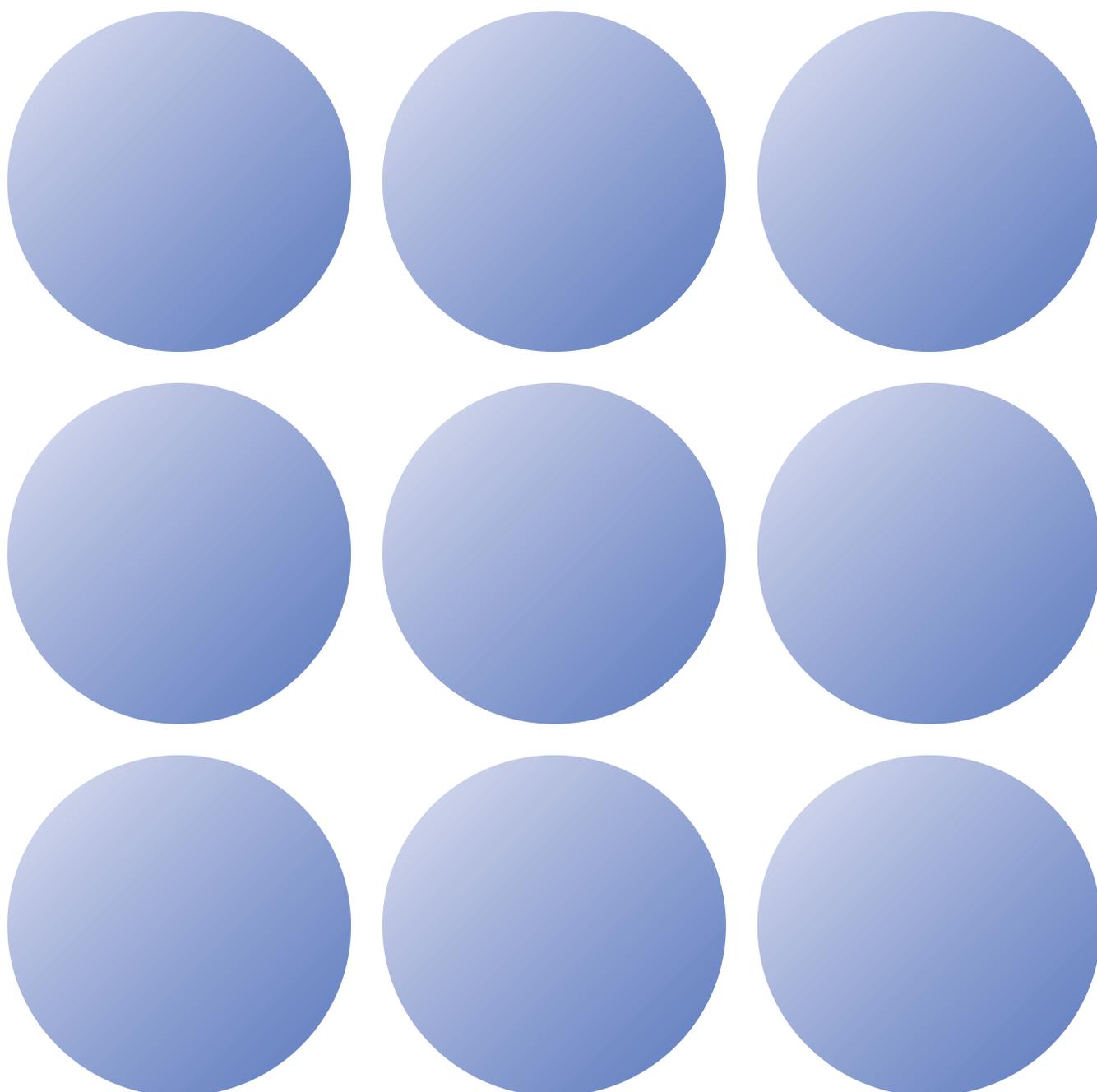


Inspection Contract and Plant Protection

Policy document



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A warm welcome to Zurich

Thank **you** for taking out **your** Inspection Contract and Plant Protection insurance policy with **us** – and welcome to Zurich.

Zurich Insurance plc is a member of the insurance-based financial services provider Zurich Financial Services Group (Zurich). Zurich has a global network of subsidiaries and offices in North America and Europe as well as in Asia Pacific, Latin America and other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. It employs approximately 60,000 people serving customers in more than 170 countries.

At Zurich **we** have **your** future in mind and look forward to working closely with **you**.

Section 1

Inspection contract

Please read this Contract carefully to ensure that it meets **your** needs. Please notify **us** immediately if **you** require any alterations to be made or if there have been any changes in **your** business or other circumstances which may affect this Contract. This is a legal document and should be kept in a safe place.

Definitions

In this Contract, unless the context requires otherwise, the following words and expressions will have the meanings set out below and, where expressed in the singular, the plural of such expressions will be construed accordingly:

Additional Services

Additional services that fall outside the scope of the Inspection Service for the purposes of this Contract. Such services will include, without limitation, the services listed in sub clauses 1.8.1 to 1.8.8 inclusive.

Competent Person

The competent person is Zurich Management Services Ltd who employ engineer surveyors, senior engineers or other technical persons.

Confidential Information

All technical, business and similar information relating to the business affairs of either party.

Contract

This Contract, including any Schedule forming part of it.

Contract Price

The amount payable for the Inspection Service as stated in the Schedule or as varied from time to time in accordance with clause 4.0 during the Term.

Commencement Date

The date upon which the Contract commenced.

Discount Rate

A percentage reduction in the Contract Price, applicable only where stated in the Schedule.

Inspection

An examination of Plant which:

- a) will, if required by **you**, be carried out in accordance with the requirements of any applicable statutory regulations and, where applicable will be carried out in accordance with any written scheme of examination; or
- b) for Plant not requiring Inspection in accordance with statutory regulations will be carried out as agreed between the parties.

Inspection Interval

The interval between Inspections:

- a) as set out in statutory regulations and/or written schemes of examination (where applicable) and such additional Inspections as stated in the Schedule; or
- b) for Plant not subject to Inspection in accordance with statutory regulations will be as agreed between the parties.

Inspection Service

An Inspection of Plant at Inspection Intervals and provision of a Report.

Mid Term Adjustment

A change in contract title or postal address or in the scope of the Inspection Service. Additions to the scope of the Inspection Service may result in an additional premium. Changes in Plant or Site/Plant Locations are not deemed to be mid-term adjustments.

