

IMPORTANT INFORMATION FOR CUSTOMERS

<p>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.</p>																	
INSURANCE COMPANY	Zenith Insurance plc																
CLAIMS ADDRESS	Zenith Insurance Management UK Limited Chester House Harlands Road Haywards Heath West Sussex RH16 1LR																
CLAIMS HELPLINE NUMBER	24 Hour Claims Helpline Number 0845 600 5330																
<p>COMPLAINTS PROCESS</p> <p>How do I make a complaint about my Zenith policy?</p> <p>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.</p> <p>If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact:</p> <p>Complaints Handling, Zenith Insurance Management UK Ltd, Chester House, Harlands Road, Haywards Heath, West Sussex RH16 1LR Tel: 0844 874 0630 Email: complaints@zenith-insurance.co.uk</p> <p>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.</p>																	
DURATION OF CONTRACT	12 months																
<p>FINANCIAL SERVICES COMPENSATION SCHEME</p> <p>In the event that Zenith is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme.</p>																	
<p>RIGHT TO CHANGE YOUR MIND</p> <p>The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy. This is subject to certain terms, including a minimum time on risk charge.</p>																	
<p>CANCELLATION</p> <p>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:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 5px 0;"> <thead> <tr> <th style="padding: 2px;">Length of time you had the insurance *</th> <th style="padding: 2px;">1 mth</th> <th style="padding: 2px;">2 mth</th> <th style="padding: 2px;">3 mth</th> <th style="padding: 2px;">4 mth</th> <th style="padding: 2px;">6mth</th> <th style="padding: 2px;">8 mth</th> <th style="padding: 2px;">8 mth+</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px;">Percentage of premium refunded</td> <td style="padding: 2px; text-align: center;">75%</td> <td style="padding: 2px; text-align: center;">65%</td> <td style="padding: 2px; text-align: center;">50%</td> <td style="padding: 2px; text-align: center;">40%</td> <td style="padding: 2px; text-align: center;">25%</td> <td style="padding: 2px; text-align: center;">10%</td> <td style="padding: 2px; text-align: center;">Nil</td> </tr> </tbody> </table> <p style="text-align: right; margin: 0;">* Not exceeding</p> <p>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.</p>		Length of time you had the insurance *	1 mth	2 mth	3 mth	4 mth	6mth	8 mth	8 mth+	Percentage of premium refunded	75%	65%	50%	40%	25%	10%	Nil
Length of time you had the insurance *	1 mth	2 mth	3 mth	4 mth	6mth	8 mth	8 mth+										
Percentage of premium refunded	75%	65%	50%	40%	25%	10%	Nil										

COMMERCIAL VEHICLE

	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY
COURTESY CAR	Not applicable		
FOREIGN USE	Included up to 45 days – see section 4 of the policy book for details	Included up to 45 days – see section 4 of the policy book for details	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	Refer to your schedule for details of the policy excess	Not applicable
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 if the windscreen can be repaired rather than replaced. See section 5 of the policy book for full details	Not applicable	Not applicable
AUDIO	Car audio equipment is covered to a maximum of £300	Car audio equipment is covered to a maximum of £300	Not applicable
TELEPHONE EQUIPMENT	Not applicable		
DRIVING OTHER CARS			
MEDICAL EXPENSES			
PERSONAL EFFECTS			
NEW CAR REPLACEMENT			
SIGNIFICANT EXCLUSIONS OR LIMITATIONS	<p>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.</p> <p>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.</p> <p>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.</p>		



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 Services Authority in respect of underwriting business in the UK (FSA Register Number 211787).