Select for Charities and Social Organisations

Summary of cover

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance Company Ltd Select for Charities and Social Organisations 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, which is available on request.

Type of insurance and cover

The policy provides cover for your main insurance needs when relevant covers are purchased. This may include a combination of: Material Damage, Business Interruption, Works in Progress, Money, Computer, Public Liability, Hirers' Liability, Employers' Liability, Libel and Slander, Professional Negligence, Financial and Administration Liability, Motor including Legal Expenses and Uninsured Loss Recovery, Plant Protection, Deterioration of Stock, Personal Accident, Business Travel, and Legal Expenses.

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

Material Damage

This cover provides reinstatement or indemnity following damage for Buildings, Contents and Stock against 'All Risks' including the following events: fire, lightning, explosion, aircraft, riot and civil commotion, malicious damage, earthquake, subterranean fire, storm and flood, escape of water, impact by vehicles or animals, breakage or collapse of TV, radio or mobile telephone signal receiving apparatus, falling trees or branches, leakage of oil, glass, theft and accidental damage with the option to include cover for subsidence.

Features and benefits	Significant exclusions or limitations
Adaptation (energy performance and sustainable buildings) – Limit 5% or £100,000, whichever is the lesser Archaeological discoveries – Limit £100,000 Bequeathed property – Building Limit £500,000 (individual items £10,000) Capital additions – Limit 10% or £2,500,000, whichever is the lesser Damage to reputation – Limit £50,000 – should you suffer a loss in excess of £1,000,000 Debris removal costs Drains and gutters - Limit £25,000 Fire extinguishment expenses - Limit £25,000 Glass extension - Limit £5,000 Groundsmens equipment – Limit £10,000 Inadvertent omissions – Limit £1,000,000 Landscaped gardens – limit £15,000 Loss Minimisation and Prevention Expenditure – Limit £100,000 Metered utilities – Limit £15,000 Property in transit – Limit £25,000 Replacement of locks – Limit £1,000 Temporary removal – Office records – Limit £10,000, Computer system records £2,000 and Contents 15% or £25,000 Trace and access – Limit £25,000 Unauthorised use of utilities – Limit £10,000 Temporary loan – Limit £25,000 Upgrading sprinkler installation – Limit £25,000	**Excess: An excess applies each and every loss** **Asbestos** **Electronic Risks** **Storm or Flood** • Damage to moveable property in the open, fences and gates • Damage attributable solely to change in the water table level **Unoccupied Buildings** • Damage caused by freezing, escape of water or malicious persons in respect of Buildings which are unoccupied **Subsidence, Ground Heave or Landslip and Normal Settlement*** • Damage caused by: – subsidence, ground heave or landslip unless resulting from fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe – the normal settlement or bedding down of new structures **Theft** • Not involving forcible or violent entry to or exit from any building* • Where the Insured or any Employee are involved • Property in the open (except Groundsmens equipment) • From an unattended vehicle **Accidental Damage** • Inherent Vice or Latent Defect • Wear and Tear • Defective Design or Workmanship • Gradually Operating Causes **Terrorism*** **Communicable Diseases** • No indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease Items above marked * have an optional 'buy-back' upon request

Business Interruption

This cover provides financial compensation for additional expenditure, loss of revenue and/or loss of rent following a claim in respect of an insured event under the Material Damage section.

Features and benefits	Significant exclusions or limitations
Action of competent authorities – Limit £50,000 Book debts – Limit £100,000 Computer data – Limit £5,000 Death of a patron – Limit £25,000 Essential personnel – Limit £20,000 Public utilities and denial of access – Limit £1,000,000 Loss of attraction(s) – Limit £50,000 Loss of licence – Limit £50,000 Lottery winners above £100,000 – Limit £25,000 Named diseases, murder, suicide or rape – Limit £100,000 Property stored in Third Party Premises – Limit £50,000 Property in transit – Limit £25,000 Professional Accountants' Fees	Asbestos Electronic Risks Losses outside of the Indemnity Period Material Damage Proviso – an event not covered by Material Damage cover Deliberate act of a supplier in withholding water, gas, electricity, fuel or telecommunications services Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease

Works in Progress

This cover provides indemnity following damage for works in progress comprising new buildings in course of erection and alterations or additions to existing buildings.