Maximum Contract Price

The maximum increase in the Contract Price upon renewal of this Contract, applicable only where stated in the Schedule.

Normal Working Hours

Between 08.00 hours and 17.00 hours Monday to Friday except for public holidays.

Plant

The machinery and equipment set out in the Schedule.

Report

A document in our standard format issued electronically and/or on paper, that provides details of the Plant inspected and the Inspection that was undertaken.

Schedule

A Schedule forming part of this Contract.

Site/Plant Location

The locations set out in the Schedule.

Specified Period

The period set out in the Schedule.

Term

12 months from the date as specified in the Schedule (unless otherwise stated therein) subject to termination in accordance with clause 9.

We, Us, Our

Zurich Management Services Limited whose registered office is:
The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ
and trading as Zurich.

You, Your

The company, person or persons or other legal entity named in the Schedule.

Wording

1 Scope of the Inspection Service

- 1.1 **We** will provide **you** with the Inspection Service for Plant at the Site, in accordance with the terms and conditions contained in this Contract, and, in consideration of which, **you** will pay us the Contract Price.
- 1.2 Where **you** require that the Inspection Service is to be carried out in accordance with specific statutory regulations, the scope of the Inspection Service will (in so far as is possible under the terms of this Contract) be in accordance with the terms of those statutory regulations and any respective relevant guidance or any relevant approved code or practice. The Report will identify the regulations and any relevant guidance or any code of practice that apply.
- 1.3 For the avoidance of doubt, where the Inspection Service is carried out in accordance with any specific statutory regulation, the Competent Person will possess all necessary skills, experience and qualifications to the extent required under the applicable statutory regulation.
- 1.4 Where **you do** not require that the Inspection Service is carried out in accordance with specific statutory regulations or no such regulations apply, the scope of the Inspection Service will (in so far as is possible under the terms of this Contract) be as instructed by **you** and agreed by **us** or, in the absence of such an instruction, as specified by **us**.
- 1.5 The scope of the Inspection Service will be limited by the extent to which **you** have prepared the Plant for Inspection. In this event the Report will fully describe the scope of the Inspection. In the event that the Plant or part of a Plant cannot be located or is not made available by **you** for Inspection, the Report will indicate that the Plant or the relevant part of the Plant could not be inspected and will give the reason for this.
- 1.6 The Report may bring to **your** attention other noticeable and obvious defects that fall outside the scope of the Inspection, although no obligation to do so exists. The impact of such other defects are to be assessed by and are the sole responsibility of **you**.
- 1.7 The Inspection Service will not cover the preparation, operation, repair or maintenance of Plant.
- 1.8 **We** may (at our absolute discretion) negotiate with **you** and agree to provide Additional Services. **You** acknowledge that, unless otherwise agreed in this manner, Additional Services will not be included in the scope of the Inspection Service. For the avoidance of doubt, Additional Services will include, without limitation:
 - 1.8.1 the compilation and/or certification of written schemes of examination, which may be a statutory requirement;
 - 1.8.2 the witnessing or provision of ultrasonic, radiographic or other non-destructive tests (NDT) or other tests of a non-routine character or any proof of load stability, anchorage or similar test;
 - 1.8.3 the assessment of Plant design and construction to verify compliance with applicable design or construction codes or European Directives;
 - 1.8.4 the assessment of the suitability of Plant for its intended use in the particular environment within which it is operated;
 - 1.8.5 the assessment of the suitability of proposed repair or modification to Plant;
 - 1.8.6 the carrying out of any additional Inspections of the Plant required during and/or on completion of such repair or modification;
 - 1.8.7 the assessment of any Plant which is in a non-standard operating condition; and
 - 1.8.8 the postponement of Inspection of Plant according to specific regulations that allow this.

2 Duration

- 2.1 This Contract will stay in force until the end of the Term unless terminated in accordance with Clause 9.
- 2.2 At the end of the Term, the parties may mutually agree to renew the Contract on the same terms. Upon any renewal **we** may adjust the Contract Price whilst the remaining provisions will continue in full force and effect.

3 Our Obligations

- 3.1 Unless otherwise agreed, **we** will provide the Inspection Service within Normal Working Hours.
- 3.2 **We** will use reasonable endeavours including making contact with **you** by telephone or in writing prior to the due date of the Inspections in order to carry out the Inspections of the Plant at the Inspection Interval(s).
- 3.3 **We** will produce the Report within 14 days following completion of an Inspection of the Plant, other than in circumstances where an item is judged to give rise to immediate danger. In this event an on site report will be issued prior to leaving site.
- 3.4 **We** will notify **you** in writing within 14 days of any abortive attempts to arrange an Inspection.
- 3.5 **We** will comply with **your** safe systems of work as notified by **you**. **We** reserve the right not to carry out an Inspection if, in its absolute discretion, to do so would pose an unacceptable risk to the health, safety or welfare of either **us**, **you** or other person.

4 Contract Price

- 4.1 In addition to specified Mid Term Adjustments **you** agree that **we** will adjust the Contract Price at the end of the Term to take into account:
 - 4.1.1 any Plant added to or deleted from the Schedule;
 - 4.1.2 any changes to the Inspection Interval(s) stated in the Schedule;
 - 4.1.3 any charges identified in section 5 of the Contract;
 - 4.1.4 in the case of any activities charged on a time spent basis, the actual time spent data available from either time spent reports or on-site time sheets, as agreed; and/or
 - 4.1.5 any right of set-off available to **us** in relation to this Contract.
 - 4.1.6 the revised Plant as adjusted by 4.1.1, 4.1.2, 4.1.3 and 4.1.4 will be the basis of the Contract Price for the new Term.
- 4.2 Unless otherwise agreed in writing any invoices will be paid within 30 days of the date of invoice, with the invoice being provided to **you** within 30 days of the commencement of the specified Period or Term.
- 4.3 **We** reserve the right to withhold further supply of the Inspection Services to any Customer who fails to pay within the aforementioned period, without prejudice to any existing rights **we** may have in respect of such unpaid invoice.

- 4.4 Unless otherwise agreed in writing, prices quoted to **you** are shown in Sterling exclusive of Value Added Tax (or any other similar tax or duty levied by any Government or other Authority) on the value of the Services supplied. Any such taxes or duties will be payable by **you** in addition to the prices quoted.
- 4.5 Where **we** have reached agreement to commence Inspections for a new customer, the quotation offered will have been calculated on a Schedule of Plant provided. If that Schedule is not accurate then the amount, size or capacity of Plant inspected will not tally with the Schedule provided. As such the initial fee would be a deposit, adjustable dependant on Inspections having taken place in reality. If the amount of variation between quotation Schedule and reality is substantial, **we** would wish to negotiate or renegotiate the fee required. This could either be at Commencement or part way through an existing relationship.

