



# Premier Home Insurance Summary of cover

## Summary of cover

Your policy will normally run for 12 months and is renewable annually.

Within the summary we have provided details of the significant features, benefits and also any limitations to the cover we provide. The full terms, conditions or exclusions are in the policy document. A copy of the policy is available on request.

Your schedule of insurance issued when you arrange cover will confirm which cover is in force.

English law will apply to the Legal expenses cover. The laws of the United Kingdom relating to your address will apply to the rest of the contract. If there is any dispute as to which law applies, it will be English law.

The Zurich Insurance Company Premier Home policy provides the following cover options:

### Buildings

The buildings of your home are insured against accidental loss or damage.

### Contents

Your contents are insured against accidental loss or damage in the home and while temporarily removed anywhere in the world.

Our definitions of Collections, Fine Art and Precious metals are:

#### Collections

Collections of stamps, coins, medals and other novel, rare or unique items of personal interest (including memorabilia).

#### Fine Art

- furniture, furnishings, tapestries, carpets, rugs;
  - paintings, drawings, etchings, prints, photographs;
  - books, manuscripts;
  - statues, sculptures, porcelain, glass;
  - clocks, barometers, mechanical art, objets d'art;
- that are of artistic merit, historical value or novel, rare or unique.

#### Precious metals

Items made of, or partially made of, or plated with, gold, silver, platinum or other precious metals (but not jewellery or watches).



## Summary of limits

The page numbers shown in brackets beside each section of cover are the page numbers in the policy document.



### Buildings (Pages 4 to 6)

Sum insured	The sum insured selected by you
Alternative accommodation, loss of rent and forced evacuation	25% of buildings sum insured
Lock replacement	No inner limit
Legal liability as owner	£2,000,000
Professional, demolition or local authority fees and expenses	Included in the buildings sum insured
Garden damage	£5,000
Tracing leaking pipes and tanks	£10,000
Disability modifications	£5,000
Unfixed items	£5,000

### Contents (Pages 7 to 10)

Sum insured	The sum insured selected by you	
Collections	- overall - single article limit	£10,000 £5,000
Fine Art	- overall - single article limit	£40,000 £15,000
Precious metals, jewellery, watches and guns	- overall - single article limit	£10,000 £5,000
Visitors' and employees' effects		£2,500
Golfers 'hole in one' cover		£500
Money (including £250 for business money)		£1,000
Credit and debit cards		£5,000
Food in freezer or refrigerator		No inner limit
Pedal cycle including accessories		£1,000 any one cycle
Lock replacement		No inner limit
Contents in the open		£5,000
Contents in garages and outbuildings		£10,000



Rewriting deeds and documents	£2,500
Rewriting computer records	£2,500
Alternative accommodation including forced evacuation	25% of contents sum insured
Gifts (additional cover)	£10,000
New acquisitions	£15,000
Loss of oil or metered water	No inner limit
Legal liability to domestic employees	£10,000,000
Occupier's and personal legal liabilities	£2,000,000
Charitable director's legal liability	£2,000,000
Jury service	£100 a day - maximum £2,000
Tenant's cover	£10,000
Fatal accident	£10,000
Removal to your new home	No inner limit
Business property (including £1,000 stock)	£10,000
Contents in unattended road vehicles	£2,500
Students' possessions	£5,000
Parents'/grandparents' possessions	£2,500

#### Legal expenses - included in all policies (Page 13)

Covers costs to pursue or defend specified personal legal actions	£50,000
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#### Specified Fine Art or possessions (Pages 11 and 12)

Specified items	The sum insured selected by you
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## What is not insured

The page numbers shown in brackets beside each section of cover are the page numbers in the policy document.

This is a summary of the key exclusions or restrictions which apply:

### Excess (Page 4)

The excess you have selected (£100, £250 or £500) applies to most claims under the Buildings and Contents sections.

### Subsidence, landslip or heave (Page 4)

A £1,000 excess applies to claims under Buildings.

There are a number of exclusions, the main ones being:

- if caused by coastal or river erosion
- to walls, patios, swimming pools and the like unless the main structure, garages or outbuildings are also damaged
- to floor slabs unless load bearing walls are also damaged at the same time

### Storm or flood (Page 4)

Does not cover loss or damage to fences, gates, hedges or railings unless the home, garage or any outbuilding is damaged at the same time.

