

Ultimate Home Summary of cover and policy benefits

Zurich Private Clients



About Zurich Private Clients

Personal Client Manager home visit

Our complimentary Client Manager home visit is at the core of our approach to individual insurance requirements. Our Client Managers are highly experienced in the field of assessing your home and have backgrounds in areas such as architecture, fine art security, risk management and surveying. Amongst other benefits the Client Manager visit will provide you with the following:

- An accurate estimate of the cost of rebuilding your home, including properties that are listed or have unusual features
- Guidance on ensuring your sums insured are adequate for contents, fine art, antiques, jewellery and all your possessions
- Fire, security and general risk management advice

Agreed value

We keep the claims process as simple as possible and for your most valuable items we can agree upfront the amount we will pay if you are unfortunate enough to have to make a claim following a loss or damage beyond repair. Agreed values ensure swift resolution of claims and the amount we agree to specify an item on your policy for, is the amount we will pay in the event of a claim.

Warranty-free approach

Zurich Private Clients follow a warranty-free approach. Your policy will not automatically include restrictive warranties such as alarm clauses that could invalidate your claim, or under-insurance penalties that could affect the amount you receive as your claim payment. Cover is also provided on a 'worldwide all risks' basis, which means you are not restricted in what possessions you are allowed to take away from your home.

Simple and hassle-free administration

You will not have to complete proposal forms or claim forms and you can insure your buildings, contents, valuables, liabilities, lifestyle, legal, annual travel, watercraft, high performance vehicles, standard vehicles, classic cars and motorcycles under one policy with a single renewal date and a single interest-free direct debit payment.

Claims philosophy and settlement

We believe that you should have freedom of choice and following a total loss we allow you to choose whether you replace an item or take a full cash settlement without any deduction. If you choose to replace or repair an item, we will allow you to choose your own supplier or contractor.



Ultimate Home summary of cover

Important – you should read this

Zurich Private Clients is a trading name of Zurich Insurance plc unless stated otherwise in the policy document. This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Private Clients Ultimate Home Policy. The full terms, conditions and exclusions are shown in the policy. If you would like to request a policy document, please call us on 0845 305 0000 and we will arrange for this to be sent to you.

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 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.

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 calculated on a pro-rata basis. No refund will be given if a claim has been paid or is outstanding at the time of cancellation.

Policy name: Ultimate Home.

Type of insurance: Buildings, contents, valuables, liability, lifestyle, legal, annual travel and watercraft.

Buildings cover

Please refer to this section within your policy booklet for full details

Features and benefits	Exclusions and limitations	Policy reference
All risks cover including accidental loss or damage and unlimited replacement cover	One of our client managers will visit your home and calculate the rebuild cost after which we can guarantee to rebuild your home following a total loss even if the cost is more than your sum insured.	Page 13
Preventative measures	Up to £5,000 for costs you incur with our prior consent in trying to avoid or mitigate a claim.	Page 15
Temporary accommodation	Unlimited cover for you and your pets if your home cannot be lived in as a result of a covered loss or damage or if a civil authority prohibits you from living in your home as well as up to 3 year's cover for rent you would have received for a home listed on your schedule if it cannot be lived in as a result of a covered loss or damage.	Page 15
Locks and keys for alarms, safes, windows and doors	Unlimited cover for replacement following theft, loss or damage.	Page 17
Tracing leaking oil, water or gas	Unlimited cover for the costs of finding a leak and any subsequent repairs as a result of any damage caused in tracing the leak.	Page 17
Temporary removal of fixtures or fittings for repair, restoration or safekeeping	Automatic cover up to 10% of your buildings sum insured for 60 days.	Page 17
New acquisitions	Automatic cover up to 10% of your buildings sum insured for 60 days.	Page 17
Unfixed building materials	Cover in the grounds of your home for material you intend to use.	Page 17
Gardens and landscaping	Up to 10% of your buildings sum insured and up to £2,500 for any one tree, shrub or plant provided not caused by storm or flood.	Page 17
Land	Up to 10% of the amount of a covered loss for any related stabilisation, replacement or excavation of land under or around your buildings.	Page 18
Trespass protection	Up to £10,000 to restore your land following unlawful trespassing.	Page 18
Essential alterations	Up to £30,000 to facilitate access to your home following an accident resulting in disability from illness or injury during the period of insurance.	Page 18
Green rebuilding cost coverage	<p>We will pay up to £2,500 for the installation of green building products (as shown below) following a covered loss which is not deemed by us to be a total loss to your home or outbuildings.</p> <p>In the event of a total loss to your home or outbuildings, we will pay up to £50,000 in addition to your buildings sum insured to reconstruct your home with green building product(s). (refer to policy for full details).</p>	Page 16

