

The Car Insurance Policy from Zurich Insurance Company Ltd details the coverage, exclusions, and conditions applicable to the insured vehicle and drivers as outlined in the Schedule. It offers three types of coverage: Comprehensive, Third Party, Fire and Theft, and Third Party Only, each providing varying benefits. Key coverages include liability to others, emergency treatment fees, fire and theft cover, accidental damage, new car replacement, and personal belongings. Liability coverage includes legal representation for claims involving death or injury, while exclusions encompass damage to the insured vehicle, property owned by the insured, and claims related to terrorism. Policyholders have the right to cancel within 14 days for a pro-rata refund, subject to a minimum premium charge. Claims settlement procedures allow the insurer to either repair the vehicle or provide a cash settlement based on market value for fire and theft or accidental damage claims. In cases of total loss, vehicle keys and documentation must be submitted before payment is made.

The policy requires the insured to inform the insurer of any changes to the information provided, as inaccuracies may affect coverage validity. Coverage is applicable in the UK and includes provisions for using the car abroad for up to 60 days, with limitations thereafter. The policy is governed by UK law, and disputes will be resolved under English jurisdiction. Specific exclusions apply to personal belongings, including limits on claims for items not secured in the vehicle. Medical expenses are covered up to £200 per person and £200 for up to two pets injured in the car, along with £30 daily for hospital stays up to 30 days. Coverage for loss or damage to a luggage trailer is up to £250, and windscreen cover is available with specific deductibles based on repairer usage. The policy also provides for a courtesy car while repairs are being made and covers emergency overnight or travel expenses up to £40 if the car is stolen or damaged.

Exclusions include the first £60 or £100 of claims based on repairer usage, and limitations apply for using the car in unlisted countries. The policyholder must maintain the car in a roadworthy condition and report incidents promptly. The insurer may cancel the policy with seven days' notice for valid

reasons, while the policyholder can cancel within 14 days for a pro-rata refund, subject to conditions. Fraudulent claims or misrepresentations can lead to policy voidance without premium refunds. Claims must be reported promptly, with specific exclusions related to war, civil unrest, and pollution unless caused by a sudden incident. Contact details for claims are provided for both the UK and Europe, and a commitment to customer service is emphasized, with a complaints procedure in place.

For inquiries or complaints, policyholders are advised to contact their usual representative at Zurich or their broker for prompt resolution. Most complaints can be resolved within a few days, and if not, Zurich will keep the policyholder updated on the progress. If dissatisfaction persists, the matter can be escalated to the Financial Ombudsman Service within six months of Zurich's decision. The service is free and impartial, with further information available on their website. If the Ombudsman cannot assist, advice may be sought from Citizens Advice or legal counsel. Zurich is also covered by the Financial Services Compensation Scheme (FSCS), which may provide compensation if they fail to meet their obligations.

The policy includes specific endorsements that apply only if listed on the Policy Schedule. Notably, theft cover is contingent upon the use of specified security devices, and certain exclusions apply, such as the non-applicability of no claims discount and cancellation of theft cover. Coverage for personal belongings in motor caravans is limited to £1,500 per claim, with exclusions for loss when the vehicle is unlocked and unattended. The policy does not cover drivers under 25 or under 21, and driving under the influence of alcohol or drugs limits coverage to Section 1. Vehicles not made for the UK have specific settlement conditions, and courtesy cars are only provided when all necessary parts for repair are available. Additional excesses apply for theft and accidental damage claims, with varying amounts specified. Coverage for using the vehicle abroad is limited to EU countries, with specific conditions for trips exceeding 90 days, and restrictions on coverage for loss or damage occurring overnight unless the vehicle is secured in a locked garage. The policy is underwritten by

Zurich Insurance Company Ltd, regulated by the Swiss Financial Market Supervisory Authority and the UK's Prudential Regulation Authority, with communications monitored for service improvement and regulatory compliance.