5 Your Obligations

- 5.1 **You** will pay **us** the Contract Price at the start of the Term or as otherwise agreed in writing between the parties.
- 5.2 Where the Contract Price is adjusted in accordance with Clause 4, **you** will pay to **us** the difference between the Contract Price and the adjusted Contract Price.
- 5.3 **You** may be required to pay an additional charge to **us** where:
- 5.3.1 Inspections are carried outside Normal Working Hours, at **your** request;
 - 5.3.2 **you** require that **our** representatives are required to undertake training specific to **your** own health, safety and welfare procedures;
 - 5.3.3 **we** are unable to carry out an Inspection of the Plant at an agreed time through no fault of **our** own and a further appointment is necessitated;
 - 5.3.4 **we** are required to re-examine any Plant;
 - 5.3.5 **you** request an agreement with **us** to postpone an Inspection; and/or
 - 5.3.6 **you** request duplicate copies of Inspection reports.
- 5.4 **You** undertake to renew the Contract at the end of the Term for the Specified Period where:
- 5.4.1 **you** are entitled to a Discount Rate; and/or
 - 5.4.2 **we** agree to a Maximum Contract Price;
- and **you** agree that **we** (without prejudice to **our** rights under clause 9) will be under no obligation to accept **your** renewal request. In the event that **you** terminate this Contract in breach of **your** obligations under this clause 5.3, **we** (without prejudice to **our** rights under clause 10) will be entitled to recover any amounts that **we** would have been paid had **you** not had the benefit of the provisions of this sub-clause.
- 5.5 **You** will ensure that all Plant that requires Inspection is included in the Schedule. In the event of any errors or omissions in the Schedule, **you** will notify **us** in writing, in a reasonable time.
- 5.6 To ensure that **we** provide the appropriate service, **you** will notify **us** if any Plant is being operated outside the scope of usual operating conditions ('Non-Standard Operating Condition').

- 5.7 **You** will use reasonable endeavours to comply with any arrangements proposed by **us** in order to carry out Inspections at the Inspection Interval(s).
- 5.8 **You** will, at **your** own expense, have the Plant properly cleaned and prepared for Inspection and will make available any ancillary testing equipment.
- 5.9 **You** will be responsible for the reassembly of the Plant after Inspection.
- 5.10 **You** will make available any of **your** staff, premises, facilities and access equipment as **we** may reasonably request to enable **us** to perform the Inspection Service. In particular where the operation of Plant is required for the purposes of an Inspection, **you** will make available a skilled and qualified operator.
- 5.11 **You** will promptly provide **us** with such information and documents as **we** may reasonably request for the proper performance of the Inspection Service. **You** will retain sole responsibility for the operation of the Plant.
- 5.12 **You** will provide **us** with safe access to the Site and a safe working environment on the Site.
- 5.13 Before the beginning of each Inspection, **you** will provide **us** with full information concerning any modification to the Plant that has been made since the last Inspection.
- 5.14 Notwithstanding **our** obligations under clause 3.2, it is **your** legal duty under any relevant statutory regulations to ensure that Plant is inspected at the prescribed Inspection Interval(s). It is therefore recommended that **you** establish a system to monitor Inspection Intervals in order to ensure compliance with the regulations and ensure that **we** are notified in advance of the Inspection dates required, should this be necessary.

6 Liability of Us and You

- 6.1 **We** accept no responsibility for damage sustained by the Plant as a result of the failure of the Plant to withstand a test applied as part of the Inspection Service.
- 6.2 Subject to sub-clause 6.1, **we** will indemnify **you** and keep **you** fully and effectively indemnified against any loss of or damage to any property or injury to or death of any person caused by any negligent act or omission or breach of this Agreement by **us**, **our** employees, agents or subcontractors. This will be whether the indemnity is sought in respect of claims made by **you** or a third party against **us**, or against **you**.
- 6.3 **You** will indemnify **us** and keep **us** fully and effectively indemnified against any loss of or damage to any property or injury to or death of any person caused by any negligent act or omission or breach of this Agreement by **you**, **your** employees, agents or subcontractors. This will be whether the indemnity is sought in respect of claims made against **us** or a third party against **you**, or against **us**.
- 6.4 Except in respect of injury to or death of any person or any other liability which cannot be limited or excluded by law (for which no limit applies), the respective liability of **us** and **you**, under sub-clauses 6.2 and 6.3 in respect of each event or series of connected events or in the aggregate, will not exceed £10,000,000.
- 6.5 Notwithstanding anything else contained in this Agreement neither **we** nor **you** will be liable to the other party for loss of profits or contracts, loss of goodwill or other special, indirect or consequential loss whether arising from negligence, breach of contract or howsoever.

7 Confidentiality

- 7.1 Neither party will disclose or communicate to any third party any Confidential Information obtained from the other party as a result of this Contract.
- 7.2 Nothing in this clause will impose an obligation of confidentiality on information
- a) already in the public domain
 - b) that was rightfully in the possession of such party prior to the commencement of this Contract
 - c) that is required to be disclosed pursuant to any applicable law or regulatory body.
- 7.3 The obligations under this clause will come into effect on the Commencement Date and will survive termination.

8 Subcontracting

- 8.1 **We** may subcontract in whole or in part any of **our** obligations under this Contract. **We** will, in such circumstances, retain responsibility for the execution of any subcontracted work. Such subcontracting will only be to a Company-approved person or legal entity that has been audited by **us** in accordance with procedures that meet the requirements of any accreditation that may apply. **You** may consult with **us** if it requires this provision to be deemed deleted or altered whilst the remaining provisions will continue in full force and effect. For the avoidance of doubt this provision will only be deemed deleted or altered if **we** have agreed to such, prior to entering the Contract, in writing.

