

Policy document

# Crime

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# A warm welcome to Zurich

Thank **you** for taking out **your** Crime policy with **us** – and welcome to Zurich Insurance Company.

As one of the largest general insurers in the UK, **we** have a wealth of expertise and experience backed up by the global strength of the Zurich Financial Services Group. Zurich is renowned for innovation and customer dedication – **our** experts are constantly reviewing how **we** can update and improve **our** products and services for **you**.

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

[www.zurich.co.uk](http://www.zurich.co.uk)

# Crime policy

**You** as named and carrying on the business described in the schedule having applied to **us** for insurance in the terms hereinafter stated and having paid or agreed to pay **us** the premium stated in the schedule, **we** will indemnify **you** for loss as stated in those sections shown as operative in the schedule to this policy occurring on or after any Retroactive Date shown in the schedule and first discovered and notified to **us** during the Period of Insurance stated in the schedule or any subsequent period stated in the schedule.

The policy, schedule and any endorsements should be read as if they were one document.

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

## Law applicable to the contract

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

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

For and on behalf of Zurich Insurance Company.



**Guy Munnoch**

Chief Executive Officer of Zurich Insurance Company, 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

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

# Definitions

Certain words in this Policy have special meanings. These meanings are given below or defined at the appropriate place in this Policy. To help **you** identify these words in this Policy **we** have printed them in **semi-bold**. The headings to the paragraph in this Policy are for convenience only and do not have any special meaning.

For the purpose of this Policy:

## **Act of fraud or dishonesty**

Any single, continuous or repeated act(s) of fraud or dishonesty.

## **Computer fraud**

Loss of **your** money securities or goods due to any fraudulent or dishonest misuse or manipulation by a **third party** of the computer systems and programs operated by **you**.

## **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.

## **Discovery period**

The period stated in the Schedule to this Policy immediately following the expiry of this Policy.

## **Employee**

- Any natural person whilst in the regular service of **you** (which shall include the first thirty days after the termination of such service) in the ordinary course of **your** business whom **you** compensate by payment of salary, wages or commissions and has the right to govern control and direct in the performance of such service including part time and temporary **employees**.
- Students gaining work experience with **you**.
- Any individual or individuals assigned to perform **employee** duties for **you** by any agency furnishing temporary personnel on a contingent or part time basis provided however that this Policy does not cover any loss caused by such individual if such loss is also covered by any insurance or surety held or indemnity given by the agency furnishing such temporary personnel to **you**.
- Any individual or individuals hired or borrowed by **you** from another employer whom **you** have the right to govern control and direct in the performance of service provided however that this Policy does not cover any loss caused by such individual or individuals if such loss is also covered by any insurance or surety held or indemnity given by the other employer.

But excluding:

- Any partner in **you**.
- Any **employee** who at the time of committing any **act of fraud or dishonesty** controls more than five per cent of the issued share capital of **you**.
- Any director or trustee of **you** if a corporation who is not also an **employee** or officer of **you** in some other capacity.
- Any broker factor commission merchant consignee contractor or other agent or representative of the same general character.

**Forgery**

The signing by hand of another natural person's name, or the endorsing or amending by hand without authority of any cheque, draft, promissory note or bill of exchange given by or received by **you** with the intent to deceive in consequence of which **you** have acted or transferred funds or goods.

**Third party**

Any natural person other than an **employee**.

**Limit of indemnity**

The maximum amount that **we** will pay in respect of any one **act of fraud or dishonesty**.

**Aggregate limit of indemnity**

The maximum amount that **we** will pay in respect of all **acts of fraud or dishonesty** discovered in any one period of insurance.

**Deductible**

The amount of each and every loss otherwise payable under this Policy which falls to be borne by **you**.

**We, us or our**

**We, us or our**, shall mean Zurich Insurance Company or pertaining to Zurich Insurance Company.

**You, your**

**You, your** shall mean the legal entity designated in the Schedule or pertaining to the legal entity designated in the Schedule.

# Section 1

## Employee dishonesty

### The cover

Loss of money, securities and goods, the property of **you** or for which **you** are responsible at law, resulting directly from any **act of fraud or dishonesty** committed by an **employee** acting alone or in collusion with others.

### Provisions

#### Non-identification

If a loss is alleged to have been caused by an **act of fraud or dishonesty** by any **employee** or **employees** and **you** shall be unable to discover the identity of the actual **employee** or **employees** we shall indemnify **you** provided that the evidence submitted proves beyond reasonable doubt that the loss was caused by the fraudulent or dishonest acts of one or more **employee**.

