ZURICH

# Computer

## 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 Computer 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 provides cover for loss of, or damage to, all types of computer equipment and any additional costs required to reinstate any lost data or records.

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

### Significant features and benefits

- 'All Risks' cover for all types of computer equipment.
- Additional expenditure incurred in the form of increased cost of working and the cost of recompiling or restoring data.
- Additional expenditure incurred following failure of electricity or telecommunications linked to the computer equipment.
- Extends to include computer equipment in transit world-wide, subject to a limit of £5,000 in respect of theft and £25,000 in respect of all other losses.
- Flexible cover which can be tailored to Insured's requirements.
- Completion of a proposal form is not required.

### Significant and unusual exclusions or limitations

- Theft from premises unless entry or exit was gained by forcible or violent means.
- Theft from premises unless protected by an approved alarm system. Cover in this respect can be altered to suit individual requirements.
- Normal wear and tear.
- Loss of, or damage to, equipment in vehicles unless kept in a suitable container.
- Theft of equipment in vehicles unless all doors are locked and windows fully closed and fastened, property is concealed from view and vehicle is garaged if left overnight.
- Programming errors or software design defects.
- Value to the Insured of data stored on computer equipment or media.
- Loss or damage following failure of a data processing system to recognise a date.
- Policy excess applies.
- Breakdown of computer equipment unless there is an approved maintenance agreement in force for that item.
- Deliberate act of electricity/telecommunications supply authority.
- Additional expenditure following use of unproven software or incorrect storage of computer media.
- Damage by terrorism.
- Virus or similar mechanism unless the Insured complies with the information security condition.
- Damage by communicable diseases.

## 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**

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.

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**
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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