

Contractors Combined

Summary of cover



This document provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance Company Ltd Contractors Combined policy. If you want to see the full terms, conditions and exclusions, please refer to the policy document.

This summary of cover gives you an overview of the standard covers available as part of this policy. It's not personalised to you.

Please read this document alongside your quote/policy schedule and policy document to see what's covered and any limits or exclusions that apply. Please check your coverage to ensure it meets your needs.



Type of insurance and cover

This policy is designed for commercial businesses. The cover selection is flexible and you can choose the cover that suits your business.

Businesses must be based in the UK, the Channel Islands or the Isle of Man.

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



Material Damage 'all-risks' (if selected)

Provides cover to protect buildings, contents, stock and other items from accidental damage.

Extension/cover	Standard limits per occurrence unless stated otherwise below
Wording option	All risks
Basis of settlement	Reinstatement
Day one	Optional
Index linking	Optional
Accidental discharge of gas systems	£5,000
Automatic reinstatement of the sum insured	Included
Brand protection	£50,000 in any one period of insurance
Capital additions	£500,000 or 20% of the sum insured for buildings and contents whichever is the lesser
Contract price	Included
Customers' goods	Included
Debris removal – buildings, contents and stock	The sum insured for each item on the schedule
European Union and public authorities (including undamaged property)	Included
Exhibitions, trade fairs and conferences cover	£10,000 at any one exhibition
Fire extinguishing appliances	Included
Glass	Included
Landscaped gardens	£50,000 or 20% of the sum insured
Loss of rental income	Optional
Metered supplies	£10,000
Mortgagees and lessors	Included
Non-invalidation	Included
Other interests	Included
Outside catering	Included
Personal effects	£1,000
Professional fees	Included
Property in the open	£5,000

Extension/cover	Standard limits per occurrence unless stated otherwise below
Sanitaryware	Included
Seasonal increase	30%
Selling your buildings	Included
Seventy two hour cover clause	Included
Subrogation waiver	Included
Temporary removal	Included
Temporary removal – documents and computer system records	Included
Theft damage to buildings	Included
Theft of keys	£2,500
Trace and access	£25,000 or 10% of the sum insured for Section A
Tradespeople	Included
Unauthorised use of electricity, gas, oil or water	£10,000 or 10% of the sum insured for Section A
Underground cables	Included

Special conditions

- Fire extinguishing appliances
- Firebreak doors and shutters
- Hot work permit condition
- Intruder alarm
- Minimum security standards
- Oily and greasy cloth
- Reinstatement
- Security requirements
- Stillage
- Trade waste
- Unoccupied premises notification
- Unoccupied buildings requirements and cover restrictions



Business interruption and book debts (if selected)

Provides cover to protect commercial business income after a material damage loss.

Extension/cover	Standard limits per occurrence unless stated otherwise below
Action of competent authorities	£25,000 in any one period of insurance
Contract site	Optional
Documents	Optional
Essential employee	£25,000
Exhibition site	£100,000
Food Safety Act	Optional
Loss of attraction	£25,000 in any one period of insurance
Lottery winners	£25,000
Motor vehicles	Optional
Named diseases, vermin, defective sanitary arrangements, murder and suicide	£25,000 in any one period of insurance
Patterns	Optional
Prevention of access	£25,000 in any one period of insurance
Property stored	Optional
Public utilities – electricity, gas, water, telecommunications or internet services	£100,000
Transit	£25,000
Unspecified UK customers	£50,000
Unspecified UK suppliers	£50,000

Special provisions

- Automatic reinstatement of sum insured
- Premium adjustment clause
- Professional accountants'
- Renewal
- Value Added Tax

Significant exclusions or limitations applicable to Material damage 'all risks' and Business interruption and book debts