#### Cancellation on discovery

The insurance by this Policy in respect of any **employee** shall be deemed to be cancelled immediately upon discovery by **you** or any partner, director, officer departmental head, senior manager or the equivalent thereof not in collusion with such **employee** of any **act of fraud or dishonesty** committed by that **employee** and any further acts of fraud or dishonesty committed by that **employee** are not insured.

#### Prior dishonesty or fraud

The insurance by this section excludes any **employee** from and after the time that **you** or any partner director, officer, departmental head, senior manager or the equivalent thereof not acting in collusion with such **employee** shall have knowledge or information that such **employee** has committed any fraudulent or dishonest act whether such act be committed before or after the date of commencement of employment by **you**.

#### Prior cancellation

If prior to the commencement of the insurance by this Policy, any insurance covering the fraudulent and dishonest acts of **employees** issued to **you** or any predecessor of **you** shall have been cancelled as to any **employee** or **employees** by reason of the giving of notice by the insurer issuing such insurance and if such **employee** or **employees** have not been reinstated by such insurer **we** shall not be liable in respect of fraudulent or dishonest acts committed by such **employee** or **employees** unless **we** have specifically agreed in writing to include such **employee** or **employees** within the insurance by this Policy.

#### Dealing and trading

In respect of any **act of fraud or dishonesty** committed by any **employee** who is engaged in trading or dealing in stocks, shares, equities, bonds, securities, valuable papers, commodities, foreign exchange, derivatives, loans, transactions in the nature of a loan or other extension of credit and the like **you** shall prove conclusively that such acts of fraud or dishonesty were committed by the **employee** with the clear intention of causing **you** to suffer such loss and to obtain and resulting in improper financial gain for that **employee** or any other person or entity intended by the **employee** to receive such gain.

Salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions and other **employee** benefits shall not constitute improper financial gain.

## Section 2

# Third party computer fraud and funds transfer fraud

### The cover

#### **Computer fraud**

The theft of any of **your** money securities or goods by **computer fraud**.

#### **Funds transfer fraud**

The theft of any of **your** funds from an account maintained by **you** at a financial institution following fraudulent electronic, telegraphic, cable, teletype, telephone or written instructions to debit such account and to transfer, pay or deliver funds from such account and which instructions purport to have come from **you** but which are fraudulently transmitted or issued, are a forgery or fraudulently altered by another.

# Section 3

## Forgery and counterfeiting

### The cover

Loss sustained through:

### Forgery

Forgery (see definitions).

### Money orders

The acceptance in good faith in exchange for money goods or services of any post office or express money order issued or purporting to have been issued by any post office or express office if such money order is not paid on presentation.

### Paper currency

The acceptance in good faith in the regular course of business of counterfeit paper currency.

### Provisions

### Signatures

Mechanically or electronically produced or reproduced signatures shall be treated as hand written signatures.

# Extensions of cover applicable to all sections of the policy

## Auditor's fees

We shall indemnify **you** in respect of auditor's fees reasonably and necessarily incurred by **you** with the consent of **us** in connection with a claim falling to be paid under this Policy, provided that any payment under this extension shall not increase **our** maximum liability under this Policy.

## Employee benefit plans

At the request of **you**, **we** will indemnify the trustees of any pension fund or other **employee** benefits scheme set up by **you** to provide benefit to **your employees** in respect of loss as insured in Sections 1, 2 & 3 of this Policy provided that the insurance provided by this extension shall not increase our maximum liability under this Policy.

## Extended discovery period

In the event that **you** elect not to renew or extend this Policy and do not effect any similar Policy or guarantee (which term shall include any scheme of self insurance) in substitution then the insurance by this Policy is extended to include losses discovered and notified to us during the **discovery period** but occurring prior to the expiry of this Policy and otherwise covered by this Policy.

## New entities

If **you**:

- a) consolidate or merge with, or
- b) acquire majority voting rights, control of, or
- c) acquire the assets of another entity

cover is immediately provided to such entity where such entity:

- has gross annual turnover which is less than 10% of **your** gross annual turnover and has less than 10% of **your** total **employees**
- does not undertake any activities which vary materially from **your** activities as advised to **us**
- complies with the controls and procedures adopted by **you** as advised to **us**
- has not, in the preceding three years suffered loss of a type covered by this Policy (whether insured or not) which was greater than 25% of the amount of the deductible specified in the Schedule to this Policy.

