

# Commercial car

## Policy summary

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This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Commercial Car 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 motor insurance for business customers operating up to four cars.

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

### Significant features and benefits

- Completion of a proposal form is not required, a statement of facts will be provided
- Full business use cover included (Class 3)
- Automatic Europe-wide (EU and associated countries) cover without the need for a green card. Other countries must be requested and cover agreed/green card issued before travel.
- Theft or loss of keys covered up to £1,000 for any one occurrence
- Personal effects in or on the vehicle covered up to £250
- Personal accident cover for driver of vehicle £5,000
- Courtesy car provided while your vehicle is being repaired by an approved repairer following an accident, fire or recovered theft, dependent on cover
- Medical expenses for each person travelling in the vehicle up to £250 per person
- Emergency overnight accommodation or travel expenses for each person travelling in the vehicle up to £250
- Trailers – an attached trailer is covered for third party liability
- Uninsured loss recovery service covered up to £100,000
- Motor prosecution defence covered up to £100,000
- 24-hour motor emergency helpline and accident recovery service, dependent on cover selected
- Approved repairer network (comprehensive cover only)
- Windscreen replacement (comprehensive cover only)
- Windscreen repair service (comprehensive cover only).

## Significant Exclusions or Limitations

- Third party liability limit £5,000,000 in respect of claims arising from terrorism
- Third party property damage limit £45,000,000 plus £5,000,000 for legal costs and expenses
- Third party property damage limit £1,000,000 when vehicle is carrying hazardous goods
- Third party airside risk excluded
- Loss or damage to the vehicle excludes theft when keys or removable ignition device have been left in or on vehicle
- Loss or damage to vehicle excludes wear and tear, depreciation, loss of use, breakdown or damage to tyres
- Personal effects excludes goods or samples and money or securities
- Excludes cover while vehicle being used or driven by an unauthorised person
- Excludes loss or damage to property carried in or on a trailer
- Excess £60 for glass replacement, (comprehensive cover only)
- Standard excess £100 for accidental damage, fire and theft losses
  - increasing by £250 for drivers under 21 years of age
  - increasing by £150 for drivers 21-24 years of age
  - increasing by £100 for drivers aged 25 or over who hold a provisional licence or have not held a full licence for 12 months
- Loss of or damage to vehicle excludes diminution in value of the vehicle.

## General Exclusions

- Excludes any accident, death, bodily injury or property damage arising from earthquake or riot and occurring outside the policy territorial limits
- Nuclear and War risks
- Unlicensed drivers.

## 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 by a commercial insured 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 will apply the same approach where a consumer insured has made a misrepresentation which is neither deliberate nor reckless.

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

If you decide you do not want to accept the policy you must tell us within 14 days of receiving the policy or renewal notice. A pro rata charge for the time on cover will be applied, subject to a minimum premium of £50 plus insurance premium tax (IPT)

## Claims

To notify a claim please call 0800 302 9055, 24 hours a day, 365 days a year

## Further information

For further information please visit [www.zurich.co.uk/commercial](http://www.zurich.co.uk/commercial)

## Our complaints procedure

We are committed to providing a high level of customer service. If you have any cause for complaint 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 an immediate response to your satisfaction. (Contact details will be provided on correspondence that we or our representatives have sent you.)

If you are not happy with the outcome of your complaint, or we have not provided you with a final decision within 8 weeks of receiving your complaint, you can ask the Financial Ombudsman Service to review your case. You will need to contact them within 6 months of the date of our final decision letter.

The ombudsman can help with most complaints if you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual turnover of less than £1 million, a trustee of a trust with a net asset value of less than £1 million.

The service they provide is free and impartial and they can be contacted 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)

Website <http://www.financial-ombudsman.org.uk>

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at [www.fscs.org.uk](http://www.fscs.org.uk).

## Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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.

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

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