9 Termination

- 9.1 **We** may terminate this Contract by giving 30 days written notice to **you** at any time throughout the duration of the Contract without further obligation, subject to any accrued rights and the payment of the Contract Price for Inspection Services which have already been performed to the effective date of termination.
- 9.2 Either party will have the right at any time by giving notice to the other to immediately terminate this Contract on or after the happening of any of the following events:
- a) where the other has committed a material breach of the terms of this Contract which is incapable of remedy
 - b) where the other has committed a material breach of the terms of this Contract which is capable of remedy and fails to remedy such breach within 30 days after receipt of a written notice by the other party giving full particulars of the breach and requiring it to be remedied
 - c) where the other is unable to pay its debts as and when they fall due within the meaning of Section 123 of the Insolvency Act 1986
 - d) where an order is made or a petition is presented or an effective resolution is passed for the winding-up of the other party otherwise than for the purpose of a solvent amalgamation or reconstruction
 - e) where the other will convene a meeting or propose or enter into any arrangement or composition with its creditors
 - f) where an event of Force Majeure delays a scheduled Inspection for more than 30 days.

10 Right of Set Off

10.1 We will be entitled to apply any monies due to you under the Agreement in or towards any sum owing to us in relation to any matter whatsoever.

11 Force Majeure

11.1 We will not be liable for any delay or for the consequences of any delay in performing our obligations under this Contract if such delay is due to any cause beyond our reasonable control and will be entitled to a reasonable extension of time for performance of such obligations.

12 Notices

12.1 All notices to be given under this Contract will be in writing and may be delivered by first class post or facsimile transmission, and will be deemed to have been delivered, 48 hours after posting (in the case of first class pre-paid letter) and 12 hours after dispatch (in the case of facsimile transmission).

13 General

13.1 Failure by either party to enforce any of the rights under this Contract will not be taken as or deemed to be a waiver of such rights.

13.2 If any term or provision of this Contract is held illegal or unenforceable the remainder will remain in full force and effect.

13.3 This Contract represents the entire agreement between the parties and supersedes all prior agreements and representations made by either party, whether oral or written.

14 Governing Law

14.1 This Contract will be governed by and construed in accordance with the laws of England and any dispute will be subject to the exclusive jurisdiction of the English courts.

Additional clauses – applicable only if stated in the Schedule

001 Long Term Undertaking – Inspection Contract

In consideration of the Discount Rate applied to the Contract Price on this Contract **you** undertake with effect from the Commencement Date to offer annually to **us** for the Specified Period the Inspection Service under this Contract on the terms and conditions in force at the expiry of each Period of Contract, it being understood and agreed that:

- a) **we** will be under no obligation to accept an offer made in accordance with this undertaking
- b) **we** may adjust the Contract Price to take into account changes in Inspection Interval, additional Plant or deletion of Plant taken out of service.

This undertaking applies to any contract (or contracts) which may be issued by **us** in substitution for this Contract and the same discount will be allowed off the fees on any substituted contract (or contracts) issued by **us**.

Payment of the first or renewal fee due at the Commencement Date with the benefit of the appropriate Discount Rate will be deemed acceptance by **you** of this undertaking.

The Discount Rate, Commencement Date and Specified Period are as stated in the Schedule or endorsed hereon.

002 Long Term Undertaking – Average Weekly Earnings (AWE) Index – Inspection Contract

In consideration of the Discount Rate applied to the Contract Price on this Contract **you** undertake with effect from the Commencement Date to offer annually to **us** for the Specified Period the Inspection Service under this Contract on the terms and conditions in force at the expiry of each Period of Contract, it being understood and agreed that:

- a) **we** will be under no obligation to accept an offer made in accordance with the above mentioned undertaking
- b) **we** may adjust the Contract Price to take into account changes in Inspection Interval, additional Plant or deletion of Plant taken out of service
- c) rates will be amended at each renewal date in line with the change in the Average Weekly Earnings – Regular Pay – Whole Economy – 3 Month Average Index for all employees during the period of 12 months which expires 3 months prior to the month of renewal.

The undertaking applies to any contract (or contracts) which may be issued by **us** in substitution for this Contract and the same discount will be applied to the Contract Price on any substituted contract (or contracts) issued by **us**.

Payment of the first or renewal fee due at the Commencement Date with the benefit of the appropriate Discount Rate will be deemed acceptance by **you** of this undertaking.

The Discount Rate, Commencement Date and Specified Period are as specified in the Schedule or endorsed hereon.

003 Period Fee Agreement

You agree with effect from the Commencement Date to offer annually to us for the Specified Period the Inspection Service under this Contract in consideration of which we agree to provide such service and limit any increase in the fee payable at the first and subsequent renewal dates following the Commencement Date to the Specified Rate.

Where the Specified Rate is known as 'Index-Linked' the increase will be defined as the percentage change in retail prices as stated in table no.18.3 General Index of Retail Prices (All Items) published by the Central Statistical Office during the twelve month period ending with the third month preceding each renewal date.

It is understood and agreed that:

- a) we may adjust the fee to take into account changes in inspection frequency, additional Plant or deletion of Plant taken out of service
- b) any existing Long Term Undertaking applicable to this Contract is hereby cancelled.

This agreement applies to any contract (or contracts) which may be issued by us in substitution for this Contract.

The Commencement Date, Specified Period and Specified Rate are as stated in the Schedule or endorsed hereon.

Section 2

Plant protection insurance

Plant Protection Policy

This Policy is a contract between **you** (also referred to as the Insured or **your**) and **us** (also referred to as the Company, **we** or **our**). **You** have made to **us** a proposal which is the basis of and forms part of this contract.

This Policy and any Schedule and Endorsement should be read as if they were one document.

We will insure **you** under those Sections shown in the Schedule during any Period of Insurance for which **we** have accepted **your** premium provided all the terms and conditions of the policy are kept. **Our** liability will in no case exceed the amount of any sum insured or limit of indemnity stated in this Policy, the Schedule or any Endorsement to this Policy.

Any reference to the singular will include the plural and vice versa.

Any reference to any statute or statutory instrument will include any modifications or re-enactment thereto.

Any heading in this Policy is for ease of reference only and does not affect its interpretation.

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 depending upon **your** address as shown in the Schedule. If there is any dispute as to which law applies it will be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

For and on behalf of Zurich Insurance plc.



Stephen Lewis
Chief Executive Officer of Zurich Insurance plc, UK Branch.

This is a legal document and should be kept in a safe place.

Please read the Policy, Insurance Agreement and Schedule carefully. If they do not meet **your** needs return them to **us** or **your** broker or agent.

How we will use your data

We hold **your** personal data in accordance with the Data Protection Act 1998. The information supplied to **us** by **you** may be held on computer and passed to others for underwriting and claims purposes. **You** should show this to anyone whose personal data may be processed to administer this Policy.