Provided that:

- a) **You** shall give written notice to **us** of all entities added to the insurance by this Policy by virtue of this extension within 30 days of the date of such addition. Failure to give such notice shall be an election by **you** for that entity not to be included under this Policy.
- b) **You** shall furnish **us** with all information concerning the addition that **we** may require and shall pay any additional premium required by **us**. Failure to pay such additional premium within 30 days of request by **us** shall be an election by **you** for that entity not to be included under this Policy.
- c) The insurance provided by this extension shall only apply to losses occurring after the date of any addition to this Policy.

## Reconstitution costs

**We** shall indemnify **you** for the reasonable costs incurred in rewriting or amending the software programs or systems where such rewriting or amendment is necessary to correct the programs or amend the security codes following the fraudulent use of the computer hardware or software programs or systems operated by **you** and which was the subject of a claim under this Policy, provided that the insurance provided by this extension shall not increase **our** maximum liability under this Policy.

# Provisions and exclusions applicable to all sections of the policy

## Provisions

### Limits of indemnity

We shall not pay more than the **limit of indemnity** in respect of any one claim nor more than the **aggregate limit of indemnity** in respect of all claims discovered during the Period of Insurance.

If a claim falls to be dealt with under more than one section of the Policy the **limits of indemnity** shall not be aggregated and we shall not pay more than the highest **limit of indemnity** of the sections concerned.

## Exclusions

We shall not be liable under this Policy for:

### 1. Defence costs

The costs of defending any legal proceedings brought against **you**, or the fees costs or expenses incurred or paid by **you** in prosecuting or defending any legal proceedings whether or not such legal proceedings result or would result in a loss to **you** by this Policy except as may be stated specifically elsewhere in this Policy.

### 2. Inter insured

Loss sustained by one part of **you** to the benefit of any other part of **you**.

### 3. Consequential loss

Consequential or indirect loss of any description.

### 4. Damages and fines

Damages, fines, penalties or taxes of any description.

### 5. Costs fees and expenses

Any costs fees and other expenses incurred by **you** in establishing the existence of or the amount of loss covered by this Policy except as provided for by the extension 'auditor's fees'.

### 6. Proprietary information and trade secrets

Loss of intangible property howsoever caused including but not limited to intellectual rights, trade secrets, proprietary information, patents, trademarks, copyrights, computer programs, confidential processing methods or other confidential information of any kind.

### 7. Extortion kidnap and ransom

Loss arising out of or in connection with extortion (except by an **employee**) kidnap, ransom or any threat thereof.

### 8. War

Loss resulting directly or indirectly from or contributed to by war, whether declared or not, civil war, insurrection, riot, revolution or rebellion, usurped power, the action of any government or local authority, expropriation or nationalisation.

### 9. Radioactivity

Loss resulting directly or indirectly from or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or waste, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

#### **10. Date related functionality**

Loss resulting directly or indirectly from, caused by, contributed to by, or consisting of or arising in whole or in part from:

- 1 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 or dates
- 2 any **data processing system** responding to or dealing in any way with any data denoting a calendar date or dates as if such data did not denote a calendar date or dates or 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 the property of **you** or not.

#### **11. Inventory or profit and loss computation**

Loss or that part of any loss as the case may be the proof of which is, either to its factual existence or to its amount, dependent solely upon an inventory computation or a profit and loss computation.

#### **12. Terrorism**

- a) Loss caused by resulting from or contributed to by any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- b) Loss cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way related to any act or terrorism.

For the purposes of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

If **we** allege that by reason of this exclusion any loss is not covered by this Policy then the burden of proving the contrary shall be upon **you**.

In the event that any part of this exclusion is found to be invalid or unenforceable, the remainder shall remain in force and in full effect.

# General conditions applicable to all sections of the policy

## **Policy voidable**

This Policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure in any material particular.

## **Single document**

This Policy and the Schedule and any memoranda endorsed hereon shall be read as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy shall bear such meaning wherever it may appear.

