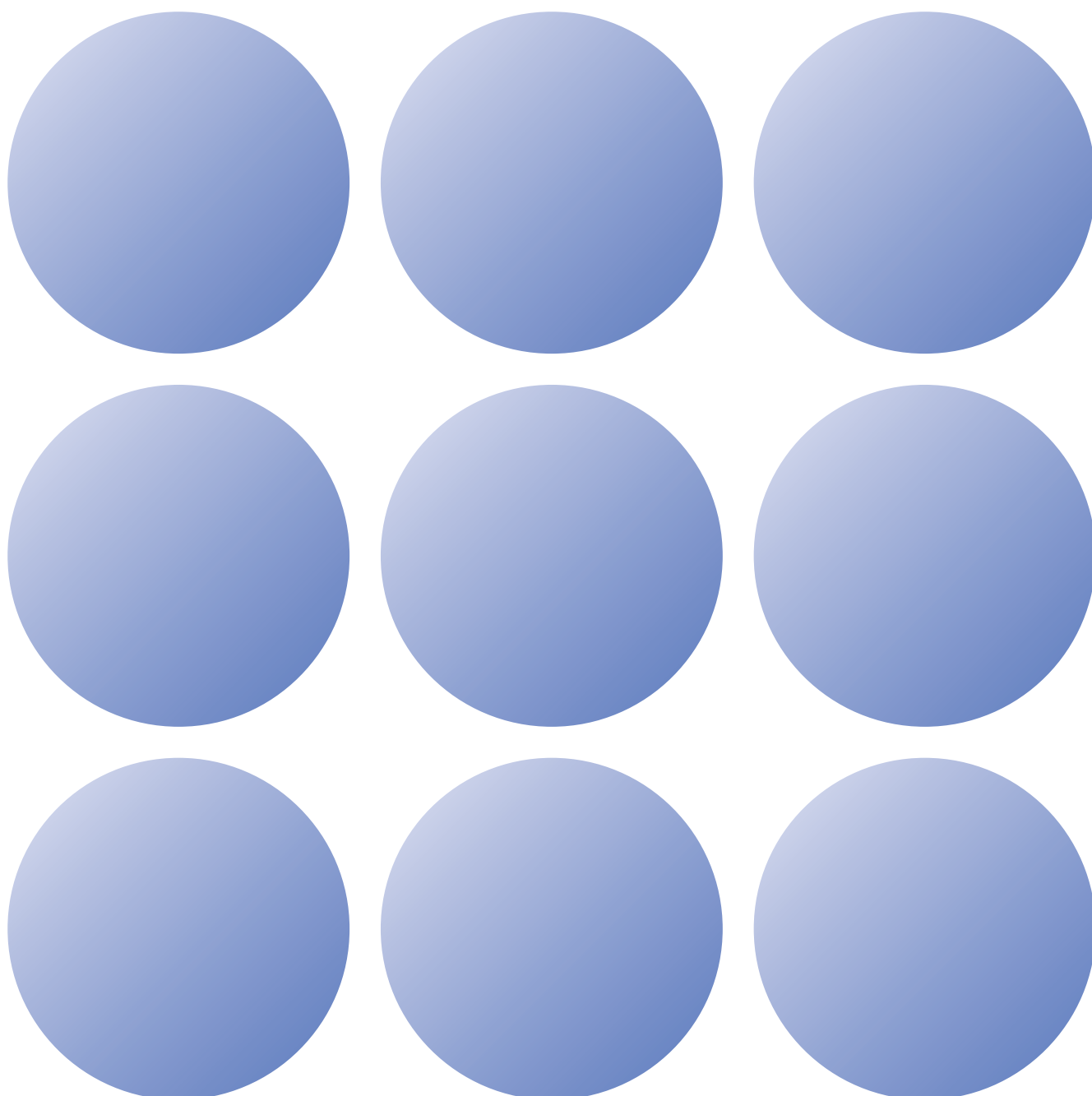


Real Estate Inspection Contract and Plant Protection

Policy document



Contents

A warm welcome to Zurich	3
Section 1 – Inspection contract	4
Section 2 – Plant Protection Insurance	13
Our complaints procedure	28
Regional offices	29

A warm welcome to Zurich

Thank **you** for taking out **your** Real Estate Inspection and Plant Protection policy with us and welcome to Zurich Insurance plc.

Zurich Insurance plc is a member of the insurance-based financial services provider Zurich Financial Services Group (Zurich). Zurich has a global network of subsidiaries and offices in North America and Europe as well as in Asia Pacific, Latin America and other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. It employs approximately 60,000 people serving customers in more than 170 countries.

At Zurich **we** have **your** future in mind and look forward to working closely with **you**.

www.zurich.co.uk

Section 1 – inspection contract

Please read this contract carefully to ensure that it meets **your** needs. Please notify **us** immediately if **you** require any alterations to be made or if there have been any changes in **your** business or other circumstances which may affect this contract. This is a legal document and should be kept in a safe place.

Definitions

In this **contract**, unless the context requires otherwise, the following words and expressions will have the meanings set out below and, where expressed in the singular, the plural of such expressions will be construed accordingly:

Additional Services

Additional services that fall outside the scope of the **inspection service** for the purposes of this **contract**. Such services will include, without limitation, the services listed in sub clauses 1.8.1 to 1.8.8 inclusive.

Competent Person

The competent person is Zurich Management Services Ltd who employ engineer surveyors, senior engineers or other technical persons.

Confidential Information

All technical, business and similar information relating to the business affairs of either party.

Contract

This **contract**, including any **schedule** forming part of it.

Contract Price

The amount payable for the **inspection service** as stated in the **schedule** or as varied from time to time in accordance with clause 4.0 during the **term**.

Commencement Date

The date upon which the **contract** commenced.

Discount Rate

A percentage reduction in the **contract price**, applicable only where stated in the **schedule**.

Inspection

An examination of **plant** which:

- a) will, if required by **you**, be carried out in accordance with the requirements of any applicable statutory regulations and where applicable will be carried out in accordance with any written scheme of examination; or
- b) for **plant** not requiring **inspection** in accordance with statutory regulations will be carried out as agreed between the parties.

Inspection Interval

The interval between **inspections**:

- a) as set out in statutory regulations and/or written schemes of examination (where applicable) and such additional **inspections** as stated in the **schedule**; or
- b) for **plant** not subject to **inspection** in accordance with statutory regulations will be as agreed between the parties.

Inspection Service

An inspection of **plant** at **inspection intervals** and provision of a **report**.

Mid Term Adjustment

A change in contract title or postal address or in the scope of the **inspection service**. Additions to the scope of the **inspection service** may result in an additional premium. Changes in **plant** or **site/plant locations** are not deemed to be mid-term adjustments.

