

# Car Solutions Insurance

Summary of Cover



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## Important – you should read this

### What cover do I have?

Your Zurich Insurance plc Comprehensive Car Solutions Insurance policy will cover you for any damage to your vehicle (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.

Your policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

### How long is it for?

Your policy cover will normally run for 12 months and is renewable annually unless you or we choose to cancel.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Comprehensive Car Solutions Insurance policy. The full terms, conditions and exclusions are shown in the policy document.

A copy of the policy is available on request.

## Standard Cover

Features and Benefits	Exclusions or Limitations	Policy Section Reference
Damage caused to your car by accident or malicious damage	Refer to section "How much must I pay if I have a claim".	Section 5
Legal liability to Third Parties	Property damage is limited to £20 million plus a further £5 million for legal expenses. Death, injury or damage to property resulting from terrorism is excluded except as necessary to meet the requirements of the Road Traffic Acts.	Section 1
Driving other cars	Only if included on certificate of insurance. Cover is limited to Third Party only while you are driving another car not belonging or hired to you.  Valid separate Road Traffic Act insurance must be in force for other vehicle.	Section 2
Loss or damage to insured car by Fire or Theft	No cover if keys left in or on car; car is unoccupied and not locked; or unoccupied and left with engine running.	Section 4
New Car Replacement	The cost of repairs must exceed 60% of the manufacturers retail price during the first year of registration as new.	Section 6
Entertainment, communication, navigation and other electronic equipment up to £500 (unlimited if fitted by vehicle manufacturer as standard for the insured car)	The equipment must be permanently fitted to your car or only work when connected to a car's electrical system.	Sections 4, 5
Replacement locks following loss or theft of keys up to £500		Section 5
Personal effects in the insured car up to £250	No cover for items stolen left in plain sight or from unlocked car or for money (including cash/debit cards) or business goods and tools.	Section 9
Child's car seat	Limit any one claim £150.	Section 9
Medical and vets expenses up to £200 per person or pet	Cover for maximum of two pets for any one claim.	Section 11

## Standard Cover

Features and Benefits	Exclusions or Limitations	Policy Section Reference
Personal Accident benefits up to £10,000 per person	Only available to insured or member of family living with them.	Section 10
Windscreen/sunroof repair or replacement	Refer to section "How much must I pay if I have a claim" on next page.	Section 13
Free foreign use up to 60 days in any one trip	Applies to European Union and associated countries only.	Section 14
Courtesy car if insured car being repaired following accident, fire or theft	Only available from Zurich approved repairer. All courtesy cars are 'Group A' vehicles (e.g. small hatchback) with a manual gearbox. Available only in the UK.	Section 17
Uninsured Loss Recovery and Legal Expenses (up to £100,000)		Part B
Breakdown Assistance and Recovery	No cover if breakdown occurs less than 1/4 mile from home.	Part C

Uninsured Loss Recovery and Legal Expenses cover is underwritten by DAS Legal Expenses Insurance Company Limited.

## Optional Additional Cover

Features and Benefits	Exclusions or Limitations	Policy Section Reference
Protected No Claim Discount (only available if you have 4 years NCD or more)	2 claims in 5 years without loss of No Claim Discount.	Endt 11
*Home-Call Breakdown Service	Breakdown must occur at or less than 1/4 mile from your home.	Part D
Nationwide Breakdown Recovery Service	No cover if breakdown occurs less than 1/4 mile from home.	Part E
European Breakdown and Accident Assistance		Part F

\* Note: Home-call Breakdown Service forms part of the standard cover under our Solutions Plus Policy.

Zurich Motoring Assistance & Rescue Service is provided by Green Flag Limited and underwritten by UK Insurance Limited.

## Claim Settlement

Unless required by a vehicle warranty we may use parts which are not made or supplied by the vehicle maker when we repair your car. They will be of equal quality to the parts being replaced.

If your car is damaged beyond economical repair or stolen and not recovered we will keep your policy in force for 42 days from the date we settle your claim to enable you to find a replacement vehicle. We will cancel the policy after this time with no refund of premium if you have not advised any new vehicle details to us.