## **Deductible**

**You** shall not effect any insurance or bond in respect of the amount of any deductible stated in this Policy.

## **Liquidation takeover and the like**

The insurance by this Policy shall be deemed to be cancelled immediately:

- upon the liquidation (whether voluntary or compulsory) of **you** or the appointment of a Receiver or manager, or the entering into of any Scheme of Arrangement or composition with creditors
- upon control of **you** being taken over by any government or by officials appointed by any government or local authority.

## **Joint insured**

- a) If more than one person, company or entity forms **you** under this Policy the person, company or entity set out as the Named Insured in the Schedule shall act for itself and be deemed to act as sole agent for every other person, company or entity forming part of **you** and all Insured persons, companies or entities are deemed to have consented and agreed that rights of action under this Policy are not assignable except with the express written consent of **us**.
- b) The Named Insured (as stated in the Schedule) has the sole right to file notice or proof of loss or make a claim, adjust, receive or enforce payment of any loss.
- c) Payment of any loss under this Policy to the Named Insured (as stated in the Schedule) shall fully release **us** on account of such loss. If **we** agree to make payment to an insured entity other than the Named Insured such payment shall be deemed to have been made to the Named Insured.
- d) The Named Insured (as stated in the Schedule) has the sole right to bring legal proceedings arising under or in connection with this Policy.
- e) Knowledge possessed or discovery made by any person, company or entity forming part of **you** or by any partner, director or officer, departmental head or other senior manager or the equivalent thereof shall be deemed to constitute knowledge possessed or discovery made by all other persons, companies or entities forming part of **you**.

**Limitation**

Our aggregate liability for loss or losses sustained by any or all of the persons, companies or other entities forming part **you** shall not exceed the amount for which **we** would be liable if all losses were sustained by any one of the persons, companies or other entities forming part of **you**.

**Contribution**

If at the time of the discovery of any loss there is in existence any other insurance, security or guarantee effected by or on behalf of **you** applicable in whole or in part to such loss then **we** shall not be liable to pay or contribute more than its rateable proportion.

**Non-accumulation**

Regardless of the number of years that this Policy remains in force and the total amounts of premiums paid or payable, the amount **we** shall pay in respect of any one loss hereunder shall not exceed the **limit of indemnity** in respect of the section of the Policy under which the claim is made.

**Discovery**

Discovery of loss shall be deemed to have occurred immediately **you** or any partner, director, officer, departmental head or other senior manager or the equivalent thereof becomes aware of any fact or facts that give reasonable grounds to believe that loss as insured by this Policy has been or may be incurred even though the exact amount or details of the loss may not then be known.

**Claim notification**

It is a condition precedent to the **our** liability under this Policy that immediately upon the discovery of loss **you** shall notify **us** by written notice, such notice to include but not be limited to a description of the circumstances leading to the loss and the names of the persons causing such loss.

**Submission of records**

In the event of a claim under this Policy **you** shall, immediately upon **our** request, deliver to **us** all pertinent records, information, explanation and other evidence as may be reasonably required for the purposes of investigating or verifying the claim together with, if required, a statutory declaration of the truth of the claim and of any matters connected with it.

**Loss settlement**

**We** may, with **your** consent, settle any claim for loss of property with the owner thereof. Any property for which **we** have made indemnification shall become **our** property.

**We** may, at **our** discretion, pay such actual cash value, or make such repairs or replacements. If **we** and **you** cannot agree upon such cash value or such cost of repairs or replacements, such cash value or such cost shall be determined by arbitration.

## Valuation

### a) Securities

In no event shall **we** be liable as respects securities for more than the actual cash value thereof at the close of business on the business day preceding the day on which the loss was discovered.

### b) Books of accounts and records

In the case of loss of or damage to property consisting of books of accounts or other records (other than Electronic Data) used by **you** in the conduct of **your** business, **we** shall be liable under this Policy only if such books or records are actually reproduced and then for not more than the cost of blank books, blank pages or other materials plus the cost of labour and computer time for the actual transcription or copying of data which shall have been furnished by **you** in order to reproduce such books and other records.

### c) Electronic data

In the event that a loss as covered under this Policy results in the destruction, erasure or theft of electronic data used by **you** while such data is stored within **your** computer systems, **we** shall be liable under this Policy if such data is actually reproduced and cover hereunder shall only apply to the cost of labour for the actual transcription or copying of data, which shall have been furnished by **you** in order to reproduce such electronic data.

### d) Damage to premises

In the case of damage to the premises, **we** shall not be liable for more than the actual cost of repairing such premises with material of like quality and value.