- Material damage 'all risks' excess £350, except for escape of water £500 and subsidence £1,000
- Damage to a building or structure caused by its own collapse or cracking
- Damage to land
- Damage or consequential loss caused by or consisting of acts of fraud or dishonesty
- Faulty or defective workmanship, wear and tear and steam pressure
- Money and valuables
- Any property more specifically insured by you or on your behalf
- Motor vehicles and other property unless specifically mentioned as insured
- Damage caused by pollution or contamination
- Damage or consequential loss to property or structures during demolition, construction or erection, alteration, addition or improvement and materials or supplies in connection with all such property during construction or erection
- Damage or consequential loss caused by fire after undergoing any heating process or involving the application of heat
- Movable property in the open, fences and gates caused by wind, rain, hail, sleet, snow, flood or dust
- Property in transit
- Theft or attempted theft that doesn't involve breaking into or out of the premises using force or violence
- Disappearance, unexplained or inventory shortage, misfiling or misplacing of information
- Losses arising out of the use of unattended machinery



Money (if selected)

Provides cover to protect business money.

Extension/cover	Standard wordings/limits
Non-negotiable money	£250,000
In transit by employees	£7,500
In transit by post	£1,000
In bank night safe	£7,500
In premises during business hours	£7,500
In your home or that of any employee you authorise	£500
In premises outside business hours not in a locked safe or strong room	£250
Money in vending machines	£250
Money in an unspecified safe	£2,500
Counselling costs	£1,000 per any one event
Damage to property (personal effects)	£500 any one person
Damage to franking machine, safe, strong room or security case, bag	Included
Personal injury – death, loss of limb or loss of eye, permanent total disablement	£25,000
Temporary total disablement	Up to £150 per week

Significant exclusions or limitations

- Bodily injury to an insured person who has reached the age of 85 years unless the bodily injury, loss or expense occurs during the period of insurance when they reach the age of 85 years
- Loss of money because of clerical or accounting errors
- Loss of money because of acts of fraud or dishonesty by any employee where the loss isn't discovered within 14 days
- Loss of money in excess of £100 from any unattended vehicle

Special conditions

- Accompaniment
- Record keeping
- Safe installation and adequacy
- Security of safe keys and combination codes



Deterioration of stock (if selected)

Provides cover for the spoilage, decay or pollution of business stock in a freezer or cold store.

Extension/cover	Standard wordings/limits
Processing and packaging costs	Included

Significant exclusions or limitations

- Deterioration of stock excess £100
- Fire and perils
- Any financial loss, damage, cost, expense, fine or penalty that isn't associated with the incident that you're claiming for
- A deliberate act not performed by the supplier that wasn't to safeguard life or protect any part of the supply system
- Your wilful neglect



Engineering breakdown (if selected)

Provides cover for breakdown of process machinery and building services.

Extension/cover	Standard wordings/limits
Business interruption	£100,000
Damage to own pressure plant	£100,000
Damage to own surrounding property	£1,000,000
Debris removal	£25,000
Expediting expenses	£2,500
Repair costs investigation cover	£25,000

Significant exclusions or limitations

- Equipment breakdown excess £250
- Gradually operating clauses
- Guarantee or maintenance agreement
- Other damage
- Testing, overloading, commissioning and repair exclusion



Computer breakdown (if selected)

Provides cover for breakdown of computer equipment.

Extension/cover	Standard wordings/limits
Additional lease	£25,000
Investigation costs	£25,000
Additional expenditure	£50,000
Accountants fees	Included

Significant exclusions or limitations

- Computer breakdown excess £250
- Damage that any manufacturer, supplier, agent or maintenance provider is responsible for under the terms of a guarantee or maintenance agreement

Special conditions

- Backup
- Information security



Terrorism (if selected)

Provides cover for acts of terrorism.

Extension/cover	Standard wordings/limits
Certified terrorism	Included
Uncertified terrorism	Included



Goods in transit (if selected)

Provides cover to protect property while it's being moved, whether in your own vehicles or being carried by a third party.

