

# Crime Policy summary



**This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance Company Crime policy. For full details of the cover including complete terms, conditions and exclusions 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.
- Can extend to cover losses from any employee pension or benefit fund set up by the Insured.
- Provides cover for all employees, including students, temporary agency staff and those hired from another employer.
- Extends to cover auditors' fees incurred in the investigation of a claim, the costs of re-writing software programs following fraudulent use and the reconstitution of documents.

### 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 1).
- Loss of intangible property such as intellectual rights (exclusion 6).
- Inter company insured losses (exclusion 2).
- Extortion, kidnap or ransom losses (exclusion 7).
- Loss based solely on an inventory or profit and loss computation (exclusion 11).

### Cancellation rights

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

### Claims

To notify us of a claim please call 020 8250 2228.

Policy ref: ZCYL67

Target company size

Small

SME

Corporate

Type of Policy

Retail

Commercial

## Our complaints procedure

We value the opportunity to investigate any concerns you may have about any aspect of our service and are committed to handling all complaints fairly, thoroughly 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 your usual contact as they will generally be able to provide you with an immediate response to your satisfaction.

Contact details will be provided on correspondence that we or our representatives have sent you. 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.

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

We are dedicated to our customers and seek to do what is right however sometimes we may not be able to reach an agreement with you. If this is the case and 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.

The Customer Relations Team will contact you to let you know they have received your complaint and when their review is complete they will provide you with a final response on our behalf.

### 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.

The FOS contact details are as follows:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

You can telephone on 0845 080 1800 or e-mail [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

This is a free and impartial service and will not affect your legal rights.

The FOS can help with most complaints if you are:

- a private individual
- a business with an annual turnover of less than £1,000,000
- a charity with an annual turnover of less than £1,000,000
- a trustee of a trust with a net asset value of less than £1,000,000.

If you are unsure whether the FOS will look at your complaint please contact them directly for further information. You are entitled to contact the FOS at any stage of your complaint.

### The Financial Services Compensation Scheme (FSCS)

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

Following this complaints procedure does not affect your legal rights.

### 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 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 Company 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.

*Because change happenz*®

### Zurich Insurance Company

A limited company incorporated in Switzerland.  
Registered in the canton of Zurich no. CH-020.3.929.583-0  
UK branch registered in England no. BR 105  
UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU  
Authorised and regulated by the Financial Services Authority

