



Seamless cover for  
people with greater  
insurance needs

Premier Home  
prospectus



ZURICH



# Welcome

As the owner of a higher value property, you will rightly be proud of what you have worked hard for. That's why making sure that you have the best protection for both your home and your possessions is so important.

Zurich Financial Services is a global leader in the financial services industry, providing our customers in over 60 countries with pioneering solutions in the fields of financial protection and asset accumulation.



## Your needs in mind

Despite Zurich's size, we believe that the 'human touch' is critical and we are dedicated to surpassing our customers' expectations on product quality and levels of service. We would like you to experience an insurance company which treats you as an individual and deals with you in an efficient and sympathetic manner - which is why we have been voted 'Insurer of the Year' for the past three years.

## There when you need us - 24 hours a day, every day

As a Premier Home customer, you will have round-the-clock access to Emergency Assistance, our emergency call-out service which enables you to summon help in the event of a domestic emergency such as a burst pipe or broken window. With one phone call, you are assured of immediate access to our nationwide network of approved tradesmen. It's another service which makes Zurich the 'choice' of so many discerning property owners.

## Premier cover

You may choose to insure either your buildings or contents with us, or both together as a complete home protection package (with a premium discount). Whatever you require, our cover has been designed to give you complete peace of mind and a level of protection which is second to none. A summary of cover is included at the rear of this prospectus.



## Buildings

We pride ourselves on offering first class cover for all aspects of your home. Your interior and exterior will be protected under our policy, as well as any surrounding outbuildings, and assets such as swimming pools and tennis courts.

As you would expect, we provide comprehensive protection against the usual risks of fire, flood, vandalism and subsidence, as well as accidental damage to your home.

In addition, this cover is supplemented by a series of extra policy benefits for your convenience:

### Alternative accommodation

If your family (including your pets) are forced to move out of your home while work is undertaken to repair any damage to your property, Premier Home will cover renting costs which adequately reflect your lifestyle. We will also pay renting costs if a local authority requires you to move out because of damage to adjacent homes.

### Garden damage

For many people, protecting their garden is just as important as insuring their home. We will pay for the replacement of plants and trees up to the policy limit of £5,000 if your garden is damaged by a range of risks. A higher limit is available if required.

### Keys and locks

In the event of keys to your household doors and windows being lost or stolen, Premier Home covers the cost of replacing both the locks and keys.

### Tracing leaks

Tracing and accessing leaks of water or oil from broken pipes can be expensive and time consuming. We will take care of these problems and any subsequent restoration work up to the policy limit of £10,000.

### Acquired disability

We will pay up to £5,000 for essential alterations to your home in the unfortunate event that you or any family member residing with you, become permanently disabled following illness or injury.



### Matching items

Unlike many policies, Premier Home will pay the full replacement cost of replacing entire bathroom suites or fitted kitchen units if the damaged item(s) cannot be matched.

### Legal liability

We also cover your legal liability as owner of your home up to £2 million. You may increase this to £5 million should you require.

## Contents

Premier Home offers extensive protection for your home's contents and possessions, covering almost every eventuality from a mishap to a major crisis. Our policy's many special features include:

### Worldwide Contents cover

You can take your possessions overseas or buy new items, confident that they are automatically insured wherever you are in the world.

In addition, you automatically obtain cover for Fine Art, collections, precious metals, jewellery, watches and guns as well as normal household contents. The overall limits for these valuable items may be increased and higher value items insured on a specified basis. Please refer to the summary of limits at the rear of this prospectus for more information.

### New acquisitions

Whenever you make a new purchase, you will automatically be covered for up to £15,000, giving you assurance that an impulse purchase will be fully insured. Simply inform your insurance advisor within 30 days and arrange to pay any additional premium.

### Cash and credit cards

There are few things more frustrating than realising your wallet or purse has been lost or stolen. We provide cover of up to £1,000 if you lose cash and £5,000 for unauthorised use of credit cards.

### Working from home

If you work from home, Premier Home will protect against damage to business property, including computers, faxes, modems etc, up to a maximum of £10,000.