Policy Administration

In order to administer **your** insurance Policy and any claims made under this Policy **we** may share personal data provided to **us** with other companies within the Zurich Financial Services Group and with business partners including overseas companies. If **we** do transfer **your** personal data including where **we** propose a change of underwriter **we** make sure that it is appropriately protected.

Claims History

Under the conditions of this Policy **you** must tell **us** about any incident that might give rise to a claim that would be covered under this Policy. When **you** tell **us** about an incident **we** will pass information relating to it to the relevant database. **We** may search these databases when **you** apply for insurance, in the event of any incident or claim or at time of renewal to validate **your** claims history or that of any other person or property likely to be involved in the Policy or claim.

Fraud Prevention and Detection

In order to prevent and detect fraud **we** may at any time:

- a) share information about **you** with other organisations including the police
- b) undertake credit searches
- c) check and share **your** details with fraud prevention and detection agencies

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. **We** and other organisations may also access and use this information to prevent fraud and money laundering for example when:

- a) checking details on applications for credit and credit related to other facilities
- b) managing credit and credit related accounts or facilities
- c) recovering debt and tracing beneficiaries
- d) checking details on proposals and claims for all types of insurance
- e) checking details of job applicants and employees.

Please contact **us** if **you** want to receive details of the relevant fraud prevention agencies. **We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Definitions

The following words and expressions will have the meanings set out below wherever they begin with a capital letter and/or are in bold.

Boiler and Pressure Plant

Those parts of the permanent structure including fittings and direct attachments of Plant subject to steam or other fluid pressure excluding except where specifically stated in the Schedule:

- a) superheaters or economisers
- b) interconnecting piping or anything attached to such piping
- c) ancillary electrical and mechanical plant
- d) foundations, masonry, brickwork and chimneys.

Breakdown

- a) The breaking, distortion or burning out of any part of an item of Plant whilst in ordinary use arising from either mechanical or electrical defect in the item causing its sudden stoppage including any resultant loss of cooling, lubricating or insulating oil or refrigerant or brine; or
- b) the fracturing of any part of Plant by frost when such fracture renders it inoperative; or
- c) the complete severance of a rope forming part of Plant designed for lifting but not breakage or abrasion of individual wires or strands even if this necessitates replacement of such rope.

Collapse

The sudden and dangerous distortion whether or not attended by rupture of any item of Boiler and Pressure Plant caused by crushing stresses by force of steam or other fluid pressure other than pressure of ignited flue gases.

Damage

Sudden and unforeseen physical damage.

Data Processing System

Any computer or data processing equipment or media or microchip or integrated circuit or any similar device or any computer software or computer firmware.

Electrical or Mechanical Plant

All integral parts of an item of the type of Plant stated in the Schedule including the individual switchgear for a motor and the wiring between the motor and its switchgear or between a generator and switchboard excluding foundations, masonry or brickwork.

Explosion

The sudden and violent rending of any item of Boiler and Pressure Plant by force of internal steam or other fluid pressure (other than pressure of chemical action or of ignition of the contents or of ignited flue gases) causing bodily displacement of any part of the Plant together with forcible ejection of the contents.

Lifting and Handling Plant

- a) In respect of Plant comprising lifts, platform hoists and lifting tables, all integral parts up to and including main circuit breakers or control valves excluding any supporting structure or foundations, masonry or brickwork.
- b) In respect of cranes and other lifting Plant:
 - i) all parts commencing in the case of a fixed unit at the point or points of anchorage and in the case of a travelling unit at and including the track wheels and terminating in the case of any unit at the hook, shackle or other connection to the burden rope or chain by which the load or appliance is attached; and
 - ii) all electrical equipment by which such Plant is driven commencing at the intake switch or plug or other connection on the Plant

excluding except where specifically stated in the Schedule fixing bolts or appliances or the track upon which the Plant works.

Mid Term Adjustment

A change of **your** name or postal address or scope of cover provided. Changes in scope of cover may result in an additional or return premium. Changes of Site or Plant are not deemed to be Mid Term Adjustments.

Nuclear Installation

Any installation of such class or description as may be prescribed by regulations made by the relevant Secretary of State from time to time by statutory instrument being an installation adapted for:

- a) the production or use of atomic energy
- b) the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiation
- c) the storage, processing or disposal of nuclear fuel or of bulk quantities of other radioactive matter being matter which has been produced or irradiated in the production or use of nuclear fuel.

Nuclear Reactor

Any plant including any machinery, equipment or appliance whether affixed to land or not designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons.

Own Surrounding Property

Property belonging to **you** or in **your** custody or control other than:

- a) any part of the Plant causing the Damage or any machinery or apparatus directly driving or driven by such Plant
- b) property being lifted, conveyed, handled, heated, cooled, processed by or contained in Plant.

Plant

Machinery and equipment stated in the Schedule and kept at the Site.

Reinstatement

- a) the replacement or rebuilding of property lost or destroyed which provided that **our** liability is not increased may be carried out:
 - i) in any manner suitable to **your** requirements
 - ii) upon another site
- b) the repair or restoration of the property damaged

In either case to a condition equivalent to or substantially the same as but not better or more extensive than its condition when new.

Site

The locations stated in the Schedule.

Storage Tank

Any permanently installed enclosed receptacle used for storage of fuel oil including supply and delivery piping excluding flexible piping, pipes buried in the ground or in concrete, masonry or brickwork and any supporting structure or foundation.

We, Us, Our

Zurich Insurance plc.

You, Your

The company, person or persons or other legal entity named in the Schedule.

1 Cover

The insurance cover provided by this Policy is determined by cover code as defined below and stated in the Schedule against the item or type of Plant to which it applies:

1.1 Sudden and Unforeseen Damage – Cover Code SUD

Damage to Plant which necessitates immediate repair or replacement to enable normal working to continue including Damage caused by Breakdown, Explosion and Collapse.

1.2 Extraneous Damage – Cover Code AD

Damage to Plant which necessitates immediate repair or replacement to enable normal working to continue excluding Damage caused by Breakdown, Explosion or Collapse.

1.3 Breakdown – Cover Code BD

Damage to any item of Plant caused by its own Breakdown.

1.4 Explosion and Collapse – Cover Code EX

Damage to any item of Boiler and Pressure Plant caused by its own Explosion or Collapse.

Our liability under this Policy including liability under any extensions in respect of any one occurrence of Damage will not exceed the Limit of Liability stated in the Schedule.

