

Claims and complaints information

How do I make a claim?

If you need to make a claim you can contact us on the numbers below.

Buildings and Landlord's Business Contents sections

It is important that you comply with the claim procedures and conditions contained in the policy wording. Failure to do so may delay the handling of your claim or affect the cover you have.

In the event of a theft or malicious act you must report the incident to the police as soon as possible after becoming aware of the incident and obtain the crime reference number.

Claimline 01204 600311

Landlord's Legal Expenses (if you have this optional cover):

Help and Claims line 0117 9271843

24 hours every day (please quote reference TS3/4782459).

Emergency Assistance 01204 600311

If you require immediate assistance to deal with an emergency at the insured property – such as a burst pipe or main or to make the insured property weatherproof or secure after damage – our Claimline can arrange for a suitable registered trades person to attend on your behalf. You will have to pay any callout charge and for the work, but if the loss or damage is covered by your policy you can submit a claim for reimbursement (subject to any policy excess).

Our complaints procedure

Our commitment to customer service

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

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 at 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. (For example on your welcome or renewal communication or on claim acknowledgement letters.)

If you are not satisfied with the outcome, please contact Broker Direct Plc on 01204 600370, or at Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton BL7 9RW.

Broker Direct Plc have authority to handle complaints on behalf of Zurich Insurance plc. Broker Direct Plc are regularly

monitored in their handling of complaints and in some instances may refer to Zurich Insurance plc who will oversee or deal directly with your complaint.

Many complaints can be resolved within a few days of receipt

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.

Next steps if you are still unhappy

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 phone 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 Citizens Advice (or a similar service) or seek legal advice.

If you have cause for complaint under the Landlord's Legal Expenses section you should contact:

DAS Legal Expenses Insurance Company Limited,
DAS House, Quay Side, Temple Beck, Bristol BS1 6NH.

Your complaint will be dealt with by DAS Legal Expenses Insurance Company Limited and will follow their complaints procedures.

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 plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093. UK Branch Head office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire P015 7JZ