### For golfers...

It is the little things that make the difference. Our cover even extends to standing a round of drinks costing up to £500 at your clubhouse bar if you are ever fortunate (and skillful!) enough to get a hole in one in an official competition.

### Students and parents/grandparents property

If your children are away at university, college or boarding school or your parents/grandparents are in a care home, their belongings will automatically be covered up to £2,500, avoiding the need to make separate insurance arrangements.

### Rewriting of records

In the event of destruction, we will pay up to £2,500 towards the cost of re-writing deeds, documents and personal computer records.

### Legal liability

We also cover your personal legal liability for £2 million and your liability for domestic employees for £10 million. In addition, we cover your legal liability as an unpaid director/officer of a charitable organisation.

### Settling claims

To assist the needs of our customers, we have included specific ways of settling Fine Art and other valuables claims. These are:

- **Partial loss and depreciation** - Partial damage can have a detrimental effect on the value of Fine Art and antiques. If this happens we will pay for restoration work to be carried out and for the loss in value as a result of the damage, up to the sum insured.
- **Pairs and sets** - Losing part of a set or half a pair can be particularly frustrating as well as financially damaging. So we always give you the option of replacing pairs and sets in full.

## Excess

Under both buildings and contents covers, you have the option to choose the level of excess that will apply - £100, £250 or £500 (other than subsidence). This excess will not apply to claims settled at more than £10,000.

## Legal expenses cover

Legal disputes are sadly all too common. It is increasingly easy to find yourself involved in a disagreement with a neighbour over your legal rights relating to your home, with a shop over faulty goods which you have purchased or even the Inland Revenue over your personal tax return.

With Premier Home, you have the peace of mind of knowing that, if a problem does arise, you will have cover of up to £50,000 to pursue or defend certain personal legal actions in which you become involved.

Please note that disputes over events which have occurred before the commencement of your insurance are excluded from cover.

## The next step

For an individual quotation on your property, please contact the insurance advisor who provided you with this prospectus. Your advisor will also be able to answer any questions you may have regarding our cover.

Please note that this prospectus (including the summary of cover which follows) has been designed to give potential customers an outline of the cover provided by Premier Home. We are happy to give you a copy of our full policy wording should you require – just ask your advisor.

## Summary of cover

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

Within the summary we have provided details of the significant features, benefits and also any limitations to the cover we provide. The full terms, conditions or exclusions are 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.

English law will apply to the Legal expenses cover. The laws of the United Kingdom relating to your address will apply to the rest of the contract. If there is any dispute as to which law applies, it will be English law.

The Zurich Insurance Company Premier Home policy provides the following cover options:

### Buildings

The buildings of your home are insured against accidental loss or damage.

### Contents

Your contents are insured against accidental loss or damage in the home and while temporarily removed anywhere in the world.

Our definitions of Collections, Fine Art and Precious metals are:

#### Collections

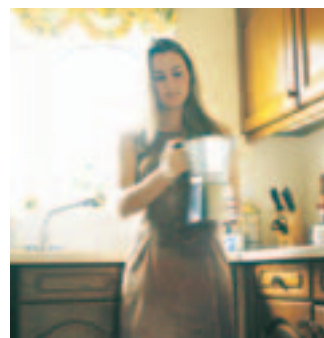
Collections of stamps, coins, medals and other novel, rare or unique items of personal interest (including memorabilia).

#### Fine Art

- furniture, furnishings, tapestries, carpets, rugs;
  - paintings, drawings, etchings, prints, photographs;
  - books, manuscripts;
  - statues, sculptures, porcelain, glass;
  - clocks, barometers, mechanical art, objets d'art;
- that are of artistic merit, historical value or novel, rare or unique.

#### Precious metals

Items made of, or partially made of, or plated with, gold, silver, platinum or other precious metals (but not jewellery or watches).