Maximum Contract Price

The maximum increase in the **contract price** upon renewal of this **contract**, applicable only where stated in the **schedule**.

Normal Working Hours

Between 08.00 hours and 17.00 hours Monday to Friday except for public holidays.

Plant

The machinery and equipment set out in the **schedule**.

Report

A document in **our** standard format issued electronically and/or on paper, that provides details of the **plant** inspected and the **inspection** that was undertaken.

Schedule

A schedule forming part of this **contract**.

Site/Plant Location

The locations set out in the **schedule**.

Specified Period

The period set out in the **schedule**.

Term

12 months from the date as specified in the **schedule** (unless otherwise stated therein) subject to termination in accordance with clause 9.

We, Us, Our

Zurich Management Services Limited trading as Zurich.

You, Your

The company, person or persons or other legal entity named in the **schedule**.

1 Scope of the Inspection Service

- 1.1 We will provide **you** with the **inspection service** for **plant** at the **site**, in accordance with the terms and conditions contained in this **contract**, and, in consideration of which, **you** will pay **us** the **contract** price.
- 1.2 Where **you** require that the **inspection service** is to be carried out in accordance with specific statutory regulations, the scope of the **inspection service** will (in so far as is possible under the terms of this **contract**) be in accordance with the terms of those statutory regulations and any respective relevant guidance or any relevant approved code or practice. The **report** will identify the regulations and any relevant guidance or any code of practice that apply.
- 1.3 For the avoidance of doubt, where the **inspection service** is carried out in accordance with any specific statutory regulation, the **competent person** will possess all necessary skills, experience and qualifications to the extent required under the applicable statutory regulation.
- 1.4 Where **you** do not require that the **inspection service** is carried out in accordance with specific statutory regulations or no such regulations apply, the scope of the **inspection service** will (in so far as is possible under the terms of this **contract**) be as instructed by **you** and agreed by **us** or, in the absence of such an instruction, as specified by **us**.
- 1.5 The scope of the **inspection service** will be limited by the extent to which **you** have prepared the **plant** for **inspection**. In this event the **report** will fully describe the scope of the **inspection**. In the event that the **plant** or part of a **plant** cannot be located or is not made available by **you** for **inspection**, the **report** will indicate that the **plant** or the relevant part of the **plant** could not be inspected and will give the reason for this.
- 1.6 The **report** may bring to **your** attention other noticeable and obvious defects that fall outside the scope of the **inspection**, although no obligation to do so exists. The impact of such other defects are to be assessed by and are the sole responsibility of **you**.
- 1.7 The **inspection service** will not cover the preparation, operation, repair or maintenance of **plant**.
- 1.8 We may (at **our** absolute discretion) negotiate with **you** and agree to provide **additional services**. **You** acknowledge that, unless otherwise agreed in this manner, **additional services** will not be included in the scope of the **inspection service**. For the avoidance of doubt, **additional services** will include, without limitation:
 - 1.8.1 the compilation and/or certification of written schemes of examination, which may be a statutory requirement;
 - 1.8.2 the witnessing or provision of ultrasonic, radiographic or other non-destructive tests (NDT) or other tests of a non-routine character or any proof of load stability, anchorage or similar test;
 - 1.8.3 the assessment of **plant** design and construction to verify compliance with applicable design or construction codes or European Directives;
 - 1.8.4 the assessment of the suitability of **plant** for its intended use in the particular environment within which it is operated;
 - 1.8.5 the assessment of the suitability of proposed repair or modification to **plant**;
 - 1.8.6 the carrying out of any additional **inspections** of the **plant** required during and/or on completion of such repair or modification;
 - 1.8.7 the assessment of any **plant** which is in a non-standard operating condition; and
 - 1.8.8 the postponement of **inspection** of **plant** according to specific regulations that allow this.

2 Duration

- 2.1 This **contract** will stay in force until the end of the **term** unless terminated in accordance with clause 9.
- 2.2 At the end of the **term**, the parties may mutually agree to renew the **contract** on the same terms. Upon any renewal **we** may adjust the **contract price** whilst the remaining provisions will continue in full force and effect.

3 Our Obligations

- 3.1 Unless otherwise agreed, **we** will provide the **inspection service** within **normal working hours**.
- 3.2 **We** will use reasonable endeavours including making contact with **you** by telephone or in writing prior to the due date of the **inspections** in order to carry out the **inspections** of the **plant** at the **inspection interval(s)**.
- 3.3 **We** will produce the **report** within 14 days following completion of an **inspection** of the **plant**, other than in circumstances where an item is judged to give rise to immediate danger. In this event an on site report will be issued prior to leaving site.
- 3.4 **We** will notify **you** in writing within 14 days of any abortive attempts to arrange an **inspection**.
- 3.5 **We** will comply with **your** safe systems of work as notified by **you**. **We** reserve the right not to carry out an **inspection** if, in **our** absolute discretion, to do so would pose an unacceptable risk to the health, safety or welfare of either **us**, **you** or other person.

4 Contract Price

- 4.1 In addition to specified **mid term adjustments** **you** agree that **we** will adjust the **contract price** at the end of the **term** to take into account:
 - 4.1.1 any **plant** added to or deleted from the **schedule**;
 - 4.1.2 any changes to the **inspection interval(s)** stated in the **schedule**;
 - 4.1.3 any charges identified in section 5 of the **contract**;
 - 4.1.4 in the case of any activities charged on a time spent basis, the actual time spent data available from either time spent reports or on-site time sheets, as agreed; and/or
 - 4.1.5 any right of set-off available to **us** in relation to this **contract**.
 - 4.1.6 the revised **plant** as adjusted by 4.1.1, 4.1.2, 4.1.3 and 4.1.4 will be the basis of the **contract price** for the new **term**.
- 4.2 Unless otherwise agreed in writing any invoices will be paid within 30 days of the date of invoice, with the invoice being provided to **you** within 30 days of the commencement of the **specified period** or **term**.
- 4.3 **We** reserve the right to withhold further supply of the **inspection services** to any customer who fails to pay within the aforementioned period, without prejudice to any existing rights **we** may have in respect of such unpaid invoice.
- 4.4 Unless otherwise agreed in writing, prices quoted to **you** are shown in Sterling exclusive of Value Added Tax (or any other similar tax or duty levied by any Government or other Authority) on the value of the **services** supplied. Any such taxes or duties will be payable by **you** in addition to the prices quoted.

