

keyfacts

IMPORTANT INFORMATION FOR COMMERCIAL VEHICLE CUSTOMERS

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording.

INSURANCE COMPANY:

Zenith Insurance plc

CLAIMS ADDRESS:

Zenith Insurance Management UK Ltd
Chester House
Harlands Road
Haywards Heath
West Sussex
RH16 1LR

CLAIMS HELPLINE NUMBER (24 hour) - 0870 530 5030

How do I make a complaint about my Zenith policy?

At Zenith we are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact:

Zenith Customer Relations, PO Box 730, Chesterfield, S40 9LL
Tel: 0844 874 0630
Email: complaints@zenith-insurance.co.uk

We will always confirm receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when the answer may be expected. If we have not resolved the matter within eight weeks, you can refer the matter to the Financial Ombudsman Service.

DURATION OF CONTRACT:

12 months

FINANCIAL SERVICES COMPENSATION SCHEME:

In the event that Zenith Insurance plc is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme

RIGHT TO CHANGE YOUR MIND

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy term. This is subject to certain terms, including a minimum time on risk charge.

CANCELLATION

You can cancel this policy by giving us seven days notice in writing and returning your certificate of motor insurance. Provided there have been no claims in the current period of insurance we will refund

part of the premium using the following scale:

Length of time you had the insurance:*	Premium Refund
1 month	75%
2 months	65%
3 months	50%
4 months	40%
6 months	25%
8 months	10%
8 months+	nil.

* Not exceeding

We or our authorised agent may cancel this policy by sending you seven days notice to your last known address. You should then send us your certificate of motor insurance and we will refund a proportion of the premium for the remaining period of insurance.

COMPREHENSIVE COVER

- * COURTESY CAR: Not applicable
- * FOREIGN USE: Included up to 45 days - see section 4 of the policy book for details
- * EXCESS: Refer to your schedule for details of the policy excess
- * WINDSCREEN REPAIR: Call the Zenith Glass line on 0800 917 0900 and your windscreen will be replaced subject to a £60 excess. There is no excess to pay if the windscreen can be repaired rather than replaced. See section 8 of the policy book for full details
- * AUDIO: Vehicle audio is covered to a maximum of £300
- * TELEPHONE EQUIPMENT: Not applicable
- * DRIVING OTHER CARS: Not applicable
- * MEDICAL EXPENSES: Not applicable
- * PERSONAL EFFECTS: Not applicable
- * NEW CAR REPLACEMENT: Not applicable

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Loss of or damage to the vehicle caused by a member of the family or household of a permitted driver taking the vehicle without your permission.
- Loss of or damage to the vehicle if it is not covered by a valid Department of Transport test certificate (MOT), if one is needed by law.
- Loss of or damage to the vehicle if at any time it is left unattended and the ignition key is in or on the vehicle and/or all doors, windows and other openings have not been closed and locked.

See section 1 and 2 exclusions (pages 9 and 10 of the policy wording) for all above exclusions

Zenith Insurance plc

Authorised Insurers, registered in Gibraltar (No. 84085) with registered office address at 846 - 848 Europort, Gibraltar.

Zenith Insurance plc is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority in respect of underwriting business in the UK (No.211787).

Documentation distributed by Zenith Insurance Management UK Ltd. Correspondence address:

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