**keyfacts**

**Summary of cover**

**Important - you should read this**

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

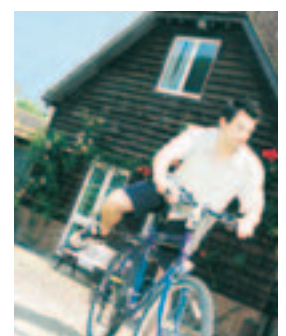


**Buildings** (Pages 4 to 6)

Sum insured	The sum insured selected by you
Alternative accommodation, loss of rent and forced evacuation	25% of buildings sum insured
Lock replacement	No inner limit
Legal liability as owner	£2,000,000
Professional, demolition or local authority fees and expenses	Included in the buildings sum insured
Garden damage	£5,000
Tracing leaking pipes and tanks	£10,000
Disability modifications	£5,000
Unfixed items	£5,000

**Contents** (Pages 7 to 10)

Sum insured	The sum insured selected by you
Collections	- overall £10,000 - single article limit £5,000
Fine Art	- overall £40,000 - single article limit £15,000
Precious metals, jewellery, watches and guns	- overall £10,000 - single article limit £5,000
Visitors' and employees' effects	£2,500
Golfers 'hole in one' cover	£500
Money (including £250 for business money)	£1,000
Credit and debit cards	£5,000
Food in freezer or refrigerator	No inner limit
Pedal cycle including accessories	£1,000 any one cycle
Lock replacement	No inner limit
Contents in the open	£5,000
Contents in garages and outbuildings	£10,000



Rewriting deeds and documents	£2,500
Rewriting computer records	£2,500
Alternative accommodation including forced evacuation	25% of contents sum insured
Gifts (additional cover)	£10,000
New acquisitions	£15,000
Loss of oil or metered water	No inner limit
Legal liability to domestic employees	£10,000,000
Occupier's and personal legal liabilities	£2,000,000
Charitable director's legal liability	£2,000,000
Jury service	£100 a day - maximum £2,000
Tenant's cover	£10,000
Fatal accident	£10,000
Removal to your new home	No inner limit
Business property (including £1,000 stock)	£10,000
Contents in unattended road vehicles	£2,500
Students' possessions	£5,000
Parents'/grandparents' possessions	£2,500

**Legal expenses - included in all policies** (Page 13)

Covers costs to pursue or defend specified personal legal actions	£50,000
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**Specified Fine Art or possessions** (Pages 11 and 12)

Specified items	The sum insured selected by you
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## 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:

### Excess (Page 4)

The excess you have selected (£100, £250 or £500) applies to most claims under the Buildings and Contents sections.

### Subsidence, landslip or heave (Page 4)

A £1,000 excess applies to claims under Buildings.

There are a number of exclusions, the main ones being:

- if caused by coastal or river erosion
- to walls, patios, swimming pools and the like unless the main structure, garages or outbuildings are also damaged
- to floor slabs unless load bearing walls are also damaged at the same time

### Storm or flood (Page 4)

Does not cover loss or damage to fences, gates, hedges or railings unless the home, garage or any outbuilding is damaged at the same time.

### Malicious damage (Page 4)

Does not cover damage by you, your family or other people living in the home.

### Accidental damage (Page 15)

There are a number of exclusions and the main ones are:

- damage by wear and tear or other gradually operating causes including mildew and rot
- damage by vermin, insects or fouling or scratching by pets
- cleaning or repair
- mechanical or electrical breakdown

### Let, lent or sublet (Page 7)

Loss or damage by tenants is not covered. Loss or damage by theft is not covered unless violence and force is used.

### Vehicles and craft (Page 7)

Contents cover does not include:

- road and other motorised vehicles (except garden equipment and children's toys)
- aircraft and watercraft including surfboards (except models and toys)
- caravans and trailers
- all terrain vehicles and quad bikes
- liability arising from these

### Unoccupied (Page 4)

- If the home is unoccupied for more than 60 days, cover will exclude malicious damage, theft, leaking oil, loss of oil or metered water and breakage of glass.
- Loss or damage by leaking water is also excluded during the period November to March unless either the water system is turned off and drained or the central heating system is left in constant operation.