- 4.5 Where **we** have reached agreement to commence **inspections** for a new customer, the quotation offered will have been calculated on a schedule of **plant** provided. If that schedule is not accurate then the amount, size or capacity of **plant** inspected will not tally with the schedule provided. As such the initial fee would be a deposit, adjustable dependant on **inspections** having taken place in reality. If the amount of variation between quotation schedule and reality is substantial, **we** would wish to negotiate or renegotiate the fee required. This could either be at commencement or part way through an existing relationship.

5 Your Obligations

- 5.1 You will pay **us** the **contract price** at the start of the **term** or as otherwise agreed in writing between the parties.
- 5.2 Where the **contract price** is adjusted in accordance with clause 4, **you** will pay to **us** the difference between the **contract price** and the adjusted **contract price**.
- 5.3 You may be required to pay an additional charge to **us** where:
- 5.3.1 **inspections** are carried outside **normal working hours**, at **your** request;
 - 5.3.2 **you** require that **our** representatives are required to undertake training specific to **your** own health, safety and welfare procedures;
 - 5.3.3 **we** are unable to carry out an **inspection** of the **plant** at an agreed time through no fault of **our** own and a further appointment is necessitated;
 - 5.3.4 **we** are required to re-examine any **plant**;
 - 5.3.5 **you** request an agreement with **us** to postpone an **inspection**; and/or
 - 5.3.6 **you** request duplicate copies of **inspection reports**.
- 5.4 You undertake to renew the **contract** at the end of the **term** for the **specified period** where:
- 5.4.1 **you** are entitled to a **discount rate**; and/or
 - 5.4.2 **we** agree to a **maximum contract price**;
- and **you** agree that **we** (without prejudice to **our** rights under clause 9) will be under no obligation to accept **your** renewal request. In the event that **you** terminate this **contract** in breach of **your** obligations under this clause 5.3, **we** (without prejudice to **our** rights under clause 10) will be entitled to recover any amounts that **we** would have been paid had **you** not had the benefit of the provisions of this sub-clause.
- 5.5 You will ensure that all **plant** that requires **inspection** is included in the **schedule**. In the event of any errors or omissions in the **schedule**, **you** will notify **us** in writing, in a reasonable time.
- 5.6 To ensure that **we** provide the appropriate service, **you** will notify **us** if any **plant** is being operated outside the scope of usual operating conditions ('Non-Standard Operating Condition').
- 5.7 You will use reasonable endeavours to comply with any arrangements proposed by **us** in order to carry out **inspections** at the **inspection interval(s)**.
- 5.8 You will, at **your** own expense, have the **plant** properly cleaned and prepared for **inspection** and will make available any ancillary testing equipment.
- 5.9 You will be responsible for the reassembly of the **plant** after **inspection**.

- 5.10 **You** will make available any of **your** staff, premises, facilities and access equipment as **we** may reasonably request to enable **us** to perform the **inspection service**. In particular where the operation of **plant** is required for the purposes of an **inspection**, **you** will make available a skilled and qualified operator.
- 5.11 **You** will promptly provide **us** with such information and documents as **we** may reasonably request for the proper performance of the **inspection service**. **You** will retain sole responsibility for the operation of the **plant**.
- 5.12 **You** will provide **us** with safe access to the **site** and a safe working environment on the **site**.
- 5.13 Before the beginning of each **inspection**, **you** will provide **us** with full information concerning any modification to the **plant** that has been made since the last **inspection**.
- 5.14 Notwithstanding **our** obligations under clause 3.2, it is **your** legal duty under any relevant statutory regulations to ensure that **plant** is inspected at the prescribed **inspection interval(s)**. It is therefore recommended that **you** establish a system to monitor **inspection intervals** in order to ensure compliance with the regulations and ensure that **we** are notified in advance of the **inspection** dates required, should this be necessary.

6 Liability of Us and You

- 6.1 **We** accept no responsibility for damage sustained by the **plant** as a result of the failure of the **plant** to withstand a test applied as part of the **inspection service**.
- 6.2 Subject to sub-clause 6.1, **we** will indemnify **you** and keep **you** fully and effectively indemnified against any loss of or damage to any property or injury to or death of any person caused by any negligent act or omission or breach of this agreement by **us**, **our** employees, agents or subcontractors. This will be whether the indemnity is sought in respect of claims made by **you** or a third party against **us**, or against **you**.
- 6.3 **You** will indemnify **us** and keep **us** fully and effectively indemnified against any loss of or damage to any property or injury to or death of any person caused by any negligent act or omission or breach of this agreement by **you**, **your** employees, agents or subcontractors. This will be whether the indemnity is sought in respect of claims made against **us** or a third party against **you**, or against **us**.
- 6.4 Except in respect of injury to or death of any person or any other liability which cannot be limited or excluded by law (for which no limit applies), the respective liability of **us** and **you**, under sub-clauses 6.2 and 6.3 in respect of each event or series of connected events or in the aggregate, will not exceed £10,000,000.
- 6.5 Notwithstanding anything else contained in this agreement neither **we** nor **you** will be liable to the other party for loss of profits or contracts, loss of goodwill or other special, indirect or consequential loss whether arising from negligence, breach of contract or howsoever.

7 Confidentiality

- 7.1 Neither party will disclose or communicate to any third party any **confidential information** obtained from the other party as a result of this **contract**.
- 7.2 Nothing in this clause will impose an obligation of confidentiality on information:
- a) already in the public domain
 - b) that was rightfully in the possession of such party prior to the commencement of this **contract**
 - c) that is required to be disclosed pursuant to any applicable law or regulatory body.
- 7.3 The obligations under this clause will come into effect on the **commencement date** and will survive termination.

8 Subcontracting

- 8.1 **We** may sub-contract in whole or in part any of **our** obligations under this **contract**. **We** will, in such circumstances, retain responsibility for the execution of any sub-contracted work. Such subcontracting will only be to a person approved by **us** or legal entity that has been audited by **us** in accordance with procedures that meet the requirements of any accreditation that may apply. **You** may consult with **us** if it requires this provision to be deemed deleted or altered whilst the remaining provisions will continue in full force and effect. For the avoidance of doubt this provision will only be deemed deleted or altered if **we** have agreed to such, prior to entering the **contract**, in writing.

