Lloyd & Whyte

ZURICH

Dental Practice

Policy summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Dental Practice policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

Type of insurance and cover

This policy provides packaged insurance cover for the dental profession.

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)

- 'All Risks'.
- Loss of rent up to 15% of buildings sum insured.
- Accidental Damage to glass and fixed sanitaryware.
- Property Owners' liability – £5,000,000 limit.
- Landscaped gardens – reasonable costs to repair damage caused by emergency services up to £25,000.
- Refilling fire extinguishing appliances, sprinkler tanks and resetting alarms following damage to buildings.

Contents (If selected)

- 'All Risks'.
- Full theft cover.
- Employers' Liability indemnity limit £10,000,000 (£5,000,000 in respect of terrorism).
- Public and Products liability indemnity limit £5,000,000 (£100 third party property damage excess applies).
- 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 £5,000.
- Contents cover for property temporarily removed.
- Computer breakdown.
- Damage to pressure plant.
- Drugs and medical stock up to £20,000.
- £12,500 loss of metered water.
- AGM, exhibition and conference cancellation cover up to £5,000 any one situation, maximum £10,000.
- Deterioration of stock covered up to £7,500 in any one appliance.
- £30,000 trace and access.
- £10,000 theft of keys.

Business Interruption

- Standard loss of income and extra expenses cover limit £1,500,000 or twice declared annual income (24 month indemnity period).
- Prevention of access.
- Failure of public utilities.
- Lottery winner extension up to £25,000 or relevant annual salary whichever is less.
- Exhibition site cover up to £50,000 (3 month indemnity period).

Book debts

- Standard limits up to £100,000.

Fidelity

- Standard limits up to £25,000.
- Includes Auditor's fees up to £12,500.

Legal Expenses

- Maximum limit £250,000 for all claims resulting from same originating cause.
- Maximum limit for all compensation awards payable in any one period of insurance £1,000,000.

Optional covers available

- Terrorism.

Significant exclusions or limitations

Applicable to Buildings, Contents and Business Interruption

- Excess £100 for each loss, £1,000 for Subsidence, £50 for damage to glass and £0 for escape of water if a stopcock or approved water shut off device is operational, otherwise excess is £2,500.
- Damage caused by pollution or contamination.

Applicable to Contents

- Computer breakdown where no approved maintenance agreement is in place.
- Loss of contents or money from an unattended road vehicle unless locked in boot or vehicle is stolen.
- Loss of money arising from acts of dishonesty not discovered within 14 days.
- Damage caused by faulty or defective design or workmanship or wear and tear.
- Any liability arising from professional advice given for a fee.
- Any liability arising from treatment or the dispensing of medicines or drugs.

Applicable to Book debts

- No cover unless books of account kept in fire resisting safe or stored away from the premises.

Applicable to Fidelity

- Loss by fraud or dishonesty by any employee not named or who is based outside the UK or by a director holding more than 5% of share capital.

Applicable to Legal Expenses

- Excess £500 for all contract dispute claims exceeding £5,000.
- Excess £200 for costs and expenses on all aspect enquiries claims.

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

If you decide you do not want to accept the policy, or any subsequent renewal of it, please tell us (or your insurance intermediary) and return the Certificate of Insurance within 14 days of receiving it. We may, at our discretion, charge you for the time you have been on cover, including insurance premium tax. This does not affect your right to cancel this policy at any time, as detailed in the policy document.

Claims

To notify a claim please call 0800 232 1926.

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.

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

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 or by contacting the FSCS directly on 0800 678 1100.

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 authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

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

© Copyright – Zurich Insurance plc 2018. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.

ZCYPS508.11 (501257011) (09/18) RRD

ZURICH®