### Pedal cycles (Page 7)

Theft cover does not apply when pedal cycles are left unattended away from the home unless securely locked to a structure or in a locked building.

### Theft from unattended road vehicles (Page 8)

Theft cover does not apply unless the property is hidden in a glove or luggage compartment and the vehicle is securely locked.

### Legal expenses (Page 13)

The main exclusions are:

- contract disputes relating to business activities, building work and tenancy or lease agreements
- contract disputes arising during the first 90 days of cover
- claims where you do not have a reasonable chance of winning
- legal costs we have not agreed to
- claims you report more than 180 days after the event happened

### Terrorism (Page 15)

Any liability, loss or damage caused in any way by biological, chemical and nuclear terrorism.

### General (Page 15)

There are a number of general exclusions that apply to household policies issued by all insurers.

## How do I make a claim?

Details of how to make a claim are shown in your Zurichcare Assistance Booklet or you may ring us on the following numbers.

When you contact us about a claim you will need to tell us:

- your name and address;
- the place where the loss or damage occurred;
- what caused the loss or damage.

### Emergency assistance

**0845 712 5220**

### Claims advice and assistance

**0845 601 0869**

### Legal expenses

**0870 010 907**

24 hours a day (please quote reference 36225).

If your claim is covered we will appoint the legal representative for you. Please do not appoint a solicitor yourself.

## 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 601 0869**.

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  
Bishop's 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). You may be entitled to compensation should we be unable to meet our obligations. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or you may contact the FSCS 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 future renewal of the policy by us) tell us (or your insurance advisor) of your decision in writing or by phone within 14 days of receiving the policy (or for renewal, 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 charge you for the days we have been on cover and refund the remainder of the premium you have paid.

### Can I cancel the policy at any other time?

You may cancel your policy at any time by giving us written instructions. We may cancel your policy by giving seven days' notice in writing to your last known address. You will be entitled to a pro rata return of any unexpired premium. No refund applies if a claim is paid or outstanding at the time of cancellation.

## Security endorsement

Loss or damage occurring in the home resulting from theft or attempted theft is excluded unless the protections listed below are put into full and effective operation whenever the home is left unattended or when you and the family have retired for the night.

All keys must be removed from the locks or bolts and hidden from view when the home is unattended.

Alternative protections are not allowed unless agreed by us in writing.

- The final exit door must be secured by a mortice or rim deadlock conforming to BS3621  
**OR** the manufacturer's key operated integral multi-point locking system.

- All external single doors and access doors from integral garages must be secured by a mortice or rim deadlock conforming to BS3621  
**OR** key operated security bolts operating horizontally fitted internally top and bottom  
**OR** the manufacturer's key operated integral multi-point locking system.
- All external double doors must be secured by key operated security bolts or concealed flush bolts operating vertically fitted internally top and bottom to the first leaf and  
**EITHER** a mortice or rim deadlock conforming to BS3621  
**OR** the manufacturer's key operated integral multi-point locking system on the second leaf  
**OR** key operated security bolts operating vertically fitted internally top and bottom to each leaf.
- All external sliding patio doors must be secured by key operated bolts fitted internally top and bottom  
**OR** the manufacturer's key operated integral multi-point locking system.
- All external doors on domestic outbuildings and garages (excluding electrically operated doors) must be fitted with key operated security devices.
- All ground floor and basement opening windows and any other ground floor openings to the home measuring more than 22.5 cm x 22.5 cm (9" x 9") must be secured by key operated window locks except those in occupied bedrooms at night.
- All upper floor opening windows and skylights must be secured with key operated window locks if accessible from adjoining roofs, porches, walls, downpipes, balconies or external stairs except those in occupied bedrooms at night.
- All panes of glass in louvre windows must be securely fixed with suitable adhesive into their brackets.



Your Zurich agent:

**Zurich Insurance Company**

UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU  
[www.zurichinsurance.co.uk](http://www.zurichinsurance.co.uk)

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