

Cargo

Policy summary

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

Type of insurance and cover

This policy provides cover for physical loss or damage to goods during the ordinary course of transit.

The standard duration of this insurance contract is 12 months.

Significant features and benefits

Covers transit by land, sea and air for all approved modes of transport. Including inland transits, imports and exports.

The basis of cover is the universally approved Institute Cargo Clauses (ICC). These clauses are standard in International trade. Cover may include damage to goods, loss of goods, theft, pilferage, conversion, shortage or non-delivery, depending on the clauses incorporated.

Cover for goods in storage is provided whilst in the ordinary course of transit (ie before goods have reached their final destination), including loading and unloading.

Cover can be extended to include UK or overseas exhibitions and exhibition fees, stock, consequential loss and Installation cover.

Sales representatives' samples, engineers' tools and drivers' personal effects can be included.

No proposal form is required.

Significant and unusual exclusions or limitations to the standard cover

Sea/Ocean going vessels must be seaworthy, comply with the Institute Classification clause and hold valid safety and security certificate.

Breakdown of refrigeration equipment, ordinary leakage, wear and tear and loss attributable to insufficiency or unsuitability of packing is excluded.

No more than sixty days storage cover is provided at the destination Seaport (thirty days at Airport).

Loss, damage or expense proximately caused by delay is excluded, whether the delay is caused by a risk insured against or not.

Loss or damage to the subject matter insured arising from any process, test or as a result of it being worked upon.

An excess will normally apply to UK inland transits and imports.

Insurance Act 2015

The policy embraces the principles of the Insurance Act 2015 law reforms. It also incorporates a modification which has the aim to promote good customer outcomes, whereby in cases of non-deliberate or non-reckless non-disclosure or misrepresentation we will request any additional premium which may be required and pay subsequent claims in full rather than proportionately reducing subsequent claims payments.

Cancellation Rights

This policy does not entitle you to a cooling-off period.

Claims

In the event of damage to goods which may result in a claim, immediate notice must be given to:

Zurich Insurance, Marine Cargo Claims, Zurich House,
2 Gladiator Way, Farnborough. GU14 6GB

Tel: 08002321910

Fax: 08002321917

E-mail: marinecargoclaims@uk.zurich.com

Our complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (ombudsman). This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit www.financialombudsman.org.uk.

You can telephone for free on:

08000 234 567 for people phoning from a "fixed line"
(for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a
monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

The ombudsman will only consider your complaint if, at the time of notification, 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 income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

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.



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 subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. 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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