

# Crime

## Policy summary

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This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Crime 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

A modular product offering core cover for employee dishonesty plus options of third party computer fraud and forgery.

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

### Significant features and benefits

- Employee dishonesty (compulsory cover) provides cover for business assets against employee fraud and dishonesty regardless of whether the employee is acting alone or in collusion with others.
- There is no requirement to identify employees provided that there is reasonable evidence that the fraud or dishonesty was caused by an employee.
- There is no warranted system of check on the policy.
- Extends to cover losses from any employee pension or benefit fund set up by the Insured.
- Provides cover for all employees, including any natural person under a work experience or similar scheme, temporary agency staff and those hired from another employer.
- Extends to cover investigation costs to establish the extent of any covered loss.
- Extends to cover the costs of renting temporary replacement equipment and temporary premises, along with the costs of additional external workforce following a loss.
- Provides cover for any contractual penalty assumed by and enforced against you resulting directly from a covered loss.
- Extends to cover the costs of re-writing software programs following fraudulent use and the reconstitution of documents.
- Run off cover provided for ceased subsidiary companies.

### Optional covers available

- Third party computer fraud provides cover for the loss of business assets resulting from fraudulent access to the business computer systems by a third party.
- Forgery provides cover for a loss which results from a forged signature on any cheque, bankers draft or similar.

### Significant and unusual exclusions or limitations

- Legal defence or prosecution costs (exclusion 3).
- Loss of intangible property such as intellectual rights (exclusion 9).
- Inter company insured losses (exclusion 5).
- Extortion, kidnap or ransom losses (exclusion 4).
- Loss based solely on an inventory or profit and loss computation (exclusion 6).

### 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

To notify a claim please contact  
Financial Lines Claims Team,  
UK Claims Operation,  
Zurich Insurance plc  
70 Mark Lane, London, EC3R 7NQ

E Mail:  
professional&financial.lines.newclaims@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.financial-ombudsman.org.uk](http://www.financial-ombudsman.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](mailto: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](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 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](http://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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