Extension/cover	Standard wordings/limits
Damage to sheets, ropes, dunnage, securing chains, toggles	£5,000
Additional discharge expenses	Reasonable costs
Debris removal	Reasonable costs
Personal effects	£500
Segregation	Included

Significant exclusions or limitations

- Goods in transit excess £100
- Any claim caused by or arising from the insured property being captured, seized, arrested, restrained or detained by any Authority unless it's related to war risks
- Damage or expense caused by delay
- Loss from a soft topped, open topped, open sided or curtain sided vehicle or trailer caused by theft or attempted theft unless the vehicle or trailer is stolen at the same time
- Damage or expense caused by inherent vice or nature of the insured property
- Damage or expense due to your reckless or wilful misconduct
- Normal leakage, normal loss in weight or volume or normal wear and tear of the insured property
- Damage to second-hand or used goods or machinery loss due to or consisting of rust, oxidation, scratching
- Denting, chipping or marring unless the goods have been fully reconditioned
- Recorded information
- Damage caused by or arising from insufficiency or unsuitability of packing, stowage or preparation of the insured property
- Any claim for the insured property whilst not in transit

Special condition

- Theft from an unattended road vehicle

Special provision

- Reasonable care



Specified items 'all risks' (if selected)

Provides cover for 'all risks' to protect specified and unspecified items whether they're away from or on your own premises.

Extension/cover	Standard wordings/limits
Specified items cover	Optional
Own premises cover	Optional
Anywhere within the United Kingdom	Optional
Anywhere within the European Union	Optional
Worldwide cover	Optional

Significant exclusions or limitations

- Specified and unspecified items 'all risks' excess £350
- Breakage of china, glass, marble, earthenware or scratching or bruising of furniture, household or musical goods
- Changes in environment or mechanical or electrical breakdown
- Committed or connived acts of employee dishonesty
- Confiscation, destruction or detention by Customs or other authorities
- Depreciation, gradually operating changes and faulty or defective design or workmanship
- Damage to deeds, bonds, coins, money, securities, stamp collections, plans, patterns, designs, documents of title
- Contracts or other documents, business books or manuscripts or computer records
- Loss of any liquid that leaks from the receptacle in which it's contained
- Petrol and/or oil installations
- Riot, strike or civil commotion
- Damage to personal tools while in use

Special provision

- Index linking



Employers' liability (if selected)

Provides cover for the cost of compensating employees who get injured or become ill through work.

Extension/cover	Standard wordings/limits
Cover limit	£10,000,000
Automatic acquisitions cover	Included
Criminal defence costs	£5,000,000
Court attendance costs	Directors/partners £750, employees £250
Indemnity to first aid and medical teams	Included
Indemnity to principal	Included
Personal representatives	Included
Public relations expenses	Included
Subrogation waiver	Included
Unsatisfied court judgments	Included
Work overseas	Included

Significant exclusions or limitations

- Liability for bodily injury caused by work offshore
- Liability that compulsory motor insurance or security is required under road traffic legislation
- Limit of indemnity in respect of a single act of terrorism is £5,000,000



Public and products liability (if selected)

Provides cover for any legal liability arising from injury to third parties or for damage to their property.

Extension/cover	Standard wordings/limits
Cover limit	Variable limits up to £10,000,000
Advertising liability	Included
Automatic acquisitions cover	Included
Contingent motor liability (non-owned vehicles)	Included
Criminal defence costs	£5,000,000
Court attendance costs	Directors/partners £750, employees £250
Data protection legislation	£1,000,000
Defective Premises Act 1972	Included
Environmental cleanup costs	£1,000,000

Extension/cover	Standard wordings/limits
Financial loss (tort only)	£250,000
Indemnity to directors and employees	Included
Indemnity to principal	Included
J.C.T. clause 21.2.1 / 6.5.1	£1,000,000
Joint liabilities	Included
Legionella	Included
Libel and slander	£250,000
Munitions of war	Included
Personal liability	Included
Personal representatives	Included
Public relations expenses	£25,000
Vendors liability	Included

