

# Motor Insurance

## Insurance Product Information Document

**Company:** Zurich Insurance Company Ltd

**Product:** Zurich Private Clients Motor

Zurich Private Clients is a trading name of Zurich Insurance Company Ltd. Our firm reference number is 959113.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

### What is this type of insurance?

Zurich Private Clients offers a tailored approach to motor insurance for your individual requirements.

This policy provides cover for your vehicle. It includes third party cover for costs you are legally responsible for due to injury or damage you or anyone entitled to drive cause to others, their vehicles or property, if applicable.



### What is insured?

#### Cover for your vehicle

- ✓ If Comprehensive cover – loss or damage, fire, theft, accidental damage and third party liability cover.
- ✓ If third party, fire and theft cover – fire, theft, accidental damage and third party liability cover.
- ✓ If third party only cover – third party liability cover.
- ✓ If laid up cover – loss or damage, fire, theft and accidental damage.
- ✓ Repair/replacement of glass in windscreen, windows and sunroof.
- ✓ Costs of taking and returning your vehicle for repair following a claim.
- ✓ New car replacement (the vehicle must be within 24 months of being registered as new in the UK).
- ✓ If your vehicle costs more to repair than replace, we will pay the agreed value. (If vehicle meets the criteria and this is not enough, we will pay up to a further 50%).
- ✓ Trailers (£15,000).
- ✓ Sound/visual equipment which is permanently installed or housed in your vehicle.
- ✓ Misfuelling – costs to have fuel removed.
- ✓ UK and European breakdown cover – home/roadside assistance and recovery, plus taking you and your passengers to their destination.
- ✓ Excess waiver – no excess for losses stated in the policy (e.g. total loss or if caused by an uninsured driver or for carjacking or road rage).

#### Cover for you

- ✓ Driving other cars – loss or damage whilst driven.
- ✓ Hire car – reimbursement of excess paid following damage to hire car (£2,500).
- ✓ Emergency additional expenses (£2,500).
- ✓ Personal effects (£2,500).
- ✓ Replacement hire vehicle – after a valid claim (or up to £7,500 to provide an enhanced replacement vehicle).
- ✓ Legal protection cover – for uninsured loss recovery and legal expenses following a motor accident that was not your fault if you suffer an injury or incur other losses which are not covered by your motor insurance policy (up to £100,000). It also provides defence against motoring prosecutions and assistance with contractual disputes relating to your vehicle.
- ✓ Bodily injury – medical expenses, hospital benefits and cost of rehabilitation course (limits are in the policy).
- ✓ Carjacking or road rage incident – medical expenses (limits are in the policy).



### What is not insured?

#### Vehicle cover excludes

- ✗ Loss of value following a partial loss.
- ✗ Loss or damage due to normal deterioration, mechanical or electrical fault, breakdown or failure, or due to defective design.
- ✗ Loss or damage by deception.
- ✗ Drivers you allow to drive your vehicle without having a valid licence or outside the terms of your certificate of motor insurance.
- ✗ Deliberate or criminal acts by you or someone acting on your behalf.
- ✗ Practice or preparation for or taking part in racing or track use, unless agreed by us.

#### Legal protection cover (uninsured loss recovery and expenses) excludes

- ✗ Civil claims where the lawyer appointed for you believes you are more likely to lose your case than win.
- ✗ Legal action we have not agreed to.

#### UK and European breakdown cover excludes

- ✗ Costs of parts, fuel, storage, toll or ferry charges, or damage caused by getting into your vehicle.



### Are there any restrictions on cover?

- ! Insured drivers must have a valid driving licence and follow the conditions of their licence.
- ! You will have to pay the first part of most claims (the excess). Refer to your statement of insurance and policy for details.

#### Limits which apply

- ! Liability to others – property damage up to £20,000,000 per incident.



## Where am I covered?

- ✓ United Kingdom, Channel Islands and the Isle of Man.
- ✓ All member countries of the European Union as well as Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey.



## What are my obligations?

### It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if any of your information is wrong or changes (e.g. a change of car, usual garaging or motoring convictions).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Give us the information and help we need. This includes details of any police charges against you or the person driving your vehicle related to a claim being made.
- Send us any court documents as soon as received.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid if we do not have the correct information.



## When and how do I pay?

You will be offered payment options – e.g. payment in full at time of purchase or by an instalment plan. Our instalment plan is interest free.

Credit is subject to status.



## When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will normally last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends. We can accommodate periods other than 12 months, so please refer to your policy documentation for full details.



## How do I cancel the contract?

You can cancel cover at any time by contacting us or your insurance broker.

If you cancel within 14 days of receiving the policy (or within 14 days of your start date for a renewed policy), we will refund the entire premium paid.

After 14 days we will refund the premium paid less a charge for the days you have been on cover.

There will be no refund if a covered incident has occurred.

Please refer to the general policy conditions in your policy document for full details of cancellation terms.

The Legal protection section is underwritten and administered by ARAG Legal Expenses Insurance Company Limited.

The UK and European Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and/or RAC Insurance Ltd (Registered No 2355834).

### Zurich Private Clients

[www.zurich.co.uk/high-net-worth](http://www.zurich.co.uk/high-net-worth)

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