Features and benefits	Significant exclusions or limitations
Debris removal – reasonable costs and expenses Expediting expenses – up to 50% of the cost of repair had such cost not been incurred Indemnity to other persons Professional fees	**Excess: An excess applies each and every loss** Asbestos Electronic Risks Losses as a result of defective design Fines and penalties Completed work Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease

Money

This cover insures you against loss or damage to 'money'.

Features and benefits	Significant exclusions or limitations
Replacement of safe/strongroom keys – up to £5,000 From unattended vehicles – up to £100 Machines – up to £250 **Personal Injury** Death, Loss of Limb or Loss of Sight and Permanent total disablement – up to a maximum of £25,000 per person Temporary total disablement – up to £250 per person per week Personal Effects – Limit of up to £500 per person Victim support for counselling costs – up to £1,000 per person and £5,000 in total	**Excess: An excess applies each and every loss** Breakdown of machines and cash dispensers Error or omission arising from receipts, payments or accounting practice Fraud or dishonesty of your employees not discovered within 72 hours Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease

Computer

This cover provides reinstatement or indemnity following damage and breakdown to Computer equipment.

Features and benefits	Significant exclusions or limitations
Breakdown not included under a maintenance agreement* Capital additions – Limit £500,000 Debris removal – Limit £100,000 Incompatibility of computer media – Limit £5,000 Investigation costs – Limit £5,000 Mitigation of impending loss – Limit £5,000 Recharging of gas protection cylinders – Limit £5,000 **Business Interruption*** Replacing or restoration of data and information **Additional expenditure** Accountant Fees – Limit £5,000 Additional lease charges – £25,000 Loss of Revenue Items above marked * are optional covers upon request	**Excess: An excess applies each and every loss** Deliberate act of the supplier Erasure, destruction, corruption or distortion of data Theft from an unattended vehicle Value of data Virus or similar mechanism, hacking or denial of service attack Wear, tear and corrosion Unexplained losses Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease

Public Liability

Covers you and any volunteers helping you in respect of your legal liability for damages and claimants' costs and expenses arising from (a) accidental bodily injury including death, illness and disease and (b) accidental damage to third party Property as a result of a negligent act or accidental error or accidental omission.

Features and benefits	Significant exclusions or limitations
Abuse – Limit £5,000,000 for claims made in any one period of insurance Communicable Disease – limit £50,000 any one incident, up to a maximum £250,000 Contingent Motor Liability Corporate Manslaughter defence costs – Limit of Indemnity in schedule Court Attendance – Limit £500 per day Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000 Data Protection – Limit £1,000,000 any one period of insurance Defective Premises Act Environmental clean up costs – Limit £1,000,000 any one period of insurance Indemnity to other persons Legionella – Limit of Indemnity in schedule any one period of insurance Personal Liability Professional services (see definition under Financial and Administration Liability Section below) Treatment Risks – non-professional medical treatment for incidental treatments only	Asbestos Cyber Medical Malpractice Motor Professional liability for errors or omissions involving advice, design or specification Property held in trust Replacing or rectifying products Damage to that part of any property where it's the direct result of work carried out by the Insured Vessels or craft Engagement in any excluded activity Exports to USA/Canada Pollution and Contamination – sudden and unforeseen only covered

Employers' Liability

Covers you in respect of your legal liability to Employees (including volunteers) for damages and claimants, costs and expenses arising from accidental bodily injury including death, illness and disease and Legal defence costs.

Features and benefits	Significant exclusions or limitations
Court Attendance – Limit £500 per day Corporate Manslaughter defence costs – Limit of Indemnity in schedule Indemnity to other persons Health & Safety at Work defence costs Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000 Legal defence costs Payment of Unsatisfied court judgments in favour of your Employees (if six months have passed since the award) Work experience placements covered	Motor Work offshore Work overseas, unless of a temporary nature

Hirers' Liability

Hirers of your premises legal liability for accidental bodily injury, illness or disease (including death), accidental damage to the premises or the contents and to other property not the responsibility of the hirers.