2 Extensions

2.1 Additional Plant

Damage to additional Plant which is installed and ready for use at the Site and falling within the description of Plant types already insured by this Policy provided that:

- a) **you** will give **us** details of additional Plant as soon as reasonably practicable but not later than 12 months after the cover has applied and pay the additional premium required on the basis agreed between **you** and **us** from the date of such installation. Such additional premium will be notified to **you** at the end of each Period of Insurance stated in the Schedule.
- b) such Plant is free from material defects known to **you** and complies with any statutory obligation concerning its examination and certification
- c) **we** are entitled to withdraw cover if such Plant is found to be unsatisfactory for insurance following Inspection.

2.2 Debris Removal

The necessary and reasonable costs and expenses incurred by **you** with **our** consent in:

- a) removing debris of
- b) dismantling or demolishing
- c) shoring up or propping

property insured following Damage for which liability is admitted by **us** excluding any costs or expenses:

- i) incurred in removing debris except from the site of property destroyed or damaged and the area immediately adjacent to the Site
- ii) arising from pollution or contamination of property not insured by this Policy.

2.3 European Community and Public Authority Requirements

In respect of Damage for which a claim is admitted by **us** the additional cost of reinstatement incurred solely by reason of the necessity to comply with the stipulations of European Community legislation or building or other regulations under or framed in pursuance of any Act of Parliament or bye-law of any public authority (the Stipulations) excluding:

- a) the cost incurred in complying with the Stipulations:
 - i) in respect of Damage occurring prior to the granting of this Extension
 - ii) in respect of Damage not insured by this Policy
 - iii) under which notice has been served upon **you** prior to the happening of the Damage
 - iv) for which there is an existing requirement which has to be implemented within a given period
 - v) in respect of undamaged property or undamaged portions of property.
- b) the additional cost which would have been required to make good the property destroyed or damaged to a condition equal to its condition when new had the necessity to comply with the Stipulations not arisen
- c) the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by its owner by reason of compliance with the Stipulations.

2.3.1 Special Conditions

- a) The work of reinstatement must be commenced and carried out with reasonable despatch and in any case must be completed within 12 months of the Damage or within such further time as **we** may allow during the said 12 months and may be carried out upon another site if the Stipulations so necessitate subject to **our** liability not being increased.
- b) If **our** liability under this Policy apart from this Extension be reduced by the application of any of the terms and conditions of this Policy then **our** liability under this Extension will be reduced in like proportion.
- c) The total amount payable under this Policy will not exceed the Limit of Liability stated in the Schedule.

2.4 Expediting Expenses

In respect of each claim for Damage for which liability is admitted by **us** the reasonable cost of effecting temporary repair and of expediting permanent repair including overtime working and the use of rapid transport provided that the cost does not exceed £5,000.

2.5 Temporary Removal

Damage to Plant whilst temporarily removed to any other premises or working site in the United Kingdom, the Isle of Man or the Channel Islands and loss by theft of or Damage to Plant whilst in transit other than by sea or air to and from such premises or working site.

3 Optional Extensions

The insurance cover provided by this Policy is extended by cover code as defined below and stated in the Schedule against the item or type of Plant to which it applies:

3.1 Lifted Goods – Cover Code LG

Damage to property belonging to **you** or in **your** custody or control occurring whilst such property is being handled or lifted by an item of Plant and arising out of its use provided that any appliance for attaching the load to the Plant complies with any statutory obligations concerning its examination and certification.

3.2 Own Surrounding Property – Cover Code OSP

Damage to Own Surrounding Property directly resulting from insured Damage to Plant or in the case of Lifting and Handling Plant caused by impact through the normal operation of such Plant even though the Plant itself is not damaged excluding Damage to Own Surrounding Property caused by leakage from Plant.

3.3 Reinstatement – Cover Code RI

In the event of Damage to Boiler and Pressure Plant for which a claim is admitted by **us** under this Policy the basis upon which the amount payable under this Policy is to be calculated will be Reinstatement.

3.4 Storage Tank Contents – Cover Code ST

- a) loss of contents of any Storage Tank
- b) the cost of removing any escaped liquid following such loss

as a result of Damage to a Storage Tank for which liability has been admitted by **us** under this Policy excluding loss caused by evaporation, seepage or normal trade loss.

4 Basis of Indemnity

We will indemnify you under this Policy by our option the repair or replacement of the item of Plant or property lost or damaged or payment in money.

4.1 In the event of:

- a) damage to Plant which at the time of Damage is less than 2 years old
- b) damage to Own Surrounding Property
- c) damage to Plant to which cover code RI applies

the basis upon which the amount payable under this Policy is to be calculated will be Reinstatement.

4.2 The provision of indemnity on a reinstatement basis is subject to the following conditions:

- a) our liability for the repair or restoration of Plant or Own Surrounding Property which is only partially damaged will not exceed the amount which would have been payable had such property been destroyed
- b) any additional amount which may be payable solely due to the reinstatement provision will be paid only if:
 - i) reinstatement commences and proceeds without unreasonable delay
 - ii) the cost of reinstatement has been incurred
 - iii) at the time of its Damage the Plant or Own Surrounding Property is not insured by any other insurance effected by you or on your behalf which is not upon the same basis of reinstatement.

4.3 In the event of Damage to Plant which at the time of Damage is 2 years old or more and to which the cover code RI does not apply and to any other property:

- a) where the property can be repaired we will pay expenses necessarily incurred to restore it to its former state of serviceability. No deduction will be made for depreciation in respect of parts replaced. If the cost of repairs equals or exceeds the actual value of the property immediately before the occurrence of Damage it will be regarded as destroyed and settlement will be made on the basis provided for in b) below
- b) where the property is lost or destroyed we will pay its actual value immediately before the occurrence of the loss or destruction. Such actual value will be calculated by deducting depreciation from the replacement value of the property.

4.4 The following provisions apply in respect of all payments under this Policy:

- a) payment will include the cost of dismantling and/or erection, ordinary freight and custom duties and dues necessarily incurred for the purpose of effecting repairs or replacement
- b) the value of any salvage will be taken into account
- c) repairs will be undertaken by the manufacturer or his approved agent unless prior agreement has been obtained from us. If we agree that repairs may be executed at a workshop owned by you, we will pay the cost of materials and wages incurred for the purpose of the repairs and a reasonable percentage to cover overhead charges
- d) the indemnity provided in respect of parts of Plant which have a limited working life will be restricted to the value of such part or parts at the time of Damage due allowance having been made for the length of time the part or parts have been in service
- e) the indemnity provided in respect of Plant which is obsolete or of foreign manufacture and for which replacement parts cannot be supplied by the makers from stock will be limited to the price of corresponding parts of current Plant of similar size and type together with the estimated cost of installing them.