9 Termination

- 9.1 **We** may terminate this **contract** by giving 30 days written notice to **you** at any time throughout the duration of the **contract** without further obligation, subject to any accrued rights and the payment of the **contract price** for **inspection services** which have already been performed to the effective date of termination.
- 9.2 Either party will have the right at any time by giving notice to the other to immediately terminate this **contract** on or after the happening of any of the following events:
- a) where the other has committed a material breach of the terms of this **contract** which is incapable of remedy
 - b) where the other has committed a material breach of the terms of this **contract** which is capable of remedy and fails to remedy such breach within 30 days after receipt of a written notice by the other party giving full particulars of the breach and requiring it to be remedied
 - c) where the other is unable to pay its debts as and when they fall due within the meaning of Section 123 of the Insolvency Act 1986
 - d) where an order is made or a petition is presented or an effective resolution is passed for the winding-up of the other party otherwise than for the purpose of a solvent amalgamation or reconstruction
 - e) where the other will convene a meeting or propose or enter into any arrangement or composition with its creditors
 - f) where an event of force majeure delays a scheduled **inspection** for more than 30 days.

10 Right of Set Off

- 10.1 We will be entitled to apply any monies due to **you** under the agreement in or towards any sum owing to **us** in relation to any matter whatsoever.

11 Force Majeure

- 11.1 We will not be liable for any delay or for the consequences of any delay in performing **our** obligations under this **contract** if such delay is due to any cause beyond **our** reasonable control and will be entitled to a reasonable extension of time for performance of such obligations.

12 Notices

- 12.1 All notices to be given under this **contract** will be in writing and may be delivered by first class post or facsimile transmission and will be deemed to have been delivered 48 hours after posting (in the case of first class pre-paid letter) and 12 hours after dispatch (in the case of facsimile transmission).

13 General

- 13.1 Failure by either party to enforce any of the rights under this **contract** will not be taken as or deemed to be a waiver of such rights.
- 13.2 If any term or provision of this **contract** is held illegal or unenforceable the remainder will remain in full force and effect.
- 13.3 This **contract** represents the entire agreement between the parties and supersedes all prior agreements and representations made by either party, whether oral or written.

14 Governing Law

- 14.1 This **contract** will be governed by and construed in accordance with the laws of England and any dispute will be subject to the exclusive jurisdiction of the English courts.

Additional clauses – applicable only if stated in the Schedule

001 Long Term Undertaking – Inspection Contract

In consideration of the **discount rate** applied to the **contract price** on this **contract** **you** undertake with effect from the **commencement date** to offer annually to **us** for the **Specified Period** the **inspection service** under this **contract** on the terms and conditions in force at the expiry of each **period of contract**, it being understood and agreed that:

- a) **we** will be under no obligation to accept an offer made in accordance with this undertaking
- b) **we** may adjust the **contract price** to take into account changes in **inspection interval**, additional **plant** or deletion of **plant** taken out of service.

This undertaking applies to any contract (or contracts) which may be issued by **us** in substitution for this **contract** and the same discount will be allowed off the fees on any substituted contract (or contracts) issued by **us**.

Payment of the first or renewal fee due at the **commencement date** with the benefit of the appropriate **discount rate** will be deemed acceptance by **you** of this undertaking.

The **discount rate**, **commencement date** and **specified period** are as stated in the **schedule** or endorsed hereon.

002 Long Term Undertaking – Average Weekly Earnings (AWE) Index – Inspection Contract

In consideration of the **discount rate** applied to the **contract price** on this **contract** **you** undertake with effect from the **commencement date** to offer annually to **us** for the **specified period** the **inspection service** under this **contract** on the terms and conditions in force at the expiry of each **period of contract**, it being understood and agreed that:

- a) **we** will be under no obligation to accept an offer made in accordance with this undertaking
- b) **we** may adjust the **contract price** to take into account changes in **inspection interval**, additional **plant** or deletion of **plant** taken out of service
- c) rates will be amended at each renewal date in line with changes in the Average Weekly Earnings – Regular pay – Whole Economy – 3 Month Average Index for all employees during the period of 12 months which expires 3 months prior to the month of renewal.

This undertaking applies to any contract (or contracts) which may be issued by **us** in substitution for this **contract** and the same discount will be allowed off the fees on any substituted contract (or contracts) issued by **us**.

Payment of the first or renewal fee due at the **commencement date** with the benefit of the appropriate **discount rate** will be deemed acceptance by **you** of this undertaking.

The **discount rate**, **commencement date** and **specified period** are as stated in the **schedule** or endorsed hereon.

003 Period Fee Agreement

You agree with effect from the **commencement date** to offer annually to **us** for the **specified period** the **inspection service** under this **contract** in consideration of which **we** agree to provide such service and limit any increase in the fee payable at the first and subsequent renewal dates following the **commencement date** to the specified rate.

Where the specified rate is known as 'Index-Linked' the increase will be defined as the percentage change in retail prices as stated in table no.18.3 General Index of Retail Prices (All Items) published by the Central Statistical Office during the 12 month period ending with the third month preceding each renewal date.

It is understood and agreed that:

- a) **we** may adjust the fee to take into account changes in **inspection** frequency, additional **plant** or deletion of **plant** taken out of service
- b) any existing Long Term Undertaking applicable to this **contract** is hereby cancelled.

This agreement applies to any contract (or contracts) which may be issued by **us** in substitution for this **contract**.

The **commencement date**, **specified period** and specified rate are as stated in the **schedule** or endorsed hereon.

Section 2 – Plant protection insurance

Plant Protection Policy

This policy is a contract between **you** and **us**. **You** have made to **us** a proposal which is the basis of and forms part of this contract.

This policy and any schedule and endorsement should be read as if they were one document.

We will insure **you** under those sections shown in the schedule during any period of insurance for which **we** have accepted **your** premium provided all the terms and conditions of the policy are kept. **Our** liability will in no case exceed the amount of any sum insured or limit of indemnity stated in this policy, the schedule or any endorsement to this policy.

Any reference to the singular will include the plural and vice versa.

Any reference to any statute or statutory instrument will include any modifications or re-enactment thereto.

Any heading in this policy is for ease of reference only and does not affect its interpretation.

Law Applicable to the Contract

In the UK the law allows both **you** and **us** to choose the law applicable to the contract. The contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands depending upon **your** address as shown in the schedule. If there is any dispute as to which law applies it shall be English law.

You agree to submit to the exclusive jurisdiction of the English courts.

For and on behalf of Zurich Insurance plc.



Stephen Lewis

Chief Executive Officer of Zurich Insurance plc, UK Branch.

This is a legal document and should be kept in a safe place.

Please read the policy, insurance agreement and schedule carefully. If they do not meet **your** needs return them to **us** or **your** broker or agent.

How we will use your Data

We hold **your** personal data in accordance with the Data Protection Act 1998. The information supplied to **us** by **you** may be held on computer and passed to other insurers for underwriting and claims purposes. **You** should show this to anyone whose personal data may be processed to administer this policy.