Features and benefits	Significant exclusions or limitations
Legal defence costs Environmental clean up costs – Limit £1,000,000 any one period of insurance Corporate Manslaughter defence costs – Limit of Indemnity in schedule	**Excess: an excess applies each and every loss** Use of premises for political or commercial or business use Asbestos Medical Malpractice Pollution and contamination sudden and unforeseen only covered Professional liability, errors or omissions Defective work and damage to products Products liability Liquidated or punitive damages

Libel and Slander

Provides cover in respect of libels or slanders committed by employees, trustees or directors in the course of your business.

Features and benefits	Significant exclusions or limitations
Cover is provided to Employees and Directors (trustees and committee members) – Limit of Indemnity in schedule for claims made in any one period of insurance	**Excess: an excess applies each and every loss** Claims in respect of exemplary or punitive damages Losses arising from malicious falsehood or injurious falsehood Claims reported more than 12 months after the cancellation of the policy

Motor

Provides cover for vehicles owned, hired or leased for loss or damage to the vehicle including spares and accessories and legal liability to third parties. Cover operates in the United Kingdom and all member countries of the European Union, Iceland, Norway and Switzerland.

Features and benefits	Significant exclusions or limitations
Corporate Manslaughter defence costs included with limit of £5,000,000 any one period of insurance Cost of fuel tank draining and cleaning after accidental filling of incorrect fuel – no excess applies Electric vehicles, including charging cables and batteries Hiring Charges up to £1,000 as standard where damage to the Insured Vehicle is not attributable to third parties Hotel expenses if vehicle is immobilised – up to £250 Limit for damage to third party property is £50,000,000 for cars and £5,000,000 for all other vehicles New for old basis of settlement for any car or goods carrying vehicle not exceeding 7.5 tonnes within one year of first registration if repairs will cost more than 50% of the new price including taxes No additional young/novice driver excess No excess to apply for repair of windscreens Personal Accident Benefit – up to £10,000 Personal effects – up to £500 Medical expenses – up to £500 Accidental loss or theft of keys Recovery and re-delivery following a damage claim with provision of courtesy car if repair is handled within our approved repairer network Cover for trailers whether attached or not Terrorism cover - Limit £5,000,000	Loss of use of your vehicle Loss as a result of deception

Motor Legal Expenses and Uninsured Loss Recovery

Cover for legal costs in pursuing a third party for uninsured losses or recovering damages for death or injury following a motor accident. Cover is provided by DAS Legal Expenses Insurance Company Ltd.

Features and benefits	Significant exclusions or limitations
Covers vehicle user and passengers in insured vehicle	Limit of indemnity £100,000 any one claim Legal expense incurred before a claim is accepted

Plant Protection

This cover provides for physical loss or damage to plant items such as boilers and pressure plant, lifting and handling plant, electrical and mechanical plant.

Features and benefits	Significant exclusions or limitations
Capital Additions clause Emergency Services – up to £15,000 Debris removal following insured damage not exceeding £25,000 or 20% of the indemnifiable damage Expediting Expenses – up to £50,000 Temporary Removal of plant – up to £100,000 Loss minimisation and prevention expenditure – up to £25,000	Consequential losses Electronic Risks Wear and Tear Losses arising from fire and other perils which should be covered under a Material Damage policy Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease

Deterioration of Stock

Cover is given under this policy for loss of the contents of fridges or freezers due to the breakdown of those items.