5 Exclusions

This Policy does not cover:

5.1 Consequential Loss

Compensation for loss of use, delay or detention or any other consequential loss of any nature whatsoever.

5.2 Corrosion and Erosion

The cost of rectifying or making good any form of corrosion or erosion howsoever arising but resulting Damage is not excluded.

5.3 Date Related Performance and Functionality

Damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- a) the way in which any Data Processing System responds to or deals with or fails to respond to or fails to deal with any true calendar date
- b) any Data Processing System responding to or dealing in any way with:
 - i) any data denoting a calendar date or dates as if such data did not denote a calendar date or dates
 - ii) any data not denoting a calendar date or dates as if such data denoted a calendar date or dates

whether such Data Processing System is your property or not and whether operating before during or after the Year 2000.

5.4 Excess

The amount stated in the Schedule as the Excess in respect of the cost of each and every occurrence for which you are indemnified by this Policy.

5.5 Excluded Parts

Damage to:

- a) glass or non-metallic parts
- b) any device for safety or protection when it operates for that purpose
- c) bulbs, thermionic valves, electric heating elements, photo electric cells, transistors, cathode ray and x-ray tubes and similar apparatus
- d) track rails, wear plates, cutting edges, crushing, grinding or hammering surfaces, cutting, shaping or drilling tools and the like.

5.6 Fire and Perils

Damage by fire howsoever caused, lightning, explosion other than Explosion as herein defined where cover code SUD or EX applies, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, theft or attempted theft, malicious persons, earthquake, subsidence, ground heave, landslip, storm, flood, escape of water from any tank, apparatus or pipe or impact by any mechanically propelled vehicle or by goods falling therefrom or any animal at the Site or at any other premises or working site whilst temporarily removed.

5.7 Inadequate Maintenance

Damage to any item of Plant caused by or arising from non-compliance by you with the maintenance requirements specified by the Plant manufacturer or supplier.

5.8 Installation

Damage to any item of Plant during its installation, erection or dismantling.

5.9 Known Defects

Damage caused by any faults or defects existing at the time of commencement of this Policy within your knowledge whether or not such faults or defects were known to us.

5.10 Modifications

Damage to any item of Plant caused by or arising from modifications to that item beyond the specifications laid down by its manufacturer.

5.11 Multiple Lifts

Damage arising out of any raising or lowering operations in which a single load is shared between any item of Lifting and Handling Plant and any other equipment whether insured under this Policy or not unless otherwise agreed by us in writing.

5.12 Newly Installed Plant

Damage to any item of Plant due to its own Breakdown, Explosion or Collapse:

- a) where it has not successfully completed its performance acceptance tests; or
- b) occurring within 28 days of its initial installation at the Site.

5.13 Nuclear Risks

Damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any Nuclear Installation, Nuclear Reactor or other explosive nuclear assembly or nuclear component thereof
- c) any weapon employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter but this exclusion d) will not apply to radioactive isotopes other than nuclear fuel when such isotopes are being prepared, carried, stored or used for commercial, agricultural, medical, scientific or other peaceful purposes.

5.14 Product Recall

Damage caused by or arising from non-compliance by **you** with a recall of Plant by its manufacturer or supplier.

5.15 Sonic Waves

Damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

5.16 Supplier's Responsibility

Damage for which a manufacturer, supplier, contractor or repairer is responsible to the extent that **you** are able to recover from such party either by law or under contract.

5.17 Terrorism

Damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- a) any act or preparation in respect of action or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:
 - i) involves violence against one or more persons; and/or
 - ii) involves damage to property; and/or
 - iii) endangers life other than that of the person committing the action; and/or
 - iv) creates a risk to health or safety of the public or a section of the public; and/or
 - v) is designed to interfere with or to disrupt an electronic system.
- b) any action in controlling, preventing, suppressing, retaliating against or responding to any act or preparation in respect of action or threat of action described in a) above.

5.17.1 In any action, suit or other proceedings where **we** allege that by reason of this Exclusion cover is not provided under this Policy the burden of proving that cover is provided under this Policy will be upon **you**.

5.18 Testing or Repair

Damage to any item of Plant:

- a) which at the time of its occurrence is undergoing a hydraulic test or any form of testing involving abnormal stresses or intentional overloading; or
- b) caused by the application of any tool or process in the course of its maintenance, inspection, repair, alteration, modification or overhaul.

5.19 War

Damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority.

5.20 Wear and Tear

The cost of rectifying or making good wear and tear, scratching of painted or polished surfaces, gradually developing defects, flaws, deformation, distortion, cracks or partial fractures, loose parts, defective joints or seams but resulting Damage is not excluded.

6 General Conditions

6.1 Access and Reasonable Precautions

You will afford reasonable facilities for our representatives to examine Plant insured under this Policy. You will also take and cause to be taken all reasonable precautions to prevent accidents and to safeguard Plant against Damage and to ensure that all statutory and other regulations relating to Plant are observed.

6.2 Alteration of Working Conditions

If any material change in the insured risk takes place during the Period of Insurance or if any defects or changes in conditions of working render the risk more than usually hazardous, you will forthwith notify us and this Policy will be avoidable unless its continuance is agreed by us in writing.

6.3 Cancellation

We will not be bound to invite or accept renewal of this Policy and may by 30 days' notice in writing to you by recorded delivery cancel this Policy at any time. You will then be entitled to a rebate of premium for the unexpired period.

6.4 Misrepresentation or Non-disclosure

This Policy will be voidable by us in the event of misrepresentation, misdescription or non-disclosure in any material particular.

6.5 Observance of Policy Terms

The observance and fulfilment of the terms of this Policy in so far as they relate to anything to be done or complied with by you will be a condition precedent to our liability.

6.6 Payment by Instalments

Reference to the payment of premium includes payment by monthly instalments. If payment is made by this method the Policy remains an annual insurance policy and the date of payment and the amount of instalments are governed by the terms of the credit agreement. If an instalment is not received by the due date then subject to the Consumer Credit Act 1974 (if applicable) the credit agreement and the Policy will be cancelled immediately.

6.7 Suspension of Cover

We reserve the right at any time to suspend the insurance on any Plant until our requirements for its safe operation have been fulfilled.