### Malicious damage (Page 4)

Does not cover damage by you, your family or other people living in the home.

### Accidental damage (Page 15)

There are a number of exclusions and the main ones are:

- damage by wear and tear or other gradually operating causes including mildew and rot
- damage by vermin, insects or fouling or scratching by pets
- cleaning or repair
- mechanical or electrical breakdown

### Let, lent or sublet (Page 7)

Loss or damage by tenants is not covered. Loss or damage by theft is not covered unless violence and force is used.

### Vehicles and craft (Page 7)

Contents cover does not include:

- road and other motorised vehicles (except garden equipment and children's toys)
- aircraft and watercraft including surfboards (except models and toys)
- caravans and trailers
- all terrain vehicles and quad bikes
- liability arising from these

### Unoccupied (Page 4)

- If the home is unoccupied for more than 60 days, cover will exclude malicious damage, theft, leaking oil, loss of oil or metered water and breakage of glass.
- Loss or damage by leaking water is also excluded during the period November to March unless either the water system is turned off and drained or the central heating system is left in constant operation.

### Pedal cycles (Page 7)

Theft cover does not apply when pedal cycles are left unattended away from the home unless securely locked to a structure or in a locked building.

### Theft from unattended road vehicles (Page 8)

Theft cover does not apply unless the property is hidden in a glove or luggage compartment and the vehicle is securely locked.

### Legal expenses (Page 13)

The main exclusions are:

- contract disputes relating to business activities, building work and tenancy or lease agreements
- contract disputes arising during the first 90 days of cover
- claims where you do not have a reasonable chance of winning
- legal costs we have not agreed to
- claims you report more than 180 days after the event happened

### Terrorism (Page 15)

Any liability, loss or damage caused in any way by biological, chemical and nuclear terrorism.

### General (Page 15)

There are a number of general exclusions that apply to household policies issued by all insurers.

## How do I make a claim?

Details of how to make a claim are shown in your Zurichcare Assistance Booklet or you may ring us on the following numbers.

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.

**Emergency assistance**  
**0845 712 5220**

**Claims advice and assistance**  
**0845 601 0869**

**Legal expenses**  
**0870 010 907**

24 hours a day (please quote reference 36225).

If your claim is covered we will appoint the legal representative for you. Please do not appoint a solicitor yourself.

## How do I make a complaint?

We value the opportunity to investigate concerns you may have about our service. We are committed to handling complaints fairly, thoroughly and promptly.

Firstly, if you have a complaint about your policy or a claim, you should contact the insurance adviser who arranged the policy for you. If they are not able to sort out your complaint, you can contact us direct.

If your complaint is about your policy please call us on the **0845** number printed on your welcome letter or renewal letter.

If your complaint is about a claim, please call us on **0845 601 0869**.

If you prefer you may write to us at the address shown on your welcome or renewal letter.

If you are still not satisfied, you can contact the Chief Executive's office.

You can phone **01242 511227** or e-mail **chiefexecutive@uk.zurich.com**

Or write to:  
Chief Executive  
The Grange  
Bishop's Cleeve  
Cheltenham GL52 8XX

If you are still not happy with the way we have dealt with your complaint, you can ask the Financial Ombudsman Service (FOS) to review your case. This is a free and impartial service.

You can phone on **0845 080 1800** or e-mail **enquiries@financial-ombudsman.org.uk**

Or write to:  
Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

You may contact the FOS at any stage of your complaint. Your legal rights will not be affected.

### **Can I receive compensation if Zurich cannot meet its obligations to me?**

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

### **If I take out cover but then change my mind can I get my premium refunded?**

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us (or 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). If no claims have been made we will refund the premium you have paid. If a claim is made within the first 14 days we will charge you for the days we have been on cover and refund the remainder of the premium you have paid.

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

You may cancel your policy at any time by giving us written instructions. We may cancel your policy by giving seven days' notice in writing to your last known address. You will be entitled to a pro rata return of any unexpired premium. No refund applies if a claim is paid or outstanding at the time of cancellation.



**Zurich Insurance Company**

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