Features and benefits	Significant exclusions or limitations
Additional costs for obtaining a condemnation certificate, clean up or decontamination of the refrigeration plant and the disposal of goods up to £25,000 or 10% of the sum insured in any one period of insurance Loss minimisation and prevention expenditure – up to £2,500	**Excess: an excess applies each and every loss** Consequential losses Electronic Risks Wear and Tear Losses arising from fire and other perils which should be covered under a Material Damage policy Losses arising from the deliberate withdrawal of the electricity supply by the supplier Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease

Financial and Administration Liability

Covers your directors or trustees and certain employees in senior positions for claims made against them personally due to the capacity in which they work for you; protection is also provided to your organisation (Corporate Liability) for financial losses arising from your general business as well as any professional services you offer in accordance with your charitable or not-for-profit services; there is also Crime cover for dishonesty of employees and volunteers and for theft of your financial assets by criminal activity. These covers are under the following headings with the standard limits of indemnity as follows:

Cover and Standard Limit	Excess per Claim
Directors, Trustees and Officers Liability – Standard Limit £1,000,000	No excess
Corporate Liability – Standard Limit £1,000,000	No excess
Crime – Standard Limit £50,000	£1,000

Detailed Cover outlines

Directors, Trustees and Officers Liability

Personal liability of Insured Persons for financial loss arising from a wrongful act, and liability of the Insured Organisation where it is bound or permitted to indemnify the Insured Person.

Features and benefits	Significant exclusions or limitations
Automatic acquisition of subsidiary entity	Bodily injury and property damage
Bilateral extended reporting period	Fraud or improper gain
Civil fines and penalties	Medical malpractice
Environmental mismanagement claims	Pension trustees
Estates, heirs and representatives	Prior circumstances and claims
Investigation of the Insured Organisation	
Loss of documents	
Marital estates	
Outside entity contingency	
Reputational recovery costs	
Retired and resigned directors and officers	
Taxes and employee compensation	
Emergency costs	

Corporate Liability

Financial loss of the Insured Organisation arising from:

a) criminal proceedings (Corporate Manslaughter/Homicide)

b) professional services (see definition below)

c) other financial loss (see policy).

Professional services are those performed or provided by the Insured in the furtherance of its purpose as a registered charity or not-for-profit entity. To qualify for this cover any income received must amount to reimbursement of direct expenses or a grant or other form of funding from a public authority.

Not-for-profit means an organisation that uses its surplus income to achieve its published goals and does not distribute it to any employee, member, director or shareholder.

Where professional services do not fit these criteria, extra and specific cover may be arranged under Professional Negligence (below).

Features and benefits	Significant exclusions or limitations
Bilateral extended reporting period	Advice, design or specification (unless as professional services as defined)
Emergency costs	Bodily injury and property damage
Loss of documents	Contract breach
Reputational recovery costs	Employment benefits and Employment claims
	FCA regulated work, investment, financing
	Medical malpractice
	Monopolies/trade practice
	Offering of securities
	Pension trustees
	Pollution
	Prior circumstances and claims

Crime (including Fidelity Guarantee)

Direct losses of money, property or securities arising from fraud committed by employees or volunteers, or by third party computer fraud; theft of funds by fraudulent transfer by third parties, forgery and counterfeiting.

Features and benefits	Significant exclusions or limitations
Bilateral extended reporting period	Consequential or indirect loss
Investigation costs	Damages, defence costs and fines
Pension Fund trustees	Extortion, kidnap and ransom
Reconstitution of software	Fees, costs or expenses to establish a loss
	Previous fraud by an employee or volunteer
	Inter insured claims
	Proprietary information and trade secrets
	Retroactive date – claims caused prior to this for forgery, counterfeiting, funds transfer fraud and computer fraud

Professional Negligence

Indemnifies you for claims first made against you and notified to us during the period of insurance for civil liability in connection with financial loss, bodily injury or property damage arising from specific Services you offer to clients by virtue of your particular expertise.

These Services will require separate insurance since they do not qualify for the automatic cover offered for professional services defined under Finance and Administration Liability (see above).

