Works Construction

Policy summary



This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Contract Works Construction 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 offers 'All Risks' protection for materials usually referred to as 'contract works'. It can also cover owned and hired-in contractors' plant and employees' personal tools and effects.

The duration of this non-investment insurance contract is 12 months or the period of the construction project to be covered.

Significant features and benefits

- 'All Risks' cover for contract works on site up to handover and 14 days thereafter where required by contract.
- Transit to or from the contract site (other than by sea or air).
- Up to 12 months restricted cover following handover during the maintenance or defects liability period where required by contract.
- 'Free issue materials' for which the Insured is contractually responsible.
- Contract works stored away from contract site.
- Completed properties awaiting sale for up to three months after completion.
- Indemnity to principal where required by contract conditions.
- Waiver of subrogation against sub-contractors where required by JCT contract conditions.
- Expediting expenses.
- Debris removal.
- Professional fees.
- Cost of clerical labour and materials for redrawing plans.
- Completion of a proposal form is not required.

Optional covers available

- Owned contractors' plant at any location in the UK.
- Insured legal liability under hiring conditions for hired-in plant.

- Employees' personal tools and effects whilst on contract site.

Significant and unusual exclusions or limitations

- Structures which existed on-site before the start of the contract works unless agreed otherwise.
- Property defective in material or workmanship design, plan or specification and subsequent damage caused whilst enabling repair.
- Occupation of the contract works before completion other than as dwellings or offices.
- Theft of unfixed non-ferrous metals of any description unless at the time of the theft either:
 - an authorised employee or agent of the Insured is actually on site
 - such property is contained in a securely locked hut or building.
- Normal wear and tear.
- Any loss or damage which occurs when two or more items of lifting plant share a single load.
- Motor vehicles where not primarily a tool of trade.
- The excess (minimum available £500 except employees' tools £50).
- Damage by terrorism.

Cancellation rights

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

Claims

To notify a claim please call **08453 002 055**.

Policy ref: ZCYB355

Target company size

Small

SME

Corporate

Type of Policy

Consumer

Commercial

Our complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If you remain dissatisfied with the response, we will refer your complaint to our Customer Relations Team for a separate review. They will notify you once they receive your complaint and will provide you with a final response when they have completed their inquiries.

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

The FOS can be contacted on **0845 080 1800** or emailed at complaint.info@financial-ombudsman.org.uk

The FOS will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

Following the Complaints Procedure does not affect your legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 020 7892 7300 or further information is available at www.fscs.org.uk

Law applicable to the contract

UK law allows both you and us to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as will be shown in the schedule. If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.



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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.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request.

FSA registration number 203093. These details can be checked on the FSA's register by visiting their website 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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