

Motor Insurance

Insurance Product Information Document

Company: Zurich Insurance Company Ltd

Product: Car Insurance Policy

Zurich Insurance Company Ltd. Our FCA Firm Reference Number is 959113.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of Insurance?

This policy provides comprehensive cover (accidental damage, fire, theft or malicious damage). Includes third party cover for costs you are legally responsible for due to injury or damage you or your named drivers cause to others, their vehicles or property.



What is insured?

Cover for your car

- ✓ Loss or damage, fire, theft and accidental damage.
- ✓ Repair/replacement of glass in windscreen, windows or sunroof.
- ✓ Costs of taking and returning your car for repair following a claim.
- ✓ New replacement (if registered in the UK as new by you and under one year old at time of loss).
- ✓ Damage or theft of luggage trailer (£250).
- ✓ Entertainment and electronic equipment permanently fitted to your car.
- ✓ Replacing locks if car keys or lock transmitter are lost or stolen (£500).

Cover for you

- ✓ Your legal liability – third party cover to others, their vehicles or property. (Property damage £20,000,000 plus £5,000,000 for legal expenses).
- ✓ Personal accident – while travelling by car for you and family who live with you (£10,000).
- ✓ Using your car abroad – up to 60 days any one trip.
- ✓ Emergency overnight travel expenses – following theft or accident (£40 per person).
- ✓ Personal belongings – in your car (£250) plus for pushchair/wheelchair (£200) and child car seat (£150).
- ✓ Medical expenses and/or vet fees – following a car accident (£200 per person and for a maximum of 2 pets).
- ✓ Courtesy car – following an accident or theft.

Optional additional covers if selected

- Protected no claims discount.



What is not insured?

Car cover excludes

- ✗ Loss of value or wear and tear, mechanical, electrical, computer or software breakdown.
- ✗ Entertainment, communication, navigation and electronic equipment used independently of your car.
- ✗ Theft if the ignition keys/device or car entry device are in/on your car; or your car is unoccupied and not locked/secured; or your car is unoccupied with engine running.
- ✗ Driving other cars cover unless stated in your certificate of motor insurance and there is valid insurance in place for the car driven.
- ✗ Fire and theft cover resulting from deception.



Are there any restrictions on cover?

- ! Permitted drivers and use are as stated in your certificate of motor insurance.
- ! Insured drivers must have a valid driving licence and follow the conditions of their licence.
- ! You will have to pay the first part of most claims (the excess). Refer to your schedule and policy for details.
- ! Courtesy car only available from our approved repairer and in the UK (Group A vehicle). Maximum of 4 days if your car is subsequently assessed as a total loss.

Limits which apply

- ! Costs of repair – we will not pay more than the market value of your car at the time of loss or damage.
- ! New car replacement – cost of repairs must exceed 60% of the retail price during first year of registration as new.
- ! Entertainment and electronic equipment – £500 if not fitted as standard by your car's manufacturer.



Where am I covered?

- ✓ United Kingdom, Channel Islands and the Isle of Man.
- ✓ All member countries of the European Union as well as Iceland, Norway and Switzerland and for full cover as long as any one trip is not for more than 60 days.



What are my obligations?

It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if any of your information is wrong or changes (e.g. change of car, usual garaging or motoring convictions).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Give us the information and help we need. This includes details of any police charges against you or the person driving your vehicle related to a claim being made.
- Send us any court documents as soon as received.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid if we do not have the correct information.



When and how do I pay?

You will be offered payment options – e.g. payment in full at time of purchase or by an instalment plan.

Credit is subject to status.



When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends.



How do I cancel the contract?

You can cancel cover at any time by contacting your insurance advisor.

If you cancel within 14 days of receiving the policy (or within 14 days of your start date for a renewed policy), we will charge you for the days we have been on cover (applying a minimum premium of £20 plus insurance premium tax). There will be no refund if your car is a total loss and is not replaced.

After 14 days we will refund the premium paid less a charge for the days we have been on cover. If cancelled within the first year we will also apply an administration charge of £50. There will be no refund if a claim has been made.

Refer to condition 5 in your policy wording for full cancellation terms.

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