Policy Administration

In order to administer **your** insurance policy and any claims made under this policy **we** may share personal data provided to **us** with other companies within the Zurich Financial Services Group and with business partners including overseas companies. If **we** do transfer **your** personal data including where **we** propose a change of underwriter **we** make sure that it is appropriately protected.

Claims History

Under the conditions of this policy **you** must tell **us** about any incident or circumstance that might give rise to a claim that would be covered under this policy. When **you** tell **us** about an incident or circumstance **we** will pass information relating to it to the relevant database. **We** may search these databases when **you** apply for insurance, in the event of any incident or claim or at time of renewal to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim.

Fraud Prevention and Detection

In order to prevent and detect fraud **we** may at any time:

- a) share information about **you** with other organisations including the police
- b) undertake credit searches
- c) check and share **your** details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. **We** and other organisations may also access and use this information to prevent fraud and money laundering for example when:

- a) checking details on applications for credit and credit related or other facilities
- b) managing credit and credit related accounts or facilities
- c) recovering debt and tracing beneficiaries
- d) checking details on proposals and claims for all types of insurance
- e) checking details of job applicants and employees.

Please contact **us** if **you** want to receive details of the relevant fraud prevention agencies. **We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Definitions

The following words and expressions will have the meanings set out below wherever they begin with a capital letter and/or are in bold

Boiler and Pressure Plant

Those parts of the permanent structure including fittings and direct attachments of **plant** subject to steam or other fluid pressure excluding except where specifically stated in the schedule:

- a) superheaters or economisers
- b) interconnecting piping or anything attached to such piping
- c) ancillary electrical and mechanical plant
- d) foundations, masonry, brickwork and chimneys.

Damage

Sudden and unforeseen physical damage.

Data Processing System

Any computer or data processing equipment or media or microchip or integrated circuit or any similar device or any computer software or computer firmware.

Explosion

The sudden and violent rending of any item of **boiler and pressure plant** by force of internal steam or other fluid pressure (other than pressure of chemical action or of ignition of the contents or of ignited flue gases) causing bodily displacement of any part of the **plant** together with forcible ejection of the contents.

Hired-in Machinery

Machinery hired-in by you but not on hire purchase or free loan to you for use at the **site** only.

Indemnity Period

The period beginning with the occurrence of the Damage and ending not later than the Indemnity Period shown in the Schedule during which the results of the Business shall be affected in consequence thereof.

Lifting and Handling Plant

- a) In respect of **plant** comprising lifts, platform hoists and lifting tables, all integral parts up to and including main circuit breakers or control valves excluding any supporting structure or foundations, masonry or brickwork.
- b) In respect of cranes and other lifting **plant**:
 - i) all parts commencing in the case of a fixed unit at the point or points of anchorage and in the case of a travelling unit and including the track wheels and terminating in the case of any unit at the hook, shackle or other connection to the burden rope or chain by which the load or appliances attached; and
 - ii) all electrical equipment by which such **plant** is driven commencing at the intake switch or plug or other connection on the **plant**

excluding except where specifically stated in the schedule fixing bolts or appliances or the track upon which the **plant** works.

Mid Term Adjustment

A change of **your** name or postal address or scope of cover provided. Changes in scope of cover may result in an additional or return premium. Changes of **site** or **plant** are not deemed to be **mid term adjustments**.

Nuclear Installation

Any installation of such class or description as may be prescribed by regulations made by the relevant Secretary of State from time to time by statutory instrument being an installation adapted for:

- a) the production or use of atomic energy
- b) the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiation
- c) the storage, processing or disposal of nuclear fuel or of bulk quantities of other radioactive matter being matter which has been produced or irradiated in the production or use of nuclear fuel.

Nuclear Reactor

Any plant including any machinery, equipment or appliance whether affixed to land or not designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons.

Own Surrounding Property

Property belonging to **you** or in **your** custody or control.

Plant

Equipment installed at the site owned by **you** or for which **your** responsible including but not limited to:

- a) heating, hot water, air conditioning, ventilation or refrigeration systems
- c) electrical distribution systems, electrical panels and generators
- d) security systems
- e) lifts and escalators
- f) fork lift trucks, pallet trucks and order pickers

but excluding:

- a) any equipment, property or stock belonging to your tenants
- b) any equipment used for processing or manufacturing purposes
- c) cranes, contractors' plant or other self propelled plant (except for fork lift trucks, pallet trucks and order pickers)
- d) sewer piping, sprinkler piping or underground vessels
- e) water piping unless forming part of the heating, hot water, air conditioning, ventilation or refrigeration system.

Reinstatement

- a) the replacement or rebuilding of property lost or destroyed which provided that our liability is not increased may be carried out:
 - i) in any manner suitable to your requirements
 - ii) upon another site
- b) the repair or restoration of the property damaged

In either case to a condition equivalent to or substantially the same as but not better or more extensive than its condition when new.

Rent Receivable

The amount of the rent, service charges and other income received or receivable from the letting of the site and services rendered thereat.

Site

Any premises owned or occupied by **you** or shown in the schedule including external areas adjacent thereto.

Storage Tanks

Any permanently installed enclosed receptacle used for storage of fuel oil including supply and delivery piping excluding flexible piping, pipes buried in the ground or in concrete, masonry or brickwork and any supporting structure or foundation.

Storage Tank Contents

The contents of any Storage Tanks.

We, Our, Us

Zurich Insurance plc.

You, Your

The company, person or persons or other legal entity named in the schedule as the insured.

1 Cover

The Insurance provided by this Policy is determined by the cover as defined below and stated in the Schedule against the type of cover to which it applies.

1.1 Sudden and Unforeseen Damage

Damage to plant which necessitates immediate repair or replacement to enable normal working to continue.

1.2 Own Surrounding Property

Damage to own surrounding property directly resulting from insured **damage to plant** or in the case of **lifting and handling plant** caused by impact through the normal operation of such **plant** even though the **plant** itself is not damaged excluding **damage to own surrounding property** caused by leakage from **plant**.

1.3 Increased Cost of Working

Additional expenditure necessarily and reasonably incurred by **you** to prevent or minimise interruption of or interference with the operations of the business carried out by **you** in consequence of **damage** Insured under this policy.

1.4 Hired-in Machinery

Your legal liability under the terms of any hiring agreement or otherwise to pay compensation for:

- a) **damage to hired-in machinery** while in your custody or under **your** control on **site** and during transit (other than by sea or air) to and from **site** and
- b) continuing hire charges in consequence of such **damage**.

1.5 Lifted Goods

Damage to property belonging to **you** or in **your** custody or control occurring whilst such property is being handled or lifted by an item of **plant** and arising out of its use provided that any appliance for attaching the load to the **plant** complies with any statutory obligations concerning its examination and certification.

