



**ZURICH**<sup>®</sup>

# Plant Protection Insurance

## Policy summary

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This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Section 2 of the Zurich Insurance plc Plant Protection Insurance policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document.

The duration of this non-investment insurance contract is 12 months. An inspection service will always be provided under Section 1 of the Inspection Contract and Plant Protection policy.

### Type of insurance and cover

This policy covers plant such as boiler and pressure plant, lifting and handling plant or electrical or mechanical plant against unexpected damage in accordance with the cover selected. The covers available are:

- Explosion or collapse of boiler and pressure plant caused by steam or other fluid pressure.
- Breakdown.
- Extraneous damage.
- Sudden and unforeseen damage which includes all of the above.

### Significant features and benefits

- Cover is not compulsory.
- Cover is linked to the provision of an inspection service by Zurich.
- Cover includes the reasonable cost of temporary repairs following damage and expediting permanent repair including use of rapid transport and overtime work up to £5,000.
- Cover includes damage to plant temporarily removed to another UK premises including land transit.
- Automatic cover for additional plant of the same type already insured.
- Completion of a proposal form is not required.
- Additional costs following insured damage of reinstating your property solely to comply with EU, Government or Local Authority regulations.

### Optional extensions of cover

- Damage to goods being handled or lifted by insured plant.
- Damage to your property directly resulting from explosion of boiler and pressure plant or other insured damage to plant.
- Reinstatement of damaged property to its condition when new.

### Significant and unusual exclusions

- Policy excess applies.
- Damage by fire and other perils normally covered by your fire policy.
- Breakdown, explosion or collapse of plant which has not completed acceptance tests or within 28 days of initial installation.
- Damage during installation or dismantling.
- Damage during testing or maintenance.
- Damage to renewable parts, fuses, foundations, masonry and chimneys.
- Damage arising out of multiple lifts unless cover previously agreed with us.
- Damage caused by defects known by you at the start of the policy.
- Damage resulting from modifications to plant beyond maker's specifications.
- Damage for which a maker, supplier, contractor or repairer is responsible.
- Damage resulting from non-compliance with a recall or with maintenance requirements specified by the maker or supplier.
- Normal wear and tear, corrosion or erosion.
- Damage by terrorism.
- Damage to insured plant unless it has a current report of inspection issued by a competent inspection authority.

### Insurance Act 2015

The policy embraces the principles of the Insurance Act 2015 law reforms. It also incorporates a modification which has the aim to promote good customer outcomes, whereby in cases of non-deliberate or non-reckless non-disclosure or misrepresentation we will request any additional premium which may be required and pay subsequent claims in full rather than proportionately reducing subsequent claims payments.

### Cancellation

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

### Claims

To notify a claim please call **0800 302 9055**.

## Our complaints procedure

We want to provide a first class 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 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 (ombudsman). This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

You can telephone for free on:

08000 234 567 for people phoning from a "fixed line" (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The ombudsman will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

## 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 0800 678 1100 or further information is available at [www.fscs.org.uk](http://www.fscs.org.uk).



### Zurich Management Services Limited

Registered in England and Wales no. 2741053.

Registered Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

### Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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