

Home Insurance

Your Policy. Our Promise.





If you have a question about your policy,
call us on 800 ZURICH (987 424)



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Welcome

Thank you for choosing to purchase your home insurance from Zurich.

We have 140 years' experience of protecting our customers against the unexpected, and we pride ourselves on providing high quality insurance solutions in more than 170 countries.

Zurich has been serving customers in the Middle East for nearly 25 years. Our commitment to the region has seen us develop our business in Oman, Kuwait, Lebanon, Bahrain and the UAE.

As a Zurich customer, you'll benefit from being with one of the leading and most secure financial services groups in the world. Our global expertise combined with our regional understanding means that you can be sure you will benefit from products and services tailored to your individual needs.

We hope you are happy with the your policy and look forward to having the opportunity to be your preferred insurance provider for many years to come.

IMPORTANT NOTICE

Please take the time to read the entire policy to ensure you fully understand your coverage, rights and responsibilities. All schedules, endorsements, forms and proposals form part of this policy and should be read jointly. All subsequent endorsements, will also form part of this policy.

The schedule specifies the cover you have selected, it is your evidence of insurance and may be required in the event of a claim. It is also important that you let us know immediately of changes that affect what you have told us. Changes will only take place after we have agreed and issued an endorsement to the policy.



Our commitment to you

Delivering an excellent service

At Zurich we believe in focusing on our customers' needs and delivering an agile and responsive service.

We have a dedicated team of professionals from around the globe working to deliver products and services that truly cater to the lifestyles of our customers.

We also know that we can keep improving by listening to our customers. That's why we welcome your feedback on any aspect of our products and services.

"I'd like to take my laptop on holiday – will you insure it while I'm away?"

With our Worldwide Personal Possessions Cover, you are covered for accidental loss or damage anywhere in the world up to a single article limit of AED 10,000.

"How will you help if my home's flooded and I can't live in it?"

If you are unable to live in your home following a covered loss, we'll pay towards the cost of similar alternative accommodation for the time necessary for your home to be restored.

"I've just laid new carpet in my rented flat, will you pay out if it gets damaged?"

If you make improvements to your rented accommodation, we'll pay towards the costs of repair if they are damaged.



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Making a claim

If you wish to make a claim, please contact us on:



800 ZURICH (987 424)



claim.me@zurich.com

Policy information

Your cancellation rights

If you decide that you do not want to accept the policy (or any future renewal of the policy by us), please tell us (or your insurance advisor) of your decision, in writing or by phone using the contact details provided on the covering letter within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If you wish to cancel your policy within the 14 day cancellation period but you have made a claim during that time, we will charge you for the days that you were covered (applying a minimum premium of AED 50) and then refund the remainder of the premium you have paid.

The conditions and exclusions that apply to the whole policy are shown in the respective sections. Please make sure that you read these as well as the cover shown in each section. If we pay a claim for the same cause happening at the same time under more than one of the buildings, contents or personal possessions sections, we will only take off one excess. This will be the highest excess shown in your schedule for the sections concerned.



Insurance agreement

Your policy provides cover for the sections and the period of insurance shown in your schedule.

This policy is an agreement between you (the person shown in your schedule as the insured) and Zurich Insurance Middle East S.A.L. It is based on the information you provided in a proposal form or a statement of facts and you paying the premium.

You must read this policy together with your schedule and any specifications or endorsements as one contract. Please read all of them to make sure that they provide the cover you asked for. If they do not, please contact us or your insurance adviser, as soon as possible.

You must tell us immediately if at any time any of the information on which this insurance is based is incorrect or changes for example a change of occupancy (e.g. property let to third party) or occupation. Failure to do so may result in your insurance no longer being valid and claims not being met. If in doubt about any change, please let us know. The changes, if accepted by us, will apply from the date indicated on your updated schedule. In this case we will be entitled to vary the premium and terms for the rest of the period of insurance. You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

The currency used in this policy and your policy schedule is United Arab Emirate Dirham (AED).



Definitions

Certain words have specific meanings when they appear in this policy. These meanings are shown below or in the section where they apply. They are printed in bold type:

Excess: The first amount of any claim for which you are responsible.

Family: Your husband, wife, children and relatives permanently living in the home.

Money: Cash, cheques, postal or money orders, postage stamps, savings stamps, savings certificates or bonds, travel tickets, luncheon vouchers, phone cards, mobile phone vouchers, reward vouchers or gift tokens all held for personal or charitable purposes.

Unoccupied: If the home is not permanently lived in by you (or a person you have authorised) for more than 60 days in a row.

Valuables: Any articles of gold, silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins.

Vehicles and craft: Any electrically- or mechanically-powered vehicles, caravans, trailers, watercraft including surfboards, land windsurfing vehicles, hovercraft, aircraft, all-terrain vehicles or quad bikes (but not domestic gardening equipment, battery-operated golf trolleys or wheelchairs, battery- or pedestrian-operated models or toys).



Buildings section

This cover only applies if shown in your policy schedule.

Buildings are:

- The main structure of your home at the address shown in your schedule, including its permanent or soon-to-be fitted fixtures and fittings if they are your property;
- Domestic outbuildings, private garages, including garages on nearby sites that form part of your home;
- Ornamental ponds or fountains, swimming pools and tennis courts;
- Central-heating fuel tanks, cesspits and septic tanks;
- Fences, gates, hedges, lampposts, railings and walls;
- Drives, paths, patios and terraces;

Buildings are not:

- Satellite television-receiving equipment or television and radio aerials.