Special provisions

- Discharge of liability
- Limit of indemnity
- Limit of indemnity – terrorism

Special conditions

- Use of heat
- Underground services

Public liability (if selected)

Significant exclusions or limitations

- Third party property damage excess £250
- Liability arising from the ownership or possession or use by you, or on your behalf, of any motor vehicle or mobile plant which is licensed for road use, that compulsory motor insurance is required
- Products no longer in your control or custody
- Property being worked upon
- Property held in trust
- Vessels and craft

Products liability (if selected)

Significant exclusions or limitations

- Aircraft products
- Exclusions applicable to products recall cover
- Exports to the USA or Canada
- Replacing, reinstating, rectifying or guaranteeing the performance of any products

Public/products liability (if selected)

Significant exclusions or limitations

- Asbestos
- Contractual liability
- Cyber
- Exposure to ultraviolet radiation
- Foreign operations
- Hazardous works
- Liquidated or punitive damages or fines
- Pollution or contamination
- Professional advice
- Treatment



Employee dishonesty (if selected)

Provides cover to protect money and property against the dishonest acts of employees.

Extension/cover	Standard wordings/limits
Cover limit	Variable limits up to £50,000
Bilateral extended reporting period	Included
Computer fraud	Included
Employee benefit plans	Included
Forgery	Included
Funds transfer fraud	Included
Investigation costs	Included
Money orders	Included
New entities	Included
Paper currency	Included
Reconstitution costs	£25,000

Significant exclusions or limitations

- Employee dishonesty excess £250
- Damages, fines, penalties or taxes of any description
- The costs of defending any legal proceedings brought against you or the fees, costs or expenses you incur or pay in prosecuting or defending any legal proceedings
- Loss related to kidnapping, ransom or any threats or extortion, excluding extortion by an employee
- Any fees, costs or expenses incurred by you in establishing the existence of or the amount of loss
- Loss caused by any employee you knew had committed a crime before or after they started working for you
- Indirect loss
- Inter insured
- Proprietary information and trade secrets

Special conditions

- Cancellation on discovery
- Dealing and trading
- Joint insured
- Knowledge
- Non-identification
- Prosecution
- Valuation



Legal expenses (if selected)

Provides cover for legal costs and expenses if you come across any of the legal issues included in the policy related to your business. Underwritten by ARAG Legal Expenses Insurance Company Limited.

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

What is insured	Standard/Optional
Employment Disputes and Compensation Awards	Standard
Legal Defence	Standard
Statutory Licence Appeals	Standard
Property Protection	Standard
Personal Injury	Standard
Tax Protection	Standard
Contract Disputes	Standard
Debt Recovery	Standard

What isn't insured

- Claims which don't arise directly in connection with the insured business
- Any claim reported to us over 180 days after the date you should have known about the insured incident
- Civil cases where the lawyer we appoint for you doesn't believe you'll be more likely to win your case
- Costs you incur without our acceptance
- Legal problems that started before the date your cover begins
- If you are registered for VAT, the VAT element of any costs
- Costs and expenses and compensation awards which exceed the limit stated on the schedule for any one event and Employment Dispute compensation awards which exceed an overall total limit of £1,000,000 in any one period of insurance
- Fines, penalties, compensation or damages you're ordered to pay by a court or other authority other than compensation awards covered under Employment Disputes and Compensation Awards and Legal Defence
- If we agree you can choose your own lawyer, any costs above £100 per hour (this amount may vary from time to time)

Cover restrictions

You aren't covered for:

Using your own lawyer. We'll appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest unless we're liable for a compensation award under the policy

Employment Disputes and Compensation Awards claims relating to:

