## Commercial car

### Policy summary

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

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Additional Benefits</th>
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<tbody>
<tr>
<td>Completion of a proposal form is not required, a statement of facts will be provided</td>
<td>Emergency overnight accommodation or travel expenses for each person travelling in the vehicle up to £250</td>
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<td>Full business use cover included (Class 3)</td>
<td>Trailers – an attached trailer is covered for third party liability</td>
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<tr>
<td>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.</td>
<td>Uninsured loss recovery service covered up to £100,000</td>
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<td>Theft or loss of keys covered up to £1,000 for any one occurrence</td>
<td>Motor prosecution defence covered up to £100,000</td>
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<td>Personal effects in or on the vehicle covered up to £250</td>
<td>24-hour motor emergency helpline and accident recovery service, dependent on cover selected</td>
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<tr>
<td>Personal accident cover for driver of vehicle £5,000</td>
<td>Approved repairer network (comprehensive cover only)</td>
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<tr>
<td>Courtesy car provided while your vehicle is being repaired by an approved repairer following an accident, fire or recovered theft, dependent on cover</td>
<td>Windscreen replacement (comprehensive cover only)</td>
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<tr>
<td>Medical expenses for each person travelling in the vehicle up to £250 per person</td>
<td>Windscreen repair service (comprehensive cover only).</td>
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</table>
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
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:


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.