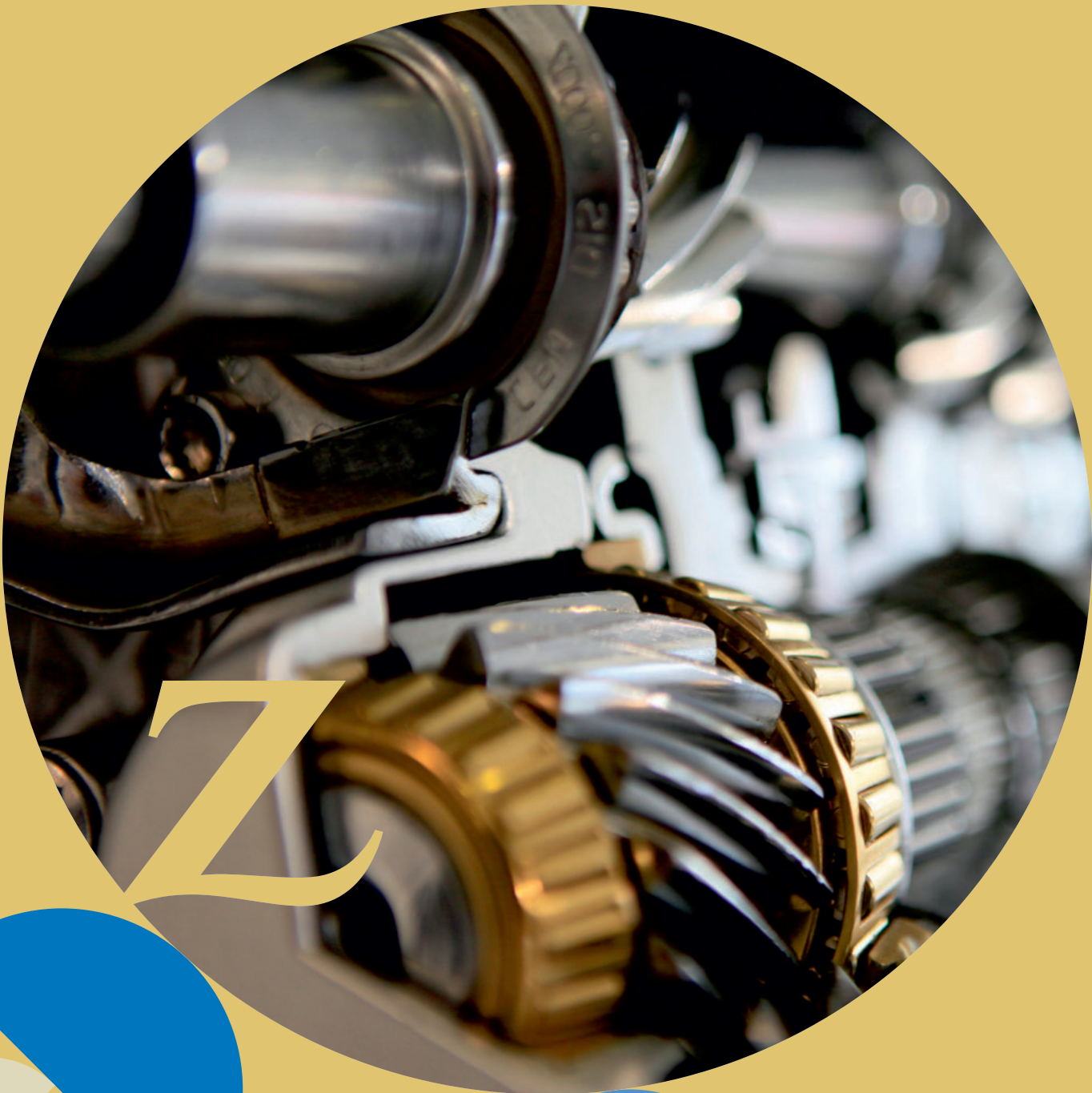


# Contract Works Machinery

## Summary of cover



This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance Company Ltd Contract Works Machinery policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document.

### **Type of insurance and cover**

This policy offers 'All Risks' protection for plant and machinery installation usually referred to as 'contract works'. Cover can include owned and hired-in contractors' plant and employees' personal tools and effects.

The duration of this non-investment insurance contract is 12 months or the period of the project to be covered.

### **Significant features and benefits**

- 'All Risks' cover for contract works on-site up to handover and 14 days thereafter where required by contract.
- Transit to or from the contract site (other than by sea or air).
- Up to 12 months restricted cover following handover during the maintenance or defects liability period where required by contract.
- 'Free issue materials' for which the Insured is contractually responsible.
- Contract works stored away from contract site.
- Indemnity to principal where required by contract conditions.
- Expediting expenses.
- Debris removal.
- Professional fees.
- The cost of clerical labour and materials for redrawing plans.
- Cover for breakdown of new machinery during and up to 28 days commissioning.
- Completion of a proposal form is not required.

### **Optional covers available**

- Owned contractors' plant at any location in the UK.
- Insured legal liability under hiring conditions for hired-in plant.
- Employees' personal tools and effects whilst on contract site.
- Scope of cover during maintenance/defects liability can be adjusted to meet most customers' individual needs.

### **Significant and unusual exclusions or limitations**

- Policy excess applies.
- Normal wear and tear.
- Any loss or damage which occurs when two or more items of lifting plant share a single load.
- Motor vehicles where not primarily a tool of trade.
- Loss or damage following failure of a data processing system to recognise a date.
- Costs necessary to rectify defects in material or workmanship design, plan or specification.
- Damage as a result of use of the contract works by the principal before completion.
- Theft of unfixed non-ferrous metals of any description unless at the time of the theft either:
  - an authorised employee or agent of the Insured is actually on-site
  - such property is contained in a securely locked hut or building.
- Damage by terrorism.
- Damage by communicable diseases.
- Damage by electronic risks.

## 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.

## Cancellation rights

This policy does not entitle you to a cooling-off period.

## Claims



To make a claim online visit:  
[www.zurich.co.uk/business/claims](http://www.zurich.co.uk/business/claims)



Call us on: **0800 302 9055**

## 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](http://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](mailto: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](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

**Zurich Insurance Company Ltd**

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

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

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