

Pub and Restaurant

Policy summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Pub and Restaurant 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.

Type of insurance and cover

This policy provides packaged cover for pubs and restaurants. Buildings and Contents are insured for accidental damage, which includes subsidence and theft or attempted theft.

The duration of this non-investment insurance contract is 12 months.

Significant features and benefits

- Completion of a proposal form is not required.

Buildings (If selected)

- Accidental damage including subsidence and theft or attempted theft.
- Loss of rent up to 15% of the sum insured on buildings.
- Property Owners' Liability limit of indemnity of £2 million.
- £2,500 trace and access.

Trade Contents (If selected)

- Contents and stock cover for accidental damage including theft or attempted theft.
- Employers' Liability to a limit of indemnity of £10 million (£5 million in respect of terrorism).
- Public and Products Liability to a limit of indemnity of £2 million.
- Money in transit, in the premises during business hours, and in any bank night safe covered to £7,500.
- Money in a safe outside business hours covered to £2,500.
- Standard Business Interruption and Book Debts limit of £1 million.
- 24 month standard indemnity period for Business Interruption.
- Contents cover whilst temporarily removed for cleaning, renovation, repair or similar purposes.

- £2,500 loss of metered water.
- £2,500 exhibition cover.
- £2,500 trace and access.
- £1,000 theft of keys.
- Automatic 30% seasonal increase of the Stock Sum Insured.

Optional covers available

- Frozen foods – an excess of £50 applies.
- Goods in Transit – maximum of £5,000 with an excess of £50.
- European and world-wide 'All Risks' cover provided, maximum limit of £10,000 for unspecified items – an excess of £50 applies, unless shown separately in the schedule.
- Legal Expenses – an excess of £75 applies.
- Terrorism.

Significant and unusual exclusions or limitations

- Damage caused by theft or attempted theft not involving violent and forcible entry or exit (no. 2 of section B, What is Not Insured).
- First £250 for each loss, £1,000 for subsidence (as shown in the schedule).
- Damage caused by pollution or contamination (Special Exclusion applying to section A, and Special Exclusion applying to section B (except no.17 Business Interruption and Book Debts, and nos. 18 and 19 Employers' and Public and Products Liability) and Special Exclusion applying to section B (no.17, Business Interruption and Book Debts)).
- Damage to property in the open (section B, Trade Contents definition).

- Damage caused by escape of water to stock or goods in trust, in any cellar or basement when not stored at least fifteen centimetres above the floor (no.4 of section B, What is Not Insured).
- Loss of money arising from acts of dishonesty by any employee not discovered within 14 days (no.15 of section B, What is Not Insured).
- Loss of goods from an unattended road vehicle (section D, What is Not Insured and section E, What is Not Insured).
- Public Liability arising from professional advice given (no.19 of section B, What is Not Insured).
- Products Liability arising from product guarantee and recall (no.19 of section B, What is Not Insured).
- Any loss arising from war, civil war or terrorism (General Exclusion 1 and 2).
- Damage caused by faulty or defective design or workmanship or wear and tear (no.11 of section A, What is Not Insured and no.11 of section B, What is Not Insured).

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 rights

This policy entitles you to a 14 day 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 <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

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.



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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 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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