1.6 Storage Tank Contents

- a) Loss of **storage tank contents**
- b) the cost of removing any escaped liquid following such loss

as a result of **damage** to a **storage tank** for which liability has been admitted by us under this policy excluding loss caused by evaporation, seepage or normal trade loss.

1.7 Loss of Rental Income

If the normal functioning of the site is interrupted or interfered with due to loss or **damage** for which indemnity is provided by this policy **we** will pay as **loss of rent** the actual amount of the reduction in the **rent receivable** by you during the **Indemnity period** in consequence of such interruption or interference.

Provided always that:

- a) **our** liability under this cover shall not exceed the amount stated in the Schedule in respect of any one interruption or series of interruptions arising out of any one occurrence
- b) for the purpose of this cover any adjustment implemented in current cost accounting shall be disregarded
- c) if any charges or expenses payable out of Rent shall cease or reduce during the **indemnity period** in consequence of the loss or **damage** the sum saved shall be deducted from the amount otherwise payable under this insurance.

2 Extensions

2.1 Additional Plant

Damage to additional **plant** which is installed and ready for use at the **site** and falling within the description of **plant** types already insured by this policy provided that:

- a) **you** will give **us** details of additional **plant** as soon as reasonably practicable but not later than 12 months after the cover has applied and pay the additional premium required on the basis agreed between **you** and **us** from the date of such installation. Such additional premium will be notified to **you** at the end of each period of insurance stated in the schedule.
- b) such **plant** is free from material defects known to **you** and complies with any statutory obligation concerning its examination and certification
- c) **we** are entitled to withdraw cover if such **plant** is found to be unsatisfactory for insurance following **inspection**.

2.2 Debris Removal

the costs and expenses necessarily incurred by **you** with **our** consent in:

- a) removing debris
- b) dismantling and/or demolishing
- c) shoring up propping and fencing off
- d) repairing or cleaning drains sewers service mains and the like and/or dewatering
- e) temporary boarding up of windows following breakage of glass

following **damage** for which **you** are indemnified by this policy.

Provided that the amount payable shall not exceed £100,000 any one occurrence

this extension shall not apply to costs and expenses:

- i) incurred in removing debris except from the site of property destroyed or damaged and the area immediately adjacent to the site
- ii) arising from pollution or contamination of property not insured by this policy.

2.3 European Union and Public Authority Requirements

In respect of **damage** for which a claim is admitted by **us** the additional cost of **reinstatement** incurred solely by reason of the necessity to comply with the stipulations of European Union legislation or building or other regulations under or framed in pursuance of any Act of Parliament or bye-law of any public authority (the Stipulations) excluding:

- a) the cost incurred in complying with the Stipulations:
 - i) in respect of **damage** occurring prior to the granting of this extension
 - ii) in respect of **damage** not insured by this policy
 - iii) under which notice has been served upon **you** prior to the happening of the **damage**
 - iv) for which there is an existing requirement which has to be implemented within a given period
 - v) in respect of undamaged property or undamaged portions of property
- b) the additional cost which would have been required to make good the property destroyed or damaged to a condition equal to its condition when new had the necessity to comply with the Stipulations not arisen
- c) the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by its owner by reason of compliance with the Stipulations.

2.3.1 Special Conditions

- a) The work of **reinstatement** must be commenced and carried out with reasonable despatch and in any case must be completed within 12 months of the **damage** or within such further time as **we** may allow during the said 12 months and may be carried out upon another site if the Stipulations so necessitate subject to **our** liability not being increased.
- b) If **our** liability under this policy apart from this extension be reduced by the application of any of the terms and conditions of this policy then **our** liability under this extension will be reduced in like proportion.
- c) The total amount payable under this policy will not exceed the limit of liability stated in the schedule.

2.4 Loss Minimisation and Prevention Expenditure

Costs and expenses necessarily and reasonably incurred by **you** in taking emergency action to prevent or minimise imminent loss or **damage** which otherwise would have occurred provided that:

- a) **we** are satisfied the actions you take will avoid or minimise any loss or damage
- b) **our** liability for such costs shall not exceed £25,000 any one occurrence.

2.5 Temporary Removal

Damage to **plant** whilst temporarily removed to any other premises or working site in the United Kingdom, the Isle of Man or the Channel Islands and loss by theft of or **damage** to **plant** whilst in transit other than by sea or air to and from such premises or working site.

2.6 Trace and Access

Following Insured loss or **damage** resulting from a water escape this policy will cover **you** for the costs incurred in locating the source of the water escape and subsequent making good subject to a limit of £10,000 in any one period of Insurance.

3 Exclusions

This Policy does not cover:

3.1 Breakdown of New Machinery

damage to any item of machinery due to its own breakdown or explosion occurring within 30 days of installation

3.2 Consequential Loss

compensation for loss of use, delay or detention or any other consequential loss of any nature whatsoever except loss of rent and Increased cost of working as otherwise insured under this policy

3.3 Corrosion and Erosion

the cost of rectifying or making good any form of corrosion or erosion howsoever arising but resulting **damage** is not excluded

3.4 Date Related Performance and Functionality

damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- a) the way in which any **data processing system** responds to or deals with or fails to respond to or fails to deal with any true calendar date
- b) any **data processing system** responding to or dealing in any way with:
 - i) any data denoting a calendar date or dates as if such data did not denote a calendar date or dates
 - ii) any data not denoting a calendar date or dates as if such data denoted a calendar date or dates

whether such **data processing system** is **your** property or not and whether operating before during or after the Year 2000

3.5 Excess

the amount stated in the schedule as the Excess in respect of the cost of each and every occurrence for which **you** are indemnified by this policy

3.6 Inadequate Maintenance

damage to any item of **plant** caused by or arising from non-compliance by **you** with the maintenance requirements specified by the **plant** manufacturer or supplier

3.7 Installation

damage to any item of plant during its installation, erection or dismantling

3.8 Modifications

damage to any item of **plant** caused by or arising from modifications to that item beyond the specifications laid down by its manufacturer.