### e) Foreign currency

If a foreign currency (being a currency other than the currency in which this Policy is written) is involved in a loss sustained by **you** under this Policy, then for the purpose of any calculation required in the settlement of a loss, the rate of exchange shall be the rate as offered by **our** London Clearing Bank on the date of such settlement.

### f) Other property

In no event shall **we** be liable as respects other property (not included in the above), for more than the actual cash value thereof at the time of loss or for more than the actual cost of repairing such other property or of replacing same with property or material of like quality and value, provided however, the actual cash value of such other property held by **you** as a pledge, or as collateral for an advance or a loan, shall be deemed not to exceed the value of the property as determined and recorded by **you** when making the advance or loan, nor in the absence of such record, the unpaid portion of the advance or loan plus accrued interest thereon at legal rates.

## Recoveries

Any sums recovered following a payment or payments under this Policy shall, after the deduction of the costs incurred in the course of such recovery be distributed as follows:

- a) firstly to **you** in respect of any amount by which the amount of the loss exceeded the Limit of Indemnity
- b) secondly to **us** to the extent of the claim paid or payable
- c) finally to **you** for the amount of any deductible applicable.

### **Subrogation**

**We** may at any time at **our** own expense take such steps as **we** may deem necessary to obtain reimbursement by any person (or that person's estate) committing an **act of fraud or dishonesty** against **you** of any loss which **we** shall have paid or become liable to pay under this Policy and for this purpose use **your** name who shall as and when required give all necessary information and assistance to **us**.

### **Arbitration**

If any difference shall arise as to the amount of any loss 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 provision to be referred to arbitration the making of an award shall be a condition precedent to any right of action against **us**.

### **Assignment**

**You** shall not assign the benefit of this Policy without **our** express written agreement.

### **Cancellation**

**We** may cancel this Policy or any Section thereof or the insurance in respect of any **employee** giving 14 days notice in writing by registered letter to **you** at the address shown in the Schedule to this Policy and in such event **you** shall be entitled to a return of premium in respect of the unexpired insurance provided that there have been no claims under the Policy during the Period of Insurance.

The posting of such notice shall be sufficient proof of notice. Delivery of such notice by **us** shall be equivalent to posting.

### **Fraudulent claims**

If any claim under this Policy is in any respect fraudulent or if any fraudulent means be used by **you** or any one acting on **your** behalf to obtain any benefit under this Policy or if any loss be caused or contributed to by the wilful act or with the connivance of **you** all benefit under this Policy shall be forfeit and **you** shall immediately reimburse **us** for any payments that **we** may have made in respect of such claim.

### **Prosecution**

**You** shall, if and when required by **us** but at **our** expense if a conviction is obtained, use all diligence in prosecuting to conviction any person by whose dishonesty a claim shall have been made under this Policy.

### **Payment by instalments**

Reference to the payment of premium includes payment by monthly instalments. If **you** pay by this method the Policy remains an annual contract and the date of the 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.

### **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.

# Complaints procedure

We value the opportunity to investigate any concerns you may have about any aspect of our service and are committed to handling all complaints fairly, thoroughly and promptly.

## Who to contact in the first instance

Many concerns can be resolved straight away therefore in the first instance please get in touch with your usual contact as they will generally be able to provide you with an immediate response to your satisfaction.

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

If we cannot resolve your complaint straight away we will aim to resolve your concerns as soon as possible and we will keep you informed of progress while our enquiries are continuing.

The majority of complaints we receive are resolved within four weeks of receipt.

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

We are dedicated to our customers and seek to do what is right however sometimes we may not be able to reach an agreement with you. If this is the case and you remain dissatisfied once you have received our response to your complaint we will refer your complaint to our Customer Relations Team for a separate review.

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

## The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within eight weeks or if you remain dissatisfied following receipt of our final response letter you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response.

The FOS contact details are as follows:

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

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

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

The FOS can help with most complaints if you are:

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

If you are unsure whether the FOS will look at your complaint please contact them directly for further information.

You are entitled to contact the FOS at any stage of your complaint.

## The Financial Services Compensation Scheme (FSCS)

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

Following this complaints procedure does not affect your legal rights.

# Notes



**Zurich Insurance Company**

A limited company incorporated in Switzerland. Registered in the canton of Zurich no. CH-020.3.929.583-0.

UK branch registered in England no. BR 105. UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU.

Authorised and regulated by the Financial Services Authority.