Contents and valuables cover

Please refer to this section within your policy booklet for full details

Features and benefits	Exclusions and limitations	Policy reference
Worldwide all risks cover including accidental loss or damage	Automatically included for all contents and valuables.	Page 21 & 28
Contents in the open or in outbuildings	Up to your total contents sum insured.	Page 21 & 28
New acquisitions	Automatic cover for newly acquired items up to 25% of the total contents sum insured and up to 25% of the total sum insured for the relevant specific section under valuables cover, provided you advise us within 60 days of purchase.	Page 21 & 28
Business property	Up to the contents sum insured in the home and up to £15,000 away from home and up to £500 to courier essential business property if you are away from home at the time of a covered loss.	Page 21
Money	Up to £7,500 including money used in connection with your business.	Page 20
Locks and keys for alarms, safes, windows and doors	Unlimited cover for replacement following theft, loss or damage.	Page 21
Tenants' improvements	Automatic cover up to 10% of your contents sum insured at any home listed on your schedule.	Page 21
Tracing leaking oil, water or gas if you are a tenant or leaseholder	Unlimited cover for the costs of finding a leak and any subsequent repairs.	Page 21
Gardens and landscaping if you are a tenant or leaseholder	Up to 10% of your buildings sum insured and up to £2,500 for any one tree, shrub or plant provided not caused by storm or flood.	Page 21
Oil and metered water	Unlimited cover for loss of metered oil or water provided your home is not unoccupied.	Page 21
Information replacement for facts or records stored in a computer at your home	Cover for costs of employing someone to re-enter business or personal information on your computer if loss as a result of a covered loss.	Page 22
Preventative measures	Up to £5,000 for costs you incur with our prior consent in trying to avoid or mitigate a claim.	Page 22
Additional homes	Up to 15% of the contents sum insured at your main home and a maximum of £50,000 if a covered loss takes place at a home you own or live in which is not shown on your schedule.	Page 22
Marquees	Up to £20,000 for loss or damage to a marquee and associated lighting, furnishing and heating that you hire whilst it is at your home.	Page 22
Temporary accommodation	Unlimited cover for you and your pets if your home cannot be lived in as a result of a covered loss or damage or if a civil authority prohibits you from living in your home, as well as up to 3 year's cover for rent you would have received or rent you owe for a home listed on your schedule, if it cannot be lived in as a result of a covered loss or damage.	Page 22
Wedding gifts	Automatic cover for your children's wedding gifts up to 30 days before and after the wedding whilst at home, at the reception, at the married couple's home or being transported between these venues.	Page 23
Student possessions	Up to your total contents sum insured whilst a member of your family is living away from home at university or on a work placement.	Page 23
Domestic employees' and guests' possessions	Up to your total contents sum insured whilst at any home listed in your schedule excluding jewellery, money or items insured elsewhere.	Page 23

Possessions of relatives in residential care	Up to your total contents sum insured for possessions owned by your parents or grandparents if they are resident in a nursing home or residential care home.	Page 23
Removal by professionals	Automatic cover for contents in the course of removal between your home and any permanent residence anywhere in the world.	Page 23
Contents in temporary storage	Automatic cover up to 20% of your contents sum insured.	Page 23
Freezer contents	Unlimited cover for the cost of replacement if food is spoiled.	Page 23
Compensation for death following a fire at your home	Up to £50,000 per person (maximum £100,000 in a period of insurance).	Page 23
Reward for information leading to the arrest and conviction of any person committing a crime resulting in a covered loss	Up to £5,000.	Page 23
Agreed value for specified items	Automatically given for items under the valuables section for fine art and antiques with individual values of over £15,000 or other valuables with individual values of over £5,000, with the option to specify lower valued items if requested.	Page 26
Increase in value following death of an artist	For items of fine art or antiques specified on your policy we will pay up to 200% of the items sum insured up to 12 months after the artist's death.	Page 28
Defective title	Cover for up to 10% of the total sum insured for fine art and antiques, subject to a maximum of £100,000, if you are found not to have good title to an item and are required to return it to the legal owner.	Page 28
Jewellery kept in a bank or safe deposit	Automatic cover for items noted on your schedule that are temporarily removed for up to 30 days in any period of insurance and up to £50,000 for any claim.	Page 28
Gifts cover	We will increase your sum insured by £5,000 during December and January to cover gifts and other related purchases one month before and after the wedding day of you or any member of your family to cover wedding gifts and related purchases in your home, at the reception, in the couple's marital home or being transported between any of these places.	Page 21