- employee internal disciplinary or grievance procedures
- disputes within the first 90 days of the start of this policy
- a dispute with an employee subject to a warning issued 180 days before the start date of this policy if the dispute arises within 180 days of the policy start date
- any claim relating to a redundancy which occurs within the first 180 days of the start of this policy
- compensation awards following a breach of statutory duty, where you didn't seek and follow legal advice after becoming noticing the issue
- Transfer of Undertakings Regulations or the Transfer of Employment (Pension Protection) Regulations

Legal Defence for criminal prosecutions relating to a motor vehicle

Contract Disputes or Debt Recovery claims:

- relating to a dispute arising within the first 90 days of the policy (if the agreement was entered before the start of this policy)
- where the amount in dispute is £500 or less (incl. VAT)
- relating to a lease, licence or tenancy of land or buildings
- relating to financial products

Personal Injury claims relating to an illness or injury that happens gradually or those solely for psychological injury or mental illness or clinical negligence

Tax Protection claims relating to an investigation or enquiry by HM Revenue & Customs into alleged dishonesty or alleged criminal offences

Excess payments – you must pay:

- the first £500 of any Contract Disputes claim if the amount in dispute exceeds £5,000 (incl. VAT)



Personal accident (if selected)

Provides compensation in the event of injuries, disability or death caused only by violent, accidental, external and visible events.

Extension/cover	Standard wordings/limits
Maximum benefit	Variable limits up to £120,000
Disappearance	Included
Exposure	Included
Funeral costs	Included
Hijack or kidnap	Included
Medical costs	Included
Rehabilitation support	Included

Significant exclusions or limitations

- An insured person engaging in active service in any of the armed forces of any nation
- Any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause or post-traumatic stress disorder, unless it's as a direct result of bodily injury caused by an event
- A journey to the following countries or specific areas of countries: Afghanistan, Iran, Iraq, Somalia, Yemen, Israeli occupied Territories
- An insured person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft
- An insured person committing or attempting to commit suicide or intentionally inflicting self-injury
- War within the insured person's country of permanent residence or country of secondment

Special condition

- Interest



Contractors' 'all risks' – Contract works (if selected)

Provides cover for loss, destruction or damage to the contract works or materials for use in the contract on the contract site or while in transit within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands (other than by sea or air).

Extension/cover	Standard wordings/limits
Expediting expenses	Included
Free-issue materials	Included
Joint names/multiple insured's	Included
Offsite storage	£250,000
Plans	1% of the contract price or £50,000 whichever is the greater
Professional fees	Included
Public authorities	Included

Extension/cover	Standard wordings/limits
Speculative development including show properties	Included
Show property contents	£50,000
Subcontractors waiver	Included

Significant exclusions or limitations	
<ul style="list-style-type: none"> Contract works excess £500 Breakdown Existing structures Limited defective condition (DE3) 	<ul style="list-style-type: none"> Non-ferrous metals Normal upkeep Occupation of the works Relief under contract

Special conditions	
<ul style="list-style-type: none"> Hiring out Joint Code of Practice Overload testing 	<ul style="list-style-type: none"> Series defects Stoppage of work

 Contractors' 'all risks' – Employees personal tools and effects (if selected)

Provides cover for loss, destruction or damage to the personal tools and effects belonging to your employees (other than motor vehicles, precious metals, precious stones, or money).

Extension/cover	Standard wordings/limits
Any one employee limit	£500

Significant exclusions or limitations	
<ul style="list-style-type: none"> Employee personal tools and effects excess £100 	

 Contractors' 'all risks' – Owned plant (if selected)

Provides cover for loss destruction or damage to contractors' plant belonging to you or on hire purchase, free loan, or leased to you, while within the territorial limits and while in transit (other than by sea or air). All types of contractors' plant may be included, e.g. scaffolding, temporary buildings and their contents (other than money).

