

# Home Buildings and Contents Insurance

## Insurance Product Information Document



**Company:** Zurich Insurance Company Ltd

**Product:** Private Clients Home Policy

Zurich Private Clients is a trading name of Zurich Insurance Company Ltd. Our firm reference number is 959113.

**This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.**

### What is this type of insurance?

Zurich Private Clients offers a tailored approach to home insurance for your individual requirements.

Buildings insurance provides cover for the structure of your home and any permanent fixtures and fittings. It includes outbuildings which are permanent structures within the grounds of your home such as garages, walls, gates, fences, drives, paths, patios and terraces.

Contents insurance provides cover for all your belongings that you keep in each of your homes that we insure. Once insured, your contents (including your general contents, valuables, fine art and antiques and personal possessions) are covered anywhere in the world.



### What is insured?

#### Cover for your home

- ✓ Buildings replacement – up to sum insured to repair, replace or rebuild your property in the same form.

*If you meet qualifying criteria and have an appraisal by our Client Manager you will have unlimited replacement cover.*

- ✓ Contents replacement – up to sum insured, or up to 125% of sum insured if you have had a professional valuation undertaken within 3 years, to repair or replace as new all of your contents.
- ✓ Loss or damage caused to your home and contents – including accidental damage.
- ✓ Contents at an additional home – £50,000.
- ✓ Matching articles – replacing undamaged items which form part of a pair, set or suite.
- ✓ Claims over £25,000 – no excess applies (other than for subsidence or if shown on the statement of insurance).

#### Optional additional covers if selected

- Valuables, fine art and antiques – enhanced cover and higher limits for items such as jewellery, collections, fine art and antiques.
- Jewellery removed from the bank (£100,000 up to 30 days).
- Specified fine art and antiques – up to 200% of value following death of artist.
- Unfinished commissions – up to 25% fine art and antiques sum insured following death of artist.

#### Cover for you

- ✓ Additional living costs – your costs if your home is not fit to live in after a claim.
- ✓ Legal liability – your personal liability and as owner or occupier of the home for injury or property damage or injury to a domestic employee (£10,000,000).
- ✓ Credit cards – loss or theft of your cards (£50,000).
- ✓ Aggravated burglary expenses – limits are in the policy.
- ✓ Legal protection – for you and your family for legal costs and expenses for a contract or employment dispute and for the legal problems set out in the policy (up to £250,000 any one claim).
- ✓ Home emergency assistance – up to £1,500 for call-out charge, labour costs, parts and materials following an emergency.
- ✓ Energy expenses – for alternative electrical power for your solar, wind or geothermal power system.
- ✓ Annual travel – age up to 80 for the EU, Norway and Switzerland and age up to 75 for the rest of the world. Includes emergency medical expenses (£10,000,000) and cancellation/curtailment (£25,000 per person, £100,000 per trip). Trips up to 90 days.



### What is not insured?

#### Cover excludes

- ✗ Freezing or escape of water, if your home is unoccupied for over 60 days and the heating/water system is not drained, or turned off or heating left on at minimum of 10°C.
- ✗ Wear and tear or other gradually occurring causes including mildew and rot.
- ✗ Loss or damage by vermin, insects or rodents.
- ✗ Subsidence to external features unless the main structure of the home is damaged at the same time.
- ✗ Claims caused by contract works where the contract value exceeds 20% of the buildings sum insured or £1,000,000 whichever is less, unless agreed with us before work starts.
- ✗ Deliberate or criminal acts by you, or a member of your family living with you, or someone acting on your behalf.

#### Annual travel cover excludes

- ✗ Claims in connection with a known medical condition unless it is normally stable and under control.
- ✗ Claims in connection with circumstances reasonably known about at the time of booking the trip or at the start of the policy, whichever is later.
- ✗ Claims when you travel against the advice of the FCDO or WHO.

#### Legal protection cover excludes

- ✗ Civil claims where the lawyer appointed for you believes you are more likely to lose your case than win.
- ✗ Claims relating to an employer's disciplinary and internal grievance procedures.
- ✗ Legal action we have not agreed to.



### Are there any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess). Refer to your statement of insurance and policy for details.
- ! We will not pay more than the sum insured or limits shown in your statement of insurance and policy.

#### Limits which apply (unless additional covers selected)

- ! Garden cover – 10% of the buildings sum insured (£2,500 per item).
- ! Covered land vehicles (e.g. quad bikes, motorcycles up to 50cc, domestic gardening vehicles) – £25,000.
- ! Business property away from your home – £15,000.
- ! Jewellery, furs and guns – £10,000 each.
- ! Money – £10,000.
- ! Precious metals – £10,000.
- ! Energy expenses (loss of income) – £25,000.



### Where am I covered?

- ✓ Your home at each address shown in your statement of insurance.
- ✓ Cover for all your contents anywhere in the world.



### What are my obligations?

#### It is your responsibility to:

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if your information is wrong or changes (e.g. a change of address undergoing contract works, or if no longer living at the home).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Report any loss, theft, attempted theft or malicious damage to the police as soon as possible.
- Under Annual travel cover, notify us as soon as possible if you are admitted to hospital during a trip, or have to cut your trip short for medical reasons.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

*Your policy may not be valid if we do not have the correct information.*



### When and how do I pay?

You will be offered payment options – e.g. payment in full at time of purchase or by an instalment plan. Our instalment plan is interest free.

*Credit is subject to status.*



### When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will normally last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends. We can accommodate periods other than 12 months, so please refer to your policy documentation for full details.



### How do I cancel the contract?

You can cancel cover at any time by contacting us or your insurance broker.

If you cancel within 14 days of receiving the policy (or within 14 days of your start date for a renewed policy), we will refund the entire premium paid.

After 14 days we will refund the premium paid less a charge for the days you have been on cover.

There will be no refund if a covered incident has occurred.

Refer to general policy conditions for full details of cancellation terms.

Legal protection and Home assistance cover are underwritten and administered by DAS Legal Expenses Insurance Company limited.

Please see the policy documents for full details.

#### Zurich Private Clients

[www.zurich.co.uk/high-net-worth](http://www.zurich.co.uk/high-net-worth)

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