## How much must I pay if I have a claim?

### Accidental damage

When the vehicle is not being driven £100\*

When the vehicle is being driven;

Driver aged 25 or over who has held a full UK driving licence for at least 12 months £100\*

An additional deduction will apply as below when the driver is:

Aged under 21 years of age £350

Aged 21 – 24 years of age £250

Aged 25 or over who has not held a full UK driving licence for 12 months £150

\* This amount may vary:

- due to specific deductions for type of car
- where a higher voluntary deduction has been selected.

### Fire, theft or attempted theft

(unless loss or damage occurs while car is in your garage) £100

### Windscreen/windows/sunroof

Replaced (using approved repairer) £60

Replaced (not using approved repairer) £100

The maximum we will pay for any one claim after the £100 deduction is £150.

Repaired (any repairer) Nil

## 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           **0800 400 641**  
replacing/repairing glass   **0800 400 641**

### In Europe

claim or accident           **00 800 4000 6000**

## Our Complaints Procedure

### Our commitment to customer service

We value the opportunity to look into any concerns you may have with the service we've provided and we're committed to dealing with all complaints fairly, consistently and promptly.

### Who to contact in the first instance

Many concerns can be resolved straight away therefore in the first instance please get in touch with your broker or insurance intermediary as they will generally be able to provide you with an immediate response to your satisfaction.

Contact details will be provided on correspondence that our representatives have sent you.

If we cannot resolve your complaint straight away, we will aim to resolve your concerns as soon as possible and we will keep you informed of progress whilst our enquiries are continuing.

The majority of complaints we receive that are not resolved straight away are resolved within four weeks of receipt.

### The Financial Ombudsman Service (Ombudsman)

If we are unable to resolve your complaint to your satisfaction within eight weeks or if you remain dissatisfied following receipt of our final response letter you may be able to ask the ombudsman to formally review your case. You must contact the ombudsman within six months of our final response.

The ombudsman contact details are as follows:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

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)

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)

## **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](http://www.fscs.org.uk) or by contacting the FSCS directly on **0800 678 1100**.

## **If I take out cover but then change my mind can I get a refund?**

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell 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). We will charge you on a pro rata basis for the time we have been on cover subject to a minimum premium of £20 (plus Insurance Premium Tax). The balance of the premium will be returned to you but there will be no refund following a claim where your car is a total loss and not being replaced.

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

If the policy is cancelled at any other time we will charge you on a pro rata basis for the time we have been on cover. We will deduct a £50 administration charge (including Insurance Premium Tax) from any refund if the policy is cancelled within the first year.

We will not refund any premium if we have paid a claim or one is outstanding when the policy is cancelled.

Where you cancel your policy and you pay under a credit agreement with us, you authorise us on your behalf to cancel your credit agreement.

If you are paying by credit agreement and you have made a claim you must still pay the balance of the full annual premium under your credit agreement with us. If you do not do this we may take the balance of any outstanding premium from any claim payment we are making to you.

If you have purchased additional Zurich breakdown cover and you cancel this cover more than 14 days after receiving the policy, independently to your policy, there will be no refund.

Please see Condition 5 of the policy for full details of all cancellation conditions and charges.

You can cancel your policy by contacting your insurance advisor.

#### **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.

Zurich Motoring Assistance & Rescue Service is provided by Green Flag Limited and is underwritten by UK Insurance Limited. UK Insurance Limited is a private limited company incorporated in the United Kingdom under the number 1179980. Registered Office: The Wharf, Neville Street, Leeds, LS1 4AZ. UK Insurance Limited are authorised and regulated by the Financial Conduct Authority. 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.

#### **DAS Legal Expenses**

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority | DAS Legal Expenses Insurance Company Limited | Head and registered office | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH | Website: [www.das.co.uk](http://www.das.co.uk) | Registered in England and Wales | Company Number 103274

#### **DAS Law**

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority | DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited | DAS Law Limited | Head and registered office | North Quay | Temple Back | Bristol | BS1 6FL | Website: [www.daslaw.co.uk](http://www.daslaw.co.uk) | Registered in England and Wales | Company number 5417859

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