3.9 Multiple Lifts

loss or **damage** arising out of any raising or lowering operations in which a single load is shared between any item of **lifting and handling plant** unless such operations are carried out in accordance with the British Standard Code of Practice for the safe use of Cranes – BS7121

3.10 Northern Ireland

loss or **damage** or consequential loss occasioned by or happening through or in consequence directly or indirectly of riot or civil commotion in Northern Ireland

3.11 Nuclear Risks

damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any **nuclear installation, nuclear reactor** or other explosive nuclear assembly or nuclear component thereof
- c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter but this exclusion d) will not apply to radioactive isotopes other than nuclear fuel when such isotopes are being prepared, carried, stored or used for commercial, agricultural, medical, scientific or other peaceful purposes

3.12 Perils (excluding Section 1.4 Hired-in Machinery)

damage, additional expenditure, **loss of rent** and/or increased costs of working caused by or in consequence of:

- a) fire
- b) explosion other than **explosion** specifically insured by this policy
- c) lightning, earthquake, storm, tempest, flood, aircraft or other aerial devices or articles dropped therefrom
- d) subsidence
- e) theft or attempted theft

3.13 Pollution

damage caused by pollution or contamination other than **damage** to the machinery caused by pollution or contamination

3.14 Settling Separation or Accumulation of Fluids

contamination of **storage tank contents** resulting from:

- a) natural settling, separation or accumulation of fluids or materials
- b) deliberate use of fluids in **storage tanks** for cleaning purposes

3.15 Solidification of Contents

loss of **storage tank contents** as a result of solidification or biological activity

3.16 Sonic Waves

damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds

3.17 Terrorism

loss of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- a) any act or preparation in respect of action or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government de jure or de facto, and which:
 - i) involves violence against one or more persons;
 - ii) involves damage to property;
 - iii) endangers life other than that of the person committing the action;
 - iv) creates a risk to health or safety of the public or a section of the public;
 - v) is designed to interfere with or to disrupt an electronic system.
- b) any action in controlling, preventing, suppressing, retaliating against or responding to any act or preparation in respect of action or threat of action described in a) above.

In any action, suit or other proceedings where **we** allege that by reason of this exclusion cover is not provided under this policy the burden of proving that cover is provided under this policy will be upon **you**

3.18 Testing or Repair

damage to any item of **plant**:

- a) which at the time of its occurrence is undergoing a hydraulic test or any form of testing involving abnormal stresses or intentional overloading; or
- b) caused by the application of any tool or process in the course of its maintenance, inspection, repair, alteration, modification or overhaul

3.19 War and Riot

Any consequence whether direct or indirect of war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, commandeering, nationalisation or requisition or destruction of or **damage** to property by or under the order of any government, public, municipal or local authority, riot, civil, commotion, strike or lockout.

3.20 Wear and Tear

the cost of rectifying or making good wear and tear, scratching of painted or polished surfaces, gradually developing defects, flaws, deformation, distortion, cracks or partial fractures, loose parts, defective joints or seams but resulting **damage** is not excluded

4 Provisions

4.1 Non-Invalidation

We will not invalidate this policy as a result of any act or omission or by any alteration whereby the risk of **damage** is increased unknown to **you** or beyond **your** control provided always that upon becoming aware **you** immediately notify **us** and pay any additional premium required.

4.2 Seventy Two Hour Clause

It is agreed that any loss of or **damage** to the property insured arising during any one period of 72 consecutive hours caused by earthquake, storm, tempest or flood shall be deemed to be a single event and therefore to constitute one occurrence. The commencement of any such period shall be decided by **you** and there shall be no overlapping of any two or more such periods.

5 Conditions

5.1 Access and Reasonable Precautions

You will afford reasonable facilities for our representatives to examine **plant** insured under this policy. **You** will also take and cause to be taken all reasonable precautions to prevent accidents and to safeguard **plant** against **damage** and to ensure that all statutory and other regulations relating to **plant** are observed.

5.2 Alteration of Working Conditions

If any material change in the insured risk takes place during the period of insurance or if any defects or changes in conditions of working render the risk more than usually hazardous, **you** will forthwith notify **us** and this policy will be avoidable unless its continuance is agreed by **us** in writing.

5.3 Cancellation

We will not be bound to invite or accept renewal of this policy and may by 30 days' notice in writing to **you** by special delivery mail cancel this policy at any time. **You** will then be entitled to a rebate of premium for the unexpired period.

5.4 Contractual Right of Renewal (Tacit)

If **you** pay the premium to **us** using our Direct Debit instalment scheme, **we** will have the right (which **we** may choose not to exercise) to renew the policy each year and continue to collect premiums using this method. **We** may vary the terms of the policy (including the premium) at renewal. If **you** decide that **you** do not want **us** to renew the policy, provided **you** tell **us** (or **your** insurance intermediary) before the next renewal date, **we** will not renew it.

5.5 Misrepresentation or Non-disclosure

This policy will be voidable by **us** in the event of misrepresentation, misdescription or non-disclosure in any material particular.

5.6 Observance of Policy Terms

The observance and fulfilment of the terms of this policy in so far as they relate to anything to be done or complied with by **you** will be a condition precedent to **our** liability.

5.7 Payment by Instalments

Reference to the payment of premium includes payment by monthly instalments. If payment is made by this method the policy remains an annual insurance policy and the date of payment and the amount of instalments are governed by the terms of the credit agreement. If an instalment is not received by the due date then subject to the Consumer Credit Act 1974 (if applicable) the credit agreement and the policy will be cancelled immediately.

6 Claims Conditions

6.1 Arbitration rights

If any difference shall arise as to the amount to be paid under this policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions in that behalf for the time being in force. Where any difference is by this condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against **us**.

6.2 Average

If at the time of the loss or **damage** the sum representing eighty-five per cent (85%) of the new replacement value of the property insured exceeds the sum insured thereon **you** shall be considered as being **your** own insurer for the difference and shall bear a rateable share of the loss or **damage** accordingly.

For the purpose of this condition reference to the 'property insured' shall not include additional property for which insurance is provided by Section 1 Extension 6 Additional equipment.

6.3 Claims procedure

In the event of any occurrence which may give rise to a claim under this policy **you** shall:

- a) give as soon as reasonably practicable notice by telephone and in writing to **us** supplying such proofs of claim as may reasonably be required by **us**
- b) preserve any damaged or defective property which might prove necessary as evidence for examination by **our** representatives
- c) in the case of property lost, stolen or maliciously damaged take all practicable steps (including the giving of immediate notice to the police) to discover any guilty person and to trace and recover the missing property
- d) in the case of any claim made upon **you** by any third party forward to **us** immediately and unacknowledged every written communication or information as to any verbal notice of claim and all proceedings
- e) in the case of property lost or damaged as a result of riot inform **us** within 7 days of any such occurrence.

In the event of a claim being made under Section 3, 4 or 8 of this policy **you** shall deliver to **us** in writing a statement setting forth particulars of **your** claim together with details of all other insurances covering the event or part of it. **You** shall also produce and furnish to **us** such books of account and other business books, vouchers, invoices, balance sheets and other documents, proofs, information, explanation and other evidence as may reasonably be required by **us** for the purpose of investigating or verifying the claim together with (if demanded) a statutory declaration of the truth of the claim and of any matters connected therewith. No claim shall be payable unless the terms of this condition have been complied with and in the event of non-compliance any payment on account of the claim already made shall be repaid to **us** forthwith.

