This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Commercial Car policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

Commercial Car Policy summary

Type of insurance and cover
This policy provides motor insurance to meet the needs of business customers operating up to five cars.
The duration of this non-investment insurance contract is 12 months.

Significant features and benefits
- Full business use cover included (Class 3).
- Completion of a proposal form is not required.
- No claims discount available.
- 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.
- Personal effects in or on the vehicle are covered up to a value of £100.
- Medical expenses for each person travelling in the vehicle up to a value of £150 per person where the injury has a direct connection with the insured vehicle.
- Trailers – third party cover when attached.
- Uninsured Loss Recovery Service, including motor prosecution defence cover.
- Group 1 courtesy car if the insured car is being repaired following an accident, fire or theft.
- 24-hour motor emergency helpline and accident recovery service, dependent on cover selected.
- Theft of keys – up to a maximum of £500 in respect of any one occurrence (section 2 – clause 6).
- Approved repairer network (comprehensive cover only).
- Windscreen cover subject to £60 excess (comprehensive cover only).
- Your windscreen cover provider repair service (comprehensive cover only).
- Discounted rates for car, van and truck rental from Enterprise.

Significant and unusual exclusions or limitations

Limitations
- Damage as a result of terrorism – limit £5,000,000.
- Third Party Property Limit – £45,000,000 plus up to £5,000,000 in respect of legal costs and expenses.

Exclusions
- First £100 for accidental damage fire and theft.
- Damage or loss resulting from theft or attempted theft where ignition keys or any removable ignition device has been left in or on the vehicle (exclusion 4 of section 2).
- Driving other cars extension (no cover given).
- Cover for business goods or samples, money, stamps, tickets, documents or securities (exclusion to section 3).
- Claims if the vehicle is being used for any purpose not permitted by the certificate, with the driver’s/company’s consent (section 14, exclusion 1).
- Third party airside risk (exclusion 5 of section 1).
- Wear and tear, depreciation, loss of use, mechanical, electrical, electronic or computer breakage, failure or breakdown (exclusion 1 of section 2).
- Diminution in value (exclusion 3 of section 2).
- Courtesy cars are only available if you select comprehensive cover and your vehicle is being repaired by a Zurich Approved Repairer.
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 entitles you to a 14 day cooling-off period; your rights to cancel this policy at any time are unaffected.

Claims
To notify us of a claim please call 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:


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.