



ZURICH[®]

Plant Protection Insurance

Policy summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Plant Protection Insurance policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

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

Type of insurance and cover

This policy covers plant such as boiler and pressure plant, lifting and handling plant or electrical or mechanical plant against unexpected damage in accordance with the cover selected. The covers available are:

- Explosion or collapse of boiler and pressure plant caused by steam or other fluid pressure
- Breakdown
- Extraneous damage
- Sudden and unforeseen damage which includes all of the above.

Significant features and benefits

- Cover is not compulsory
- Cover is linked to the provision of an inspection service by Zurich
- Cover includes the reasonable cost of temporary repairs following damage and expediting permanent repair including use of rapid transport and overtime work up to £5,000
- Cover includes damage to plant temporarily removed to another UK premises including land transit
- Automatic cover for additional plant of the same type already insured
- Completion of a proposal form is not required.

Optional extensions of cover

- Damage to goods being handled or lifted by insured plant
- Damage to your property directly resulting from explosion of boiler and pressure plant or other insured damage to plant
- Additional costs following insured damage of reinstating your property solely to comply with EU, Government or Local Authority regulations
- Reinstatement of damaged property to its condition when new.

Significant and unusual exclusions

- Minimum £50 excess
- Damage by fire and other perils normally covered by your fire policy
- Breakdown, explosion or collapse of plan which has not completed acceptance tests or within 28 days of initial installation
- Damage during installation or dismantling
- Damage during testing or maintenance
- Damage to renewable parts, fuses, foundations, masonry and chimneys
- Damage arising out of multiple lifts unless cover previously agreed with us
- Damage caused by defects known by you at the start of the policy
- Damage resulting from modifications to plant beyond maker's specifications
- Damage for which a maker, supplier, contractor or repairer is responsible
- Damage resulting from non-compliance with a recall or with maintenance requirements specified by the maker or supplier
- Normal wear and tear, corrosion or erosion
- Damage by terrorism.

Cancellation

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

Claims

To notify us of a claim please call 08453 002 055.

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 an individual, a business with an annual turnover of less than £1 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 than £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 the address 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 court.

How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary to pass data to other organisations that supply products and services associated with the 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.



CommunityMark
developed by Business in the Community

Zurich Management Services Limited

Registered in England and Wales no. 2741053

Registered Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ

Zurich Management Services Limited is an appointed representative of Zurich Insurance plc.

Zurich Insurance plc is 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.

© Copyright – Zurich Insurance plc 2009. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.



Because change happenz®