6.8 Contractual Right of Renewal (Tacit)

If you pay the premium to us using our Direct Debit instalment scheme, we will have the right (which we may choose not to exercise) to renew the Policy each year and continue to collect premiums using this method. We may vary the terms of the Policy (including the premium) at renewal. If you decide that you do not want us to renew the Policy, provided you tell us (or your insurance intermediary) before the next renewal date, we will not renew it.

7 Claims Conditions

7.1 Arbitration

If any difference will arise as to the amount to be paid under this Policy liability being otherwise admitted such difference will be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions in that behalf for the time being in force. Where any difference is by this Condition to be referred to arbitration the making of an award will be a condition precedent to any right of action against us.

7.2 Claims Procedures

In the event of any occurrence which may give rise to a claim under this Policy you will:

- a) as soon as reasonably possible give us notice
- b) preserve any damaged or defective property which might prove necessary as evidence for examination by our representatives
- c) in the case of Plant lost, stolen or maliciously damaged take all practicable steps including the giving of immediate notice to the Police to discover any guilty person and to trace and recover the missing Plant
- d) at your own expense supply full details of the claim in writing to us within 30 days of the occurrence together with:
 - i) any evidence and information that may be reasonably required by us for the purpose of investigating or verifying the claim and if requested a statutory declaration of the truth of the claim and any connected matters
 - ii) details of all other insurances covering the event or part of it.

No claim will be payable unless the terms of this Condition have been complied with and in the event of non-compliance any payment on account of the claim already made will be repaid to us immediately.

7.3 Fraudulent Claims

If any claim is made by **you** or on **your** behalf which in any respect is unfounded or fraudulent or intentionally exaggerated or if any false declaration or statement is made in its support then no claim will be recoverable under this Policy.

7.4 Our Rights

7.4.1 **We** will be entitled to take the benefit of **your** rights against any other party before or after **you** have received indemnification under this Policy.

7.4.2 **We** will be given such information and assistance by **you** as may be required.

7.4.3 Notwithstanding the above **we** will not pursue any rights against any company being **your** parent or subsidiary or any company which is a subsidiary of a parent company of which **you** are also a subsidiary in each case within the meaning of the Companies Act or Companies (N.I.) Order as appropriate at the time of the loss or Damage.

7.4.4 **We** and any person authorised by **us** will be entitled without incurring any liability or diminishing any of **our** rights under this Policy to enter any site, building or premises where Damage has occurred, take possession of any damaged property and deal with such property for all reasonable purposes and in any reasonable manner.

7.4.5 **You** will not be entitled to abandon any property to **us** whether taken into possession by **us** or not.

7.5 Other Insurance

We will not be liable for any claim which at the time of its occurrence is covered by or would but for the existence of this Policy be covered by any other insurance except in respect of any excess beyond the amount which would have been payable under such insurance had this Policy not been effected.

8 Additional Clauses applicable only if stated in the Schedule

001 Long Term Undertaking – Plant Protection

In consideration of the discount rate being allowed off the premium(s) on this Policy **you** undertake with effect from the commencement date to offer annually to **us** for the Specified Period the insurance under this Policy on the terms and conditions in force at the expiry of each Period of Insurance provided that:

- a) **We** will be under no obligation to accept an offer made in accordance with the above-mentioned undertaking
- b) **We** may adjust the premium to take into account changes in sum insured or scope of cover.
 - i) This undertaking applies to any policy or policies which may be issued by **us** in substitution for this Policy and the same discount will be allowed off the premiums on any substituted policy or policies issued by **us**.
 - ii) Payment of the first or renewal premium due at the commencement date with the benefit of the discount rate will be deemed acceptance by **you** of this undertaking.
 - iii) The discount rate, commencement date and specified period are stated in the Schedule or endorsed hereon.

002 Long Term Undertaking Average Weekly Earnings (AWE) Index – Plant Protection

In consideration of the discount rate being allowed off the premium(s) on this Policy **you** undertake with effect from the commencement date to offer annually to **us** for the Specified Period the insurance under this Policy on the terms and conditions in force at the expiry of each Period of Insurance provided that:

- a) **We** will be under no obligation to accept an offer made in accordance with the above-mentioned undertaking
- b) **We** may adjust the premium to take into account changes in sum insured or scope of cover
- c) rates will be amended at each renewal date in line with the change in the Average Weekly Earnings – Regular Pay – Whole Economy – 3 Month Average Index for all employees during the period of 12 months expiring 3 months prior to the month of renewal.

This undertaking applies to any policy or policies which may be issued by **us** in substitution for this Policy and the same discount will be allowed off the premiums on any substituted policy or policies issued by **us**.

- i) Payment of the first or renewal premium due at the commencement date with the benefit of the discount rate will be deemed acceptance by **you** of this undertaking.
- ii) The discount rate, commencement date and specified period are stated in the schedule or endorsed hereon.

Our complaints procedure

We value the opportunity to investigate any concerns you may have about any aspect of our service and are committed to handling all complaints fairly, thoroughly and promptly.

Who to contact in the first instance

Many concerns can be resolved straight away therefore in the first instance please get in touch with your usual contact as they will generally be able to provide you with an immediate response to your satisfaction.

Contact details will be provided on correspondence that we or our representatives have sent you.

If we cannot resolve your complaint straight away we will aim to resolve your concerns as soon as possible and we will keep you informed of progress while our inquiries are continuing.

The majority of complaints we receive are resolved within 4 weeks of receipt.

Next steps if you are not happy with the response provided

We are dedicated to our customers and seek to do what is right however sometimes we may not be able to reach an agreement with you. If this is the case and you remain dissatisfied once you have received our response to your complaint we will refer your complaint to our Customer Relations Team for a separate review.

The Customer Relations Team will contact you to let you know they have received your complaint and when their review is complete they will provide you with a final response on our behalf.

The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within 8 weeks or you remain dissatisfied following receipt of our final response letter you can ask the FOS to formally review your case. You must contact the FOS within 6 months of our final response.

The FOS contact details are as follows:

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London
E14 9SR

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

This is a free and impartial service and will not affect your legal rights.

The FOS can help with most complaints if you are:

- a consumer
- a business employing fewer than 10 people 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
- a trustee of a trust with a net asset value of less than £1 million.

If you are unsure whether the FOS will consider your complaint please contact them directly for further information.

You are entitled to contact the FOS at any stage of your complaint.

The Financial Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. Further information is available on www.fscs.org.uk or you may contact the FSCS on 0800 678 1100.

Following this complaints procedure does not affect your legal rights.

Regional Offices

Our main office

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

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