

**ZURICH**

Public and Products Liability

keyfacts

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

Type of insurance and cover

Cover is provided in respect of legal liability to pay compensation including legal costs for:

- accidental death or personal injury to any person excluding employees
- accidental loss or damage to third party material property.

Cover can be taken with or without liability for products supplied.

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

Significant features and benefits

- Cover applies world-wide (excluding products exported to USA/Canada).
- Contractual liability for both Public and Products Liability.
- Indemnity limit of up to £10 million is available.
- Cover includes liabilities incurred in connection with:
 - Health & Safety at Work Act 1974
 - Food Safety Act 1990
 - Consumer Protection Act 1987
 - Defective Premises Act 1972
 - Data Protection Act 1984.
- Indemnity for directors, employees and principals is included.
- Personal liability overseas applies.
- Compensation and claimants' costs against libel and slander by in-house and trade publications is automatic.
- Includes cover for cross liabilities.
- Contingent motor liability cover applies.
- Includes court attendance costs of:
 - any director or partner (£250 per day limit)
 - any employee (£100 per day limit).
- Completion of a proposal form is not required.

Significant and unusual exclusions or limitations

- Damage to that part of any property where it's the direct result of work carried out by the Insured.
- Damage to property held in trust except for:
 - personal effects
 - buildings temporarily occupied by the Insured
 - premises hired, leased, rented or lent to the Insured under agreement, which the Insured would not have been responsible for in the absence of such agreement.
- The first £250 of any claim for third party property damage.
- Product recall, replacement or guarantee.
- Products sold or supplied:
 - to USA or Canada, unless specifically agreed
 - for use in aircraft or spacecraft.
- Liability for liquidated damages, fines or penalties which applies solely because of a contract.
- Professional Indemnity.
- Fines or penalties.
- Punitive damages awarded by a Court of Law outside of the UK.

Policy ref: ZCYL1A

Target company size

 Small SME Corporate

Type of Policy

 Retail Commercial

Cancellation rights

This policy does not entitle you to a cooling-off period.

Claims

To notify a claim please call **08453 002 055**.

Complaints procedure

We want to provide a first class standard of 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 your policy. Please quote the details of your policy (your 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 **0845 601 4937** or send an email to chiefexecutive@uk.zurich.com

A member of the Chief Executive's office will respond to your complaint and offer resolution where possible.

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

The FOS can be contacted on **0845 080 1800** or emailed at complaint.info@financial-ombudsman.org.uk

The FOS will only consider your complaint if, at the time of notification, you are a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1million or a trustee of a trust with a net asset value of less than £1 million.

Following the Complaints Procedure does not affect your legal rights.

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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