

Important Notes



Letting us know if anything has changed

It's important to tell us straight away if any of your information is incorrect or if it changes. If we have the wrong information this may result in an increased premium, claims not being paid in full, or your policy being made invalid and claims being refused.

Here are some examples of changes you should tell us about:

- temporary or permanent change of address
- your home becomes unoccupied or unfurnished
- change of occupancy (e.g. becoming let, sublet or part let)
- the costs of rebuilding your home in full or replacing all of your contents as new exceed the limits shown in your statement of insurance
- you or any person in your home has a conviction, pending prosecution or a police caution for any offence other than driving offences
- you or anyone currently living with you have been declared bankrupt, are subject to bankruptcy proceedings or have received a County Court Judgment (CCJ) or other judgements in relation to debt
- a change of occupation
- your home is being used for business or professional purposes
- your home is not in a good state of repair
- your home is undergoing structural alteration, structural repair, restoration or renovation.

This isn't a complete list, so if you aren't sure whether you need to tell us about something, please contact your broker or call us and we'll be happy to help.

Your insurance may not be valid until we have agreed to accept your changes, and we will be entitled to vary the premium and terms for the rest of the period of insurance.



Data protection statement

Zurich takes the privacy and security of your personal information seriously. We collect, use and share your personal information so that we can provide policies and services that meet your insurance needs, in accordance with applicable data protection laws.

The type of personal information we will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

We and our selected third parties will only collect and use personal information (i) where the processing is necessary in connection with providing a quotation and/or contract of insurance; (ii) to meet our legal or regulatory obligations; (iii) where you have provided the appropriate consent; (iv) for our 'legitimate interests'.

It is in our legitimate interests to collect personal information as it provides us with the information that we need to provide our services more effectively including providing information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of our data protection statement can be viewed via www.zurich.co.uk/dataprotection

How you can contact us

If you have any questions or queries about how we use your data, or require a paper copy of the statement, you can contact us via gbz.general.data.protection@uk.zurich.com or alternatively contact our Data Protection Officer at Zurich Insurance, Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- check your personal data against counter fraud systems
- use your information to search against various publicly available and third party resources
- use industry fraud tools including undertaking credit searches and to review your claims history
- share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

Claims history

When you tell us about an incident or claim, we may pass information to the Claims and Underwriting Exchange Register (CUE), where the data is controlled by the Motor Insurers' Bureau (MIB), and other relevant databases.

We and other insurers may search these databases when you apply for insurance, in the event of any incident or claim or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.



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 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.

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.

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.



About our services

This insurance meets the demands and needs of those who wish to protect the structure of their home and/or their contents within it. Cover can be extended to include protection for specified items which you can choose to select.

We will ask questions to assess if your information meets our acceptance terms and the cover we can offer. Any information we provide you with does not constitute advice or a personal recommendation and you agree to make your own choice about how to proceed. We only offer additional cover from the insurers shown in the policy wording and in your documentation. We receive a part of the total premium as commission for each additional cover provided.

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