Features and benefits	Significant exclusions or limitations
Court attendance costs	**Excess: An excess applies each and every loss**
Criminal proceedings	Asbestos
Fee costs (outstanding fees owed to the Insured)	Claims by related entities
First party copyright infringement	Competition, trade restraint or taxation
Loss of documents	Contractual guarantees, warranties or waivers etc.
Representation costs (official investigations etc.)	Courts jurisdiction – North America
	Criminal or malicious acts
	Directors, Officers or Trustees liability
	Employment risks
	EWS1 Forms
	FCA regulated work, investment, financing
	Goods or services used by the Insured
	Injury or damage not resulting from advice, design or specification
	Insolvency
	Land, building, vehicle or craft ownership
	Libel and slander not arising from the Services
	Medical malpractice
	Pension schemes
	Pollution or contamination
	Prior circumstances and claims
	Supply, repair, maintenance etc of goods, materials or products
	Construction, repair, etc. of buildings or physical structures
	Punitive damages
	Retroactive date – claims caused prior to this
	Trading losses
	Virus, hacking or denial of service attack

Personal Accident

This cover provides agreed benefits, payable to you, in respect of selected categories of Insured Persons should they suffer bodily injury resulting in death, serious disabling injuries or permanent total disablement during the Operative Time.

The Operative Time of cover normally chosen relates to the Insured Persons carrying out their official duties on your behalf. Insured Persons will usually be your employees, members of your governing body or people volunteering to work with you.

The cause of the bodily injury will be a sudden, unforeseen and identifiable occurrence which could include an assault or an accident in general.

Features and benefits	Significant exclusions or limitations
For under 75 year olds, cover can be extended to include Temporary Disablement or Permanent Partial Disablement Disablement is measured against inability, due to injury, to engage in any occupation for the remainder of the Insured Person's life. For your own employees over 16 and below state retirement age, cover is widened to refer to inability to engage in their usual occupation with you **Cover automatically includes additional benefits for:** Childcare and domestic staff costs – up to £500 per week for 26 weeks Coma benefit – up to £375 per week for 104 weeks Damage to personal effects following an occurrence insured – up to £1,000 Dental injury expenses – up to £2,000 Dependants' benefit – up to £50,000 (£5,000 per child) Disability assistance – up to £20,000 Disappearance Domestic travel expenses – up to £5,000 Exposure to the elements Facial scarring – up to £10,000 Funeral expenses – up to £10,000 Hijack or kidnap Hospitalisation benefit – up to £375 per week for 52 weeks Medical expenses – up to £20,000 Moving costs – up to £20,000 Physiotherapy – up to £500 Rehabilitation support Retraining expenses – up to £15,000	Persons over the age of 90 Benefits are only paid where death or disablement occurs solely from the original occurrence insured and independently of any other cause, with a 24 month limitation Sickness, disease or degenerative condition, suicide or self-harm Additional benefits listed are subject to certain limitations in scope and amount as shown in the policy Certain hazardous sports & listed pursuits Claims arising from travel to any destination where the Foreign, Commonwealth & Development Office advises against travel War in the home country or a secondment destination The policy provides an overall maximum benefit of £5,000,000 regardless of the number of Insured Persons involved in an occurrence This limit is reduced to £1,000,000 for multi-engined aeroplane travel and £500,000 for all other air travel

Business Travel

This provides a wide range of cover in respect of Insured Persons and any member of their families accompanying them, undertaking a journey specifically authorised by you in connection with your business not exceeding 180 consecutive days, and commencing during the period of insurance.

Insured Persons are your employees, directors and volunteers.

Features and benefits	Significant exclusions or limitations
Medical and associated expenses Overseas Medical, Travel and Emergency Repatriation Expenses – Limit £10,000,000 Premature childbirth Foreign coma benefit – up to £50 per day for 104 weeks Foreign hospital confinement benefit – up to £50 per day for 52 weeks Foreign funeral expenses – up to £10,000 Hospital expenses on return to UK or country of permanent residence (max 3 months) – up to £25,000 Repatriation expenses within UK or country of permanent residence – up to £10,000 Search and Rescue Expenses – up to £100,000 (£50,000 per person)	Drug or alcohol abuse Suicide or self-harm Travelling against medical advice or for medical treatment Hospital treatment or emergency repatriation expenses not approved by Zurich Travel Assistance
Personal Property • any one item £2,500 • all property insured £5,000 Delayed personal property (over 4 hours) – up to £500 Loss of keys – up to £500 Loss of passport and visa during journey – up to £750 Theft of passport or visa within 7 days of departure – up to £500	Gradually operating causes Property insured under any other policy Loss from unattended vehicles
Money (personal) – Limit £5,000	£1,000 cash limitation Loss from unattended vehicles Infringement of Credit/Debit card conditions Unexplained shortages
Electronic Business Equipment – Limit £1,500	£100 excess Gradually operating causes Property insured under any other policy Loss from unattended vehicles

