

# Tradesman – Personal Accident Insurance

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This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Personal Accident policy. If you want to see the full terms, conditions or exclusions of the cover please refer to the policy document.

## Type of insurance and cover

This is a personal accident policy for **you** or **your** employees. Our permanent total disablement benefits relate to the inability to attend any occupation or business.

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

## What is insured

Cover can include:

- death
- loss of one or more limbs
- total and irrecoverable loss of all sight of one or both eyes
- permanent total inability to attend any occupation or business
- benefits are expressed as fixed amounts per person
- world-wide cover throughout 24 hours or occupation only
- aircraft accumulation of £250,000
- temporary total disablement
- loss of hearing, speech, fingers or toes.

## What is not insured

See Exceptions section of the policy for more details.

- Persons under the age of 16 and over the age of 70
- pre-existing physical defects
- injury from terrorism.

## Cancellation rights

If you decide you do not want to accept the policy, or any subsequent renewal of it, please tell us within 14 days of receiving the policy or renewal notice. We may, at our discretion, charge you for the time you have been on cover, including insurance premium tax.

## Claims

To notify a claim please call **0800 302 9055**, 24 hours a day, 365 days a year.

## Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

You can also contact them as follows:

**Post:** Financial Ombudsman Service,  
Exchange Tower, London, E14 9SR

**Telephone:** 08000 234567 (free on mobile phones and landlines)

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

### The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

## Zurich Insurance Company Ltd

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