



Family Fleet Insurance
Summary of cover

Summary of cover

Your policy will normally run for 12 months and is renewable annually.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance Company Family Fleet policy. The full terms, conditions or exclusions are shown in the policy document. A copy of the policy is available on request.

Your schedule of insurance issued when you arrange cover will confirm which cover is in force.

Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply.

Your Zurich Insurance Company Family Fleet policy will cover you for any damage to your vehicle(s) (sustained in an accident, by malicious damage, fire, theft or attempted theft). In addition if you are involved in an accident you are covered for damage you cause to other people's vehicles or property or for injuries they sustain.



Summary of limits

The page numbers shown in brackets beside each section of cover are the page numbers in the policy document.

	Comprehensive	Policy Page
Use of our Quality Assured repairer scheme with free courtesy car during accident repairs and a 3 year guarantee on workmanship and parts	Yes	
Uninsured Loss Recovery and Legal Expenses (up to £100,000)	Yes	Pages 5 to 8
Up to 65% No Claims Discount after 5 years claim free (with option to protect)	Yes	Page 5
Breakdown Assistance and Recovery (over 1 mile from home)	Yes	Page 8 Part C
Home-Call Breakdown Service, Nationwide Breakdown Recovery Service, European Breakdown and Accident Assistance	Optional	Pages 9 and 10 Parts D to F
The option to pay monthly using our Eazipay plan	Yes	
Cover for audio equipment (unlimited if fitted by the vehicle manufacturer)	Up to £500	Page 3 Section 4+5
Cover for replacement locks following loss or theft of keys	Up to £350	Page 3 Section 5
Personal belongings in the insured car (any one occurrence)	Up to £150 (increased to £250 in December)	
Loss of or damage to pushchair or wheelchair	Up to £200	Page 3 Section 9
Personal Accident benefits for insured and family members at home	£10,000	Page 3 Section 10
Medical expenses (per person)	Up to £200	Page 3 Section 11
Hospital benefits (policyholder up to 30 days)	£30	Page 3 Section 11
Emergency overnight or travel expenses for any person travelling in the insured car	£25	Page 4 Section 19
Windscreen, window and sunroof glass repairs, without any contribution or loss of No Claim Discount	Yes	Page 4 Section 13
New Car Replacement If repairs to an insured car exceed 60% of the manufacturers list price (including VAT) during the first year of registration as new	Yes	Page 3 Section 6
Free foreign use (EU and associated countries)	Up to 60 days any one trip	Page 4 Section 14
Loss or damage to luggage trailer	Up to £250	Page 3 Section 12
Accidental Damage to insured car(s)	Yes	Page 3 Section 5
Loss or damage to insured car(s) by Fire or Theft	Yes	Pages 2 and 3 Section 4
Legal costs arising from a Third Party claim	Yes	Pages 5 and 6 Part B
Emergency treatment costs	Yes	Page 3 Section 11
Manslaughter defence costs	Yes	Page 6 Section B1
Legal liability to Third Parties (excluding death, injury or damage to property resulting from terrorism except as necessary to meet the requirements of the Road Traffic Acts)	Yes	Page 2 Section 1
Driving other cars (Third Party only) – available to Policyholders aged 25 and over	Yes	Page 2 Section 2

What is not insured

The page numbers shown in brackets beside each section of cover are the page numbers in the policy document.

This is a summary of the key exclusions or restrictions which apply. If you want to see full details of the cover, please ask your insurance advisor or us to provide you with a copy of the policy document.

Liability to others (Page 2)

- property owned by the policyholder/person in custody or control of the car
- death injury or damage to property resulting from terrorism except as required to meet the Road Traffic Acts
- damage to property is limited to £20 million

Driving other cars (Page 2)

- cover is restricted to third party only
- not available to policyholders under 25
- not available if this cover is not specified on the certificate of insurance
- does not cover any car owned by the policyholder or hired to insured
- no cover or damage or loss to the car being driven

Theft or attempted theft (Page 2)

- loss where the ignition keys are left in or on the car
- loss of use of the car
- loss or damage resulting from deception mechanical or electrical damage
- cost of any spare part which exceeds the maker's UK list price for the part
- loss where the policy condition that a security device is fitted and operational is not met
- mechanical or electrical failure

Accidental Damage (Page 3)

(comprehensive policies only)

- loss of use of the car
- mechanical, electrical, electronic or computer equipment fitted to the car
- cost of any spare part which exceeds the maker's UK list price for the part
- damage to tyres caused by braking, puncture cuts or bursts

New Car Replacement (Page 3)

(comprehensive policies only)

- where the car is over 12 months old or was not purchased and registered new by the Policyholder
- where a replacement model is no longer available
- where the cost to repair is less than 60% of the current UK price plus taxes

Using your car abroad (Page 4)

- any country outside of the EU and associated countries, unless all details are provided in advance and we agree to issue a Green Card
- any trip exceeding 60 days unless we have agreed to this

Personal belongings (Page 3)

(comprehensive policies only)

- theft of items when the car had not been locked
- theft of items not concealed in a glove box or luggage compartment

Personal accident benefits (Page 3)