Liability cover

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

Features and benefits	Exclusions and limitations	Policy reference
Defence costs	In addition to the liability sum insured.	Page 31
Property owner's liability	Up to £10,000,000 for damages you are liable to pay.	Page 31
Public and personal liability	Up to £10,000,000 for damages you are liable to pay.	Page 31
Domestic employee's liability	Up to £10,000,000 for damages you are liable to pay.	Page 31 & 32
Tenant's liability	Up to £2,000,000 for damages you are liable to pay.	Page 31 & 32
Incidental business liability	Up to £10,000,000 for damages you are liable to pay resulting from incidental business away from home and at home, provided gross revenues from these activities do not exceed £5,000 a year, as well as for incidental farming, provided the gross revenue does not exceed £25,000 and it does not involve the employment of staff for more than 1,500 hours during any one period of insurance.	Page 31

Credit cards, forgery and counterfeiting	Up to £50,000 for any amount you are legally obliged to pay.	Page 32
Golfer's third party property damage	Up to £10,000,000 to cover damage to another person's property regardless of legal liability.	Page 33
Golfer's personal accident	Up to £25,000 for personal injury you suffer.	Page 33
Golfer's 'hole in one' cover	Up to £750 for expenses you incur in an official competition.	Page 33
Golf equipment hire	Up to £50 per day, subject to a maximum of £500, following loss, breakage or misdirection of your equipment on a trip outside the United Kingdom.	Page 33
Golf expenses	Up to £200 per day, subject to a maximum of £2,000, for non-refundable pre-paid green fees, golf equipment hire or tuition fees if unused due to accident or sickness or loss of documentation required to play.	Page 33
Director's and Officer's liability from work for an organised and registered charity	Up to £5,000,000 for damages you are liable to pay. You must pay the first £500 of any covered loss.	Page 33
Reversal of damages	Up to £10,000,000 for damages you have been awarded if not paid within three months of them being awarded.	Page 33

Lifestyle protection cover

Please refer to this section within your policy booklet for full details

Features and benefits	Exclusions and limitations	Policy reference
Identity fraud	Up to £50,000, including up to £500 a day subject to a maximum of £10,000, for loss of income. You must pay the first £250 of any loss. You may also register your documents online and also receive regular credit alerts if there are any notable changes on your credit history.	Page 38 & 39
Aggravated burglary cover if a person commits an unlawful act of threat or violence having entered your home unlawfully	Up to £10,000 to improve security, up to £7,500 for temporary accommodation expenses, up to £10,000 towards removal expenses, up to £10,000 for using security guards, up to £25,000 per person for use of psychiatric services, up to £25,000 per person towards medical expenses, up to £20,000 per person for loss of salary and waiver of your buildings or contents excess if there is any physical loss or damage to your home. We will also pay up to £100,000 for death or dismemberment benefits.	Page 42
Aggravated assault cover if a person commits an unlawful act of threat or violence in attempting to unlawfully take any possessions belonging to you whilst away from your home	Up to £25,000 per person for use of psychiatric services, up to £25,000 per person towards medical expenses, up to £20,000 per person for loss of salary and waiver of your contents or valuables excess. We will also pay up to £100,000 for death or dismemberment benefits.	Page 43
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 motorhome insured under this policy	Up to £5,000 towards accommodation so you can be near the hospital where the victim is, up to £25,000 per person for use of psychiatric services, up to £25,000 per person towards medical expenses, up to £20,000 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.	Page 43
Road rage cover if you or your chauffeur suffer bodily injury by a violent person while in a private motor vehicle	Up to £15,000 for use of psychiatric services or towards medical expenses.	Page 44

Air rage cover if you suffer bodily injury by a violent person whilst travelling as a passenger on an aircraft	Up to £15,000 for use of psychiatric services or towards medical expenses.	Page 44
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Legal protection cover

Please refer to this section within your policy booklet for full details

	• Employment disputes	Page 50 & 51
	• Contract disputes	Page 51
	• Bodily injury	Page 52
	• Clinical negligence	Page 52
	• Property protection	Page 52
	• Tax Protection	Page 53
	• Jury service and court attendance	Page 53
	• Legal defence	Page 53

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

Annual travel cover

Please refer to this section within your policy booklet for full details

Features and benefits	Exclusions and limitations.	Page 59
Duration of a single trip	Up to 90 consecutive days.	Page 59
Persons covered	You, your family who permanently reside with you and your children who are under 16 years of age who permanently live elsewhere, whilst travelling with you or independently of you, on a supervised trip. We also include domestic employees who permanently live with you and whilst travelling on the same trip as you and or travelling between your employee's residence on business. Under this definition You/Yours/insured person does not cover anybody travelling on a backpacking, student gap year holiday.	Page 68
Upper age limit	75 years of age.	Page 59
UK travel	Provided it includes a pre-booked flight or a minimum of two nights away from home in paid accommodation.	Page 59
Death, personal accident and disappearance	Up to £50,000 per person per trip.	Page 60
Medical and emergency expenses	Up to £10,000,000 per person per trip.	Page 60
Cancellation, loss of deposits and curtailment	Up to £15,000 per person per trip.	Page 61 & 62
Delay and detour	Up to £300 per person per trip.	Page 62
Travel disruption	Up to £2,000 per person per trip.	Page 62
Hijack	Up to £5,000 per person per trip.	Page 63
Loss of documents including consequential additional travel and accommodation expenses	Up to £2,000 per person per trip.	Page 63