Features and benefits	Significant exclusions or limitations
Cancellation and other expenses • any one person – £5,000 • annual aggregate – £100,000 Travel delay (over 4 hours) – up to £750 Replacement personnel expenses Funeral of Relative or Associate Missed international connection or departure Promotional vouchers and awards Expenses following natural catastrophe – up to £3,000	Default of transport or accommodation provider or agent (e.g. financial failure) Disinclination to travel Financial circumstances Known circumstances at time of booking Travelling against medical advice or for treatment Withdrawal from service of means of transport on safety grounds Expenses recoverable elsewhere
Kidnap Expenses • consultants costs – £250,000 • annual aggregate – £500,000	Ransom payments Journeys over 30 days Journeys to listed high risk locations without prior approval
Political and Natural Disaster Evacuation – Limit £50,000 Evacuation to a place of safety Accommodation expenses (up to 14 days) – up to £150 per day for 14 days	Adverse conditions before departure Defective or missing documents Violation of local laws
Legal Expenses – Limit £25,000	Criminal or wilful acts
Personal Liability – Limit £2,000,000	Advice Trade, business or profession
Personal Security Assistance – Limit £10,000	Claims arising from travel to any destination where the Foreign, Commonwealth & Development Office advises against travel Journeys over 30 days Hijack or kidnap Unnecessary exposure to danger
Rental Vehicle Collision Damage Waiver – Limit £25,000	Wear and tear or deliberate damage
	Overall exclusions to all sections of the cover • Active service in armed forces of any nation • Insured Persons over 80 years of age • Listed hazardous sports and pursuits • Claims arising from travel to any destination where the Foreign, Commonwealth & Development Office advises against travel (but the exclusion does not apply to the Cancellation cover if the warning is published after booking) • War in the home country or a secondment destination • Secondments (trips over 180 consecutive days) – assessed separately from "day one" and subject to certain restrictions on medical cover

Features and benefits	Significant exclusions or limitations
Travel Assistance and Security Services The following services in conjunction with specialist partners are automatically included: **Zurich Travel Assistance** Medical and other general travel advice and assistance Safety and security advice and assistance	

Travel Pattern

We assess the premium for this cover by looking at your declared travel pattern for the 24 months preceding its inception summarising the number of "person-days" for each destination area (UK only, Europe, North America and Rest of the World). We will also ask you to declare details separately of secondments and trips whose primary purpose involves hazardous activity.

Legal Expenses

Features and benefits	Significant exclusions or limitations
'Standard' cover includes Employment Disputes, Compensation Awards, Service Occupancy, Legal Defence, Statutory license protection and Tax Protection We provide Employment Practices Liability as standard removing the requirement of a "more reasonable than not" chance of success Extensions are available for Contract Disputes including the total limit for all compensation awards, damages and Debt Recovery, Property Protection and Bodily Injury and Statutory Licence cover	Compensation awards maximum is £1,000,000 in any one period of insurance Any involvement in any joint venture, consortium or other profit sharing scheme In respect of employment disputes any redundancy within the first 180 days of inception of the cover In respect of contracts any dispute concerning an amount under £500 Compensation awards relating to trade union activities Claims arising from a parking offence Employment disputes which arise within the first 90 days of inception

General exclusions applicable to the Policy:

Loss or damage caused by:

- Date Related Incidents
- Northern Ireland Civil Commotion
- Nuclear and War Risks, Government or Public Authority Order
- Sonic Bangs
- Terrorism
- Radiation.

Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

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 or by contacting the FSCS directly on 0800 678 1100.

Zurich Insurance Company Ltd
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MSEDPA06 (NP722453006) (03/23) CMS

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