Extension/cover	Standard wordings/limits
Damage to owned plant while at any situation within the territorial limits and while in transit other than by sea or air between such situations	Included

Significant exclusions or limitations

- Owned plant excess £500
- Attachments
- Breakdown
- Materials treated



Contractors' 'all risks' – Hired-in plant (if selected)

Provides compensation for damage to hired-in plant while in your custody or control at any situation within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Extension/cover	Standard wordings/limits
Compensation for damage to hired-in plant while in your custody or under your control at any situation within the territorial limits	Included
Continuing hiring charges	Included

Significant exclusions or limitations

- Hired-in plant excess £500



Additional cover extensions applicable to Contractors' 'all risks'

The insurance for Contract works, Owned plant and Hired-in plant includes the following additional covers.

Extension/cover	Standard wordings/limits
Debris removal	10% of the limit of indemnity in respect of sub-section P1 – Contract works or £25,000, whichever is the greater
Munitions of war	Included
Recovery costs	Included

Significant exclusions or limitations

- Consequential loss
- Inventory losses or unexplained disappearance
- Motor vehicles
- Multiple lifts
- Nuclear site risks
- Pollution
- Terrorism
- Waterborne risks
- Wear and tear
- Wilful act



General exclusions

- Communicable diseases
- Date related performance and functionality
- Electronic risks
- Northern Ireland civil commotion
- Nuclear and war risks, government or public authority order and sonic bangs
- Terrorism – unless selected



Additional policy benefits, services and helplines

Zurich Risk Advisor

Zurich Risk Advisor is a free to use risk management app that makes risk assessments easier to understand, provides you with insight and recommends best practices including self-risk assessments.

Experience the benefits of Zurich Risk Advisor by downloading the app from the Apple store or the Google Play Store. Visit our website for more details: www.zurich.com/products-and-services/tools-for-business/zurich-risk-advisor

Risk Management Advice Line

To help identify and manage issues before they occur, our risk management advice line operates during normal business hours, providing free practical guidance on risk issues such as property, security, food hygiene, business continuity, environmental and health and safety management.

Call 0800 302 9052

ARAG Legal Expenses Helplines and other services

- Legal advice – please call 0344 893 0859
- Tax advice – please call 0344 893 0859
- Counselling service – please call 0344 893 9012
- Online document drafting – visit www.aragbusinesslaw.co.uk
- Employment Manual – visit www.arag.co.uk/customer/business-legal-expenses-insurance/employment-manual



Minimum transaction premium

If any changes to the policy result in a premium adjustment below our minimum transaction premium of £25 plus insurance premium tax (IPT), there will be no charge or refund.



Cancellation rights

If you choose not to proceed with the policy, please inform us within 14 days of receiving the policy or renewal notice. If you decide to cancel, the charge will be calculated based on the duration of the current policy, with a minimum of £50 plus insurance premium tax (IPT).

If you decide to cancel the policy at any other point, we'll determine the fee based on the duration of the current policy, but it will not be lower than our minimum premium of £50 plus IPT.

Refunds won't be given if the cancellation amount is less than £25 plus IPT.



Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.



Claims

To make a claim online visit: www.zurich.co.uk/business/claims

Call us on: **0800 302 9055**



Rehabilitation Claims Services (available to Employers' Liability customers only)

Our Rehabilitation team offer an innovative approach to acute injury management, proactively treating injuries to prevent chronicity and long-term absence, helping your employees return to work sooner. Treatments offered can include physiotherapy, hand therapy, psychological therapy, diagnostic imaging and surgical solutions.

Our service is suitable for most injuries arising from workplace incidents and offers immediate access to professional medical expertise. Our rehabilitation service can help you reduce the costs of injuries and accidents at work by ensuring employees access appropriate and timely treatment.

Rehabilitation can help manage a claim and mitigate your losses as a faster recovery enables quicker settlement, less exaggeration of symptoms and reduction in the average number of days lost.

To make a claim online visit: <https://liabilityclaims.zurich.co.uk/link/portal/mmc>

Call us on: **0800 028 8261**

Email us at: mmc@uk.zurich.com



Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.



The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

**Zurich Insurance Company Ltd**

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