Delayed baggage	Up to £500 per person per trip.	Page 63
Catastrophe cover if forced to move from accommodation	Up to £2,000 per person per trip.	Page 63
Winter sports – duration of a single trip	Up to 31 consecutive days with a maximum of 90 in total per period of insurance.	Page 63
Winter sports – piste and avalanche closure	Up to £750 per insured person per trip.	Page 63
Winter sports – ski expenses	Up to £1,000 per person per trip for proportionate value of any ski passes, hire fees or tuition fees if unused due to an accident, illness or theft of ski pass.	Page 64
Vehicle hire excess waiver	Up to £2,500 if an insured person is legally liable for a deductible in respect of a hired rental vehicle outside the United Kingdom.	Page 64
Scheduled Airline failure cover	We will pay up to £15,000 for the value of the place ticket for irrecoverable sums paid in advance in the event of insolvency of the scheduled airline provider; Additional costs incurred in replacing part of the flight to a similar standard to that originally booked.	Page 62

The travel section is underwritten and administered by Whitehorse Insurance Ireland Limited.

Watercraft cover

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

Features and benefits	Exclusions and limitations	Policy reference
Physical loss or damage to the watercraft	Up to the agreed value on your schedule.	Page 74
Physical loss or damage to the outboard motor	Up to the current replacement cost, less 10% per annum up to a maximum deduction of 50%.	Page 73
Physical loss or damage to the sails or protective covers	Up to the current replacement cost unless, more than three years old, in which case up to two-thirds of the replacement cost.	Page 72 & 74
Costs	Cover for costs incurred in respect of official inquiries and/or coroner's inquests, as well as costs incurred in settling or defending a claim.	Page 74 & 75
Preventing or minimising a loss	Up to £3,000 including salvage.	Page 74
Removal of a wreck	Up to £3,000 for raising, removal or destruction of the wreck of your watercraft or any failure to do so following a covered loss.	Page 74
Third party liability	Up to the amount stated on your schedule for legal liability you incur.	Page 74

Helplines and assistance

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

Helplines including travel, legal, tax, health, domestic assistance, veterinary assistance, childcare assistance, home assistance and counselling	You are responsible for the costs of any help we help you arrange under domestic assistance, veterinary assistance, childcare assistance, home assistance, counselling and concierge.	Page 85
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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.

Financial Services Compensation Scheme

Zurich Insurance plc and DAS Legal Expenses Insurance Company Limited 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 at www.fscs.org.uk or by contacting the FSCS directly on **0800 678 1100**.

Complaints

We aim to provide the highest standard of service that will leave you no cause for complaint. However, if you ever feel that we have not met the high standards we set ourselves and you have cause for complaint, you can telephone or write to us at the following address and we will give the matter our prompt attention:

Zurich Private Clients, PO BOX 3586,
Interface Business Park, Wootton Bassett,
Swindon, SN4 4AH
Telephone: **0845 305 0000**

If you have cause for complaint under the legal protection section please telephone Zurich Private Clients or write to us using the details above in the first instance or alternatively you should write to the following address:

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

If you have cause for complaint under the travel section please telephone Zurich Private Clients or write to us using the details above in the first instance or alternatively you should write to the following address:

White Horse Insurance Ireland Limited
14 Clyde Road, Ballsbridge, Dublin 4, Republic of Ireland

If your complaint is wholly or partly about the service of one of our third party providers, we will ensure it is forwarded to them promptly and let you know who is dealing with each aspect of your complaint.

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 behalf of Zurich.

Complaint Procedure Leaflet

A leaflet containing full details of our complaint procedure will be provided during the complaint handling process and is available on request.

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 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 e-mail: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

For travel you should contact:

Financial Services Ombudsman Bureau
3rd Floor, Lincoln House, Lincoln Place
Dublin 2, Republic of Ireland
Telephone: **+353 (0) 1662 0899**

E-mail: enquiries@financialombudsman.ie

Law applicable to the policy

English law will apply to the legal protection cover on page 46 of the policy and also the travel cover on page 55 of this policy. The rest of your policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.



Zurich Private Clients

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 Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA Registration No. 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.

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 Services Authority. FSA Registration No. 202106. 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.

Travel section is underwritten and administered by White Horse Insurance Ireland Limited, Registered office, 14 Clyde Road, Ballsbridge, Dublin 4, Republic of Ireland. White Horse Insurance Ireland Limited is regulated by the Central Bank of Ireland and are members of the Dublin International Insurance and Management Association. FSA Registration No. 203320. 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 recorded or monitored to improve our services and for security and regulatory purposes.

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