6.4 Claims Settlement

The amount payable under this policy shall be the cost of **reinstatement** of property insured, lost or damaged.

Provided that:

- a) **reinstatement** shall be carried out without delay and in the most economical manner
- b) where any property insured is damaged or lost in part only **our** liability shall not exceed the cost of **reinstatement** had it been wholly lost
- c) no payment shall be made until **reinstatement** has been carried out
- d) the sum insured shall be the new replacement value of the property insured
- e) if **reinstatement** is not carried out the amount payable shall be the cost of indemnifying **you** provided such cost does not exceed the cost of **reinstatement**.

We shall not be responsible for temporary repairs carried out without **our** consent and any consequences thereof nor for the cost of any alterations, additions, improvements or overhauls carried out on the occasion of a repair. Where loss or **damage** is confined to a part of a machine or structure **we** shall be liable for only the value of that part plus the cost of any necessary dismantling and erection for which **you** are responsible. **You** shall not be entitled to abandon any property to **us** whether taken into possession by **us** or not.

6.5 Control of claims

We shall be entitled in **your** name to take all necessary steps for enforcing any rights against any other party before or after meeting **your** claim and may at **our** discretion take over, defend or settle any claim by a third party. **We** shall be given such information and assistance by **you** as may be required.

6.6 Fraudulent Claims

If any claim is made by **you** or on **your** behalf which in any respect is unfounded or fraudulent or intentionally exaggerated or if any false declaration or statement is made in its support then no claim will be recoverable under this policy.

6.7 Other Insurance

We will not be liable for any claim which at the time of its occurrence is covered by or would but for the existence of this policy be covered by any other insurance except in respect of any excess beyond the amount which would have been payable under such insurance had this policy not been effected.

6.8 Our Rights

- a) **We** will be entitled to take the benefit of **your** rights against any other party before or after **you** have received indemnification under this policy.
- b) **We** will be given such information and assistance by **you** as may be required.
- c) Notwithstanding the above **we** will not pursue any rights against any company being **your** parent or subsidiary or any company which is a subsidiary of a parent company of which **you** are also a subsidiary in each case within the meaning of the Companies Act or Companies (N.I.) Order as appropriate at the time of the loss or **damage**.
- d) **We** and any person authorised by **us** will be entitled without incurring any liability or diminishing any of **our** rights under this policy to enter any site, building or premises where **damage** has occurred, take possession of any damaged property and deal with such property for all reasonable purposes and in any reasonable manner.
- e) **You** will not be entitled to abandon any property to **us** whether taken into possession by **us** or not.

6.9 Supplementary claims charges

In connection with any claim for loss or **damage** **you** are entitled to recover supplementary charges such as custom dues, packing, freight and the like only if and so far as such charges have been provided for in the sum insured.

6.10 Third Party Claims Procedure

In the event of any claim made upon **you** by a third party in respect of which **we** may be liable under this insurance **you** shall not incur any expense whether by litigation or otherwise or make any payment, settlement, arrangement or admission of liability without **our** written authority. **We** shall be entitled to use **your** name for all purposes in connection with this insurance including the bringing, defending, enforcing or settling any legal proceedings for **our** benefit.

6.11 Waiver of Subrogation Rights

Notwithstanding Claims condition 6.8 of this policy **we** agree to waive any rights against any parent company and/or subsidiary company of **yours** and/or any company whose activities are conducted and/or managed by **you** in whole or in part and/or any regular shared time users of the **computer equipment** arising out of any payment made under this policy.

Provided that:

- a) **you** do not receive any form of indemnity or damages or other compensation from such company and/or user
- b) any such company and/or user shall as though they were **you** observe fulfil and be subject to the terms, limitations and conditions of this policy.

7 Additional Clauses applicable only if stated in the Schedule

001 Long Term Undertaking – Plant Protection

In consideration of the discount rate being allowed off the premium(s) on this policy **you** undertake with effect from the commencement date to offer annually to **us** for the specified period the insurance under this policy on the terms and conditions in force at the expiry of each period of insurance provided that:

- a) **we** will be under no obligation to accept an offer made in accordance with the above-mentioned undertaking
- b) **we** may adjust the premium to take into account changes in sum insured or scope of cover.

This undertaking applies to any policy or policies which may be issued by **us** in substitution for this Policy and the same discount will be allowed off the premiums on any substituted policy or policies issued by **us**.

Payment of the first or renewal premium due at the commencement date with the benefit of the discount rate will be deemed acceptance by **you** of this undertaking.

The discount rate, commencement date and specified period are stated in the schedule or endorsed hereon.

002 Long Term Undertaking Average Weekly Earnings (AWE) Index – Plant Protection

In consideration of the discount rate being allowed off the premium(s) on this policy **you** undertake with effect from the commencement date to offer annually to **us** for the specified period the insurance under this policy on the terms and conditions in force at the expiry of each period of insurance, provided that:

- a) **we** will be under no obligation to accept an offer made in accordance with the above-mentioned undertaking
- b) **we** may adjust the premium to take into account changes in sum insured or scope of cover
- c) rates will be amended at each renewal date in line with changes in the Average Weekly Earnings – Regular pay – Whole Economy – 3 Month Average Index for all employees during the period of 12 months which expires 3 months prior to the month of renewal.

This undertaking applies to any policy or policies which may be issued by **us** in substitution for this policy and the same discount will be allowed off the premiums on any substituted policy or policies issued by **us**.

Payment of the first or renewal fee due at the commencement date with the benefit of the discount rate will be deemed acceptance by **you** of this undertaking.

The discount rate, commencement date and specified period are as stated in the schedule or endorsed hereon.

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 4 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 8 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 6 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.

The FOS can help with most complaints if 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
- a trustee of a trust with a net asset value of less than £1 million.

If you are unsure whether the FOS will consider 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 or you may contact the FSCS on 0800 678 1100.

Following this complaints procedure does not affect your legal rights.

Regional offices

Southern Real Estate

The London Underwriting Centre,
3 Minster Court,
Mincing Lane,
London, EC3R 7DD

Tel: 0207 617 4324
Fax: 0207 617 4330

Main Office and Central

126 Hagley Road,
Edgbaston,
Birmingham, B16 9PF

Tel: 0121 697 9260
Fax: 0121 697 9136

Northern

1 East Parade,
Leeds, LS1 1AA

Tel: 0113 202 8770
Fax: 0113 202 8819



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 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.

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 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 2011. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.



Because change happenz®