(comprehensive policies only)

- any accident which does not result in death, permanent loss of sight or loss of use of a limb
- members of your family who do not reside at your permanent address or who are aged under 16 or over 79

Uninsured Loss recovery and Legal Expenses

(Page 5 to 8)

(comprehensive policies only)

- if you do not provide us with the necessary information
- any action against the driver or passengers of your car at the time of the accident
- where we consider that the action has no reasonable prospect of success

Breakdown Assistance and Recovery (Page 8 to 10)

(comprehensive policies only)

- assistance or recovery less than 1 mile from your home address (if Home-Call service is not included)
- cost of any replacement parts or fuel
- any damage caused getting into the car, if the keys are lost
- costs of storage, tolls or ferry charges

Your excesses – Comprehensive

Other additional excesses, voluntary or specific to your car, may apply.

Whilst the vehicle is not being driven

Accidental Damage	minimum £100
Theft or attempted theft	minimum £100

Windscreen/Windows/Sunroof

Replaced	£80#
Repaired	Nil

Whilst the vehicle is being driven by a person

Aged under 21 years of age	£250
Aged 21 – 24 years of age	£200
Aged 25 or over who has not held a full UK driving licence for 12 months	£100



#Reduced to £50 for replacements arranged through Zurich Premier Assistance.

How do I make a claim?

You should contact us on the following numbers if you wish to report a claim or accident:

In the United Kingdom
claim or accident
replacing/repairing glass

0800 056 3051
0800 36 36 36

In Europe
claim or accident

0044 1274 658073

How do I make a complaint?

We value the opportunity to investigate concerns you may have about our service. We are committed to handling complaints fairly, thoroughly and promptly.

Firstly, if you have a complaint about your policy or a claim, you should contact the insurance adviser who arranged the policy for you. If they are not able to sort out your complaint, you can contact us direct.

If your complaint is about your policy please call us on the **0845** number printed on your welcome letter or renewal letter.

If your complaint is about a claim, please call us on **0845 300 5140**.

If you prefer you may write to us at the address shown on your welcome or renewal letter.

If you are still not satisfied, you can contact the Chief Executive's office.

You can phone **01242 511227** or e-mail **chiefexecutive@uk.zurich.com**

Or write to:
Chief Executive
The Grange
Bishops Cleeve
Cheltenham GL52 8XX.

If you are still not happy with the way we have dealt with your complaint, you can ask the Financial Ombudsman Service (FOS) to review your case. This is a free and impartial service.

You can phone on **0845 080 1800** or e-mail **enquiries@financial-ombudsman.org.uk**

Or write to:
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

You may contact the FOS at any stage of your complaint. Your legal rights will not be affected.

Can I receive compensation if Zurich cannot meet its obligations to me?

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. Compulsory insurance is covered in full.

Non-compulsory insurance is protected in full for the first £2000 and then 90% of any amount above £2000. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on **020 7892 7300**.

If I take out cover but then change my mind can I get my premium refunded?

If you decide that you do not want to accept the policy (or any subsequent renewal of the policy by us), please return it to us together with the Certificate of Insurance using the contact details provided on the covering letter within 14 days of receiving it (or for renewals, within 14 days of your policy renewal date).

If no claims have been made we will refund the premium you have paid. If a claim is made within the first 14 days we will only charge you on a pro rata basis for the time we have been on cover (plus insurance premium tax). The balance of the premium will be returned to you but there will be no refund where you are cancelling the policy following a claim where the vehicle is a total loss and not being replaced.

Can I cancel the policy at any other time?

You may cancel the policy at any time by telling us, either in writing or over the phone. We may cancel your policy by giving you 7 days written notice to your last known address.

If you cancel cover for all your insured vehicles, we will give you a refund in proportion to the time left until your current period of insurance is due to expire. If you cancel all your insured vehicles in the first period of insurance we will apply the following cancellation charges:

Policies cancelled during the first 3 months	30% of annual premium charged
Policies cancelled during the 4th, 5th 6th months	60% of annual premium charged
Policies cancelled during the 7th, 8th 9th months	90% of annual premium charged

The full annual premium will be charged if cancelled after 9 months.

Short Period charges will not apply for cancellation of an individual vehicle where the policy remains in force for the remaining vehicles.

No refund applies if cover is cancelled for a classic car or motorcycle or if a claim is paid or outstanding at the time of cancellation.



**General Insurer of
the Year 2004
Highly Commended**

Zurich Insurance Company

UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU
www.zurich.co.uk/premier

A limited company incorporated in Switzerland. Registered in the Canton of Zurich. Canton Number CH-020.3.929.583-0.
UK Branch registered in England. Number BR105. Authorised and regulated by the Financial Services Authority. These details can
be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance Company 2005. All rights reserved. Reproduction, adaptation, or translation without prior
written permission is prohibited except as allowed under copyright laws.

The pulp used in the manufacture of this paper is from renewable timber produced on a fully sustainable basis.
The pulp used in the manufacture of this paper is bleached without the use of chlorine gas (ECF – Elemental Chlorine Free).
The paper is suitable for recycling.



ZURICH