

Shop Policy summary

keyfacts®

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

Type of insurance and cover

This policy provides packaged cover for shops, public houses and restaurants. Buildings and Contents are insured for accidental damage, which includes subsidence and theft or attempted theft.

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

Significant features and benefits

- Completion of a proposal form is not required.

Buildings (If selected)

- Accidental damage including subsidence and theft or attempted theft.
- Loss of rent up to 15% of the sum insured on buildings.
- Property Owners' Liability limit of indemnity of £2 million.
- £2,500 trace and access.

Trade Contents (If selected)

- Contents and stock cover for accidental damage including theft or attempted theft.
- Employers' Liability to a limit of indemnity of £10 million (£5 million in respect of terrorism).
- Public and Products Liability to a limit of indemnity of £2 million.
- Money in transit, in the premises during business hours, and in any bank night safe covered to £7,500.
- Money in a safe outside business hours covered to £2,500.
- Standard Business Interruption and Book Debts limit of £1 million.
- 24 month standard indemnity period for Business Interruption.

- Contents cover whilst temporarily removed for cleaning, renovation, repair or similar purposes.
- £2,500 loss of metered water.
- £2,500 exhibition cover.
- £2,500 trace and access.
- £1,000 theft of keys.
- Automatic 30% seasonal increase of the Stock Sum Insured.

Optional covers available

- Frozen foods – an excess of £50 applies.
- Goods in Transit – maximum of £5,000 with an excess of £50.
- European and world-wide 'All Risks' cover provided, maximum limit of £10,000 for unspecified items – an excess of £50 applies, unless shown separately in the schedule.
- Legal Expenses – an excess of £75 applies.
- Terrorism.

Significant and unusual exclusions or limitations

- Damage caused by theft or attempted theft not involving violent and forcible entry or exit (no. 2 of section B, What is Not Insured).
- First £250 for each loss, £1,000 for subsidence (as shown in the schedule).

Policy ref: ZCYP5192

Target company size

Small

SME

Corporate

Type of Policy

Retail

Commercial

- Damage caused by pollution or contamination (Special Exclusion applying to section A, and Special Exclusion applying to section B (except no.17 Business Interruption and Book Debts, and nos. 18 and 19 Employers' and Public and Products Liability) and Special Exclusion applying to section B (no.17, Business Interruption and Book Debts)).
- Damage to property in the open (section B, Trade Contents definition).
- Damage caused by escape of water to stock or goods in trust, in any cellar or basement when not stored at least six inches above the floor (no.4 of section B, What is Not Insured).
- Loss of money arising from acts of dishonesty by any employee not discovered within 14 days (no.15 of section B, What is Not Insured).
- Loss of goods from an unattended road vehicle (section D, What is Not Insured and section E, What is Not Insured).
- Public Liability arising from professional advice given (no.19 of section B, What is Not Insured).
- Products Liability arising from product guarantee and recall (no.19 of section B, What is Not Insured).
- Any loss arising from war, civil war or terrorism (General Exclusion 1 and endorsement T989 as shown on the schedule).
- Damage caused by faulty or defective design or workmanship or wear and tear (no.11 of section A, What is Not Insured and no.11 of section B, What is Not Insured).

Cancellation rights

This policy entitles you to a 14 day cooling-off period.

Claims

To notify a claim please call 08453 002 055.

Our complaints procedure

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

Who to contact in the first instance

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

Contact details will be provided on correspondence that *we* or *our* representatives have sent *you*. If *we* cannot resolve *your* complaint straight away *we* will aim to resolve *your* concerns as soon as possible and *we* will keep *you* informed of progress while *our* enquiries are continuing. The majority of complaints *we* receive are resolved within four weeks of receipt.

Next steps if you are not happy with the response provided

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

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

The Financial Ombudsman Service (FOS)

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

The FOS contact details are as follows:

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

You can telephone on 0845 080 1800 or e-mail complaint.info@financial-ombudsman.org.uk

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 or *you* may contact the FSCS on 020 7892 7300.

Following this complaints procedure does not affect *your* legal rights.

Law applicable to the contract

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

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

How we will use your data

Zurich Insurance plc 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.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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



Because change happenz.