

Residential

keyfacts

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance Company Residential policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

Type of insurance and cover

The Residential policy provides the following cover options;

- Buildings – the structure of your home
- Contents – the contents of your home
- Property Owners' Liability – legal liability arising out of ownership of your home.

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

Significant features and benefits

Buildings and Contents

Provides cover for the following major events; fire, explosion, lightning, earthquake, riot, malicious damage, collision by vehicles, aircraft or animals, storm or flood, theft or attempted theft, subsidence, landslip or heave, water or oil leaking from any fixed appliance, pipe or tank, falling trees, breakage of glass and sanitary ware, breakage of radio and television aerials and dishes and accidental damage.

Buildings

Provides cover for the structure of your home and any permanent fixtures and fittings such as kitchen units and bathroom suites. It also includes cover for garages and other domestic outbuildings, walls, gates and fences, as well as drives, paths, patios and terraces at the home.

- Sum insured selected by you.
- Alternative accommodation and loss of rent – 25% of buildings sum insured.
- Lock replacement up to £500.
- Professional, demolition or local authority fees and expenses, included in the Buildings sum insured.

Contents

Covers household furniture, furnishings or carpets and security or surveillance equipment, gardening equipment, maintenance equipment up to £1,000 for any one article.

Property Owners' Liability

Legal liability as owner of your home.

Significant and unusual exclusions or limitations

Exclusions to Buildings and Contents

- Mechanical or electrical breakdown (see policy exceptions).
- Damage caused by faulty or defective design or workmanship breakdown (see policy exceptions).
- Damage caused by wear and tear breakdown (see policy exceptions).
- Damage caused by fraud or dishonesty (see policy exceptions).
- Damage to property whilst in transit (see policy exceptions).
- Any loss caused by the deliberate withdrawal of the supply of water, gas, electricity, fuel or telephone system (see policy exceptions).

- Loss following accidental or malicious erasure or distortion of information on computer systems (see policy exceptions).
- Excess – the amount specified in the schedule as the excess, in respect of the cost of each and every occurrence for which the Insured is indemnified (see policy exceptions).
- Theft by persons legally on the premises (see policy exceptions).
- Damage to movable property in the open caused by storm or flood (see policy exceptions).
- Subsidence caused by the usual settlement or bedding down of structures or movement of made-up ground (see policy exceptions).
- Pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident (see policy exceptions).
- Damage by terrorism – an endorsement will be attached to the policy giving details (see policy exceptions).
- Vandalism or malicious acts are not covered if by persons lawfully on the premises or after the home has been left unfurnished or unoccupied for more than 60 consecutive days (see policy exceptions).

Exclusions to Contents

Articles of gold, silver or other precious metals, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins, vehicles and craft, deeds and documents including those showing ownership of financial investments, animals, specifically insured items or any part of the buildings (see meaning of words).

Exclusions to Property Owners' Liability

- Liability for liquidated damages, fines or penalties which apply solely due to a contract (see What is Not Insured, section B – Property Owners' Liability).
- Professional Indemnity (see What is Not Insured, section B – Property Owners' Liability).
- Fines or penalties (see What is Not Insured, section B – Property Owners' Liability).
- Liability arising from any act of terrorism (an endorsement will be attached to the policy).
- Liability arising from the use or ownership of road vehicles, caravans, horse boxes, trailers or trailer tents, aircraft, hanggliders, hovercraft, boats, boards or any other craft designed for use in or on water (see What is Not Insured, section B – Property Owners' Liability).

Cancellation rights

This policy entitles you to a 14 day cooling-off period.

Claims

Details of how to make a claim are shown in 'Making a claim' information sheet or you may ring us on the numbers shown below:

During working hours;
9.00am – 5.00pm Monday to Friday;
020 8250 2110 or **020 8250 2219**.

At all other times; **0800 056 7999**.

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.

Complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued the policy. Please quote the details of your policy (surname and initials, policy number, departmental reference, etc).

If the matter is not resolved to your satisfaction, please write to the Manager of the branch concerned. If you are still not satisfied with the action taken, you can lodge your complaint with the Chief Executive. Simply call **01242 263 875** or send an email to chiefexecutive@uk.zurich.com

You may also have a right of referral to the Financial Ombudsman Service who can be contacted on **0845 080 1800** or emailed at complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on **020 7892 7300** or further information is available at www.fscs.org.uk

Law applicable to the contract

UK law allows both you and us to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as will be shown in the schedule. If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

How we will use your data

Zurich Insurance Company holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.

Zurich Insurance Company

A limited company incorporated in Switzerland. Registered in the canton of Zurich no. CH-020.3.929.583-0.

UK branch registered in England no. BR 105. UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU.

Authorised and regulated by the Financial Services Authority.



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