Events

We cover sudden and unexpected loss of or physical damage to the **buildings** caused by events 1 to 13.

We do not cover events 3, 6, 7, 9 or 10 when the home is **unoccupied**.

1. Fire, lightning, explosion or earthquake.
2. Riot.
3. Malicious damage, but not if caused by you or your **family**, tenants or paying guests.
4. Aircraft, animals or vehicles hitting the **buildings**.
5. Storm or flood, but not to fences, gates, hedges or railings.
6. Theft or attempted theft unless this is caused by deception.



7. Water leaking from any fixed appliance, pipe, tank or fish tank plus damage to these items caused by freezing or forcible and violent bursting.
8. Falling trees or branches, lampposts or telegraph poles.
9. Oil leaking from any fixed appliance, pipe or tank.
10. Accidental breakage of fixed glass, fixed sanitary ware or ceramic hobs in fixed kitchen furniture.
11. Breakage or collapse of satellite television-receiving equipment or television and radio aerials.
12. Accidental damage to cables and underground pipes serving your home, including the cost of breaking into and repairing the pipe between the main sewer and your home following a blocked pipe. [The most we will pay under this section is 10% of the **buildings** sum insured.](#)
13. Accidental damage to the **buildings** but not damage:
 - [We exclude under events 1 to 12;](#)
 - [Caused by a person the home is lent, let or sublet to;](#)
 - [Caused by a person you employ to carry out maintenance or repair work.](#)
14. Owners liability – We cover your legal liability as owner of the **buildings** and their land, but not as occupier, to compensate others if, following an accident during the period of insurance, someone dies, is injured, falls ill or has their property damaged.

[The most we will pay for any claim \(or claims\) arising from one cause, including legal costs and expenses agreed by us, is AED 2,000,000.](#)

[We will not pay if the liability arises from:](#)

- [The death, injury or illness of you or your family or any person employed by you or your **family**;](#)



- Loss or damage to any property that you or your **family** own or are responsible for;
- A contract that says you or your **family** are liable for something which you or they would not otherwise have been liable for.

Extra cover

15. **Alternative accommodation and loss of rent** – if your home is not fit to live in following loss or damage covered by this section, we will pay:

- The reasonable cost of similar alternative accommodation for you and your pets;
- Ground rent which you have to pay;
- Rent which should have been paid to you.

This will apply during the time needed to restore your home to a condition which is fit to live in.

The most we will pay is the amount shown on your policy schedule.

16. **Replacing locks** – We will pay the cost of replacing the locks to your home if you lose your house keys anywhere in the world. The most we will pay is the amount shown on your policy schedule.

17. **Tracing a leak** – We will pay the cost of removing and then repairing, replacing or reinstating any part of the **buildings** when this is necessary to find the source of a water leak from any fixed water appliance, pipe or tank that is causing damage to the **buildings**. The most we will pay is the amount shown on your policy schedule.

18. **Emergency Access** – We will pay the costs incurred following loss or damage to the buildings caused by the police or emergency services in gaining access to your home in connection with a medical emergency or to help prevent loss or damage to the home. The most we will pay is the amount shown on your policy schedule.

19. **Selling your home** – If at the time of a claim you have contracted to sell your home, the buyer will have the benefit of this policy as long as the purchase is **BACK** completed.



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Settling claims

We will decide whether to repair, replace or reinstate the damaged part of the **buildings**. We may do this by using one of our suppliers. We will pay the full cost of the work, including any professional, demolition or local-authority costs or fees we have agreed, as long as the work is finished without delay. We will also pay the cost of clearing the site, demolishing and propping up or supporting parts of your **buildings** which have been damaged.

If the work is not carried out, we will pay the reduction in the market value of your property that resulted from the damage. [However, we will not pay more than the cost of the repair or replacement.](#) We will take off an amount for wear and tear if the **buildings** are not properly maintained or your sum insured is less than the actual cost of rebuilding your home.

When we pay your claim we will take off the **excess** shown in your schedule.

The most we will pay is the limits shown in the policy or the sum insured shown in your schedule.



Garden section

This cover only applies if shown in your policy schedule.

Garden: Is the flowerbeds, lawns, plants, shrubs or trees, ornaments or statues in the garden within the boundaries of your home.

Events

We cover sudden and unexpected loss of or physical damage to your garden caused by events 1 to 7.

We do not cover events 3 or 6 when the home is **unoccupied**.

1. Fire, lightning, explosion or earthquake.
2. Riot.
3. Malicious damage, but not if caused by you or your **family**, tenants or paying guests.
4. The **garden** being hit by vehicles or aircrafts but not garden machinery, or any other vehicles used in the **garden**.
5. Storm or flood but not:
 - Frost damage;
 - Flood damage to lawns.
6. Theft or attempted theft.
7. Falling trees or branches, lampposts or telegraph poles.

Extra cover

Storm or flood – We cover loss or damage by storm or flood to fences, gates, hedges or railings, at the home **as long as the main structure of your home, private garages or domestic outbuildings are damaged at the same time by the same cause.**

Settling claims

We will decide whether to repair or replace any item that is lost or damaged. If it cannot be repaired or replaced, we will pay the cost of an equivalent replacement.

The most we will pay is the amount shown on your policy schedule plus up to AED 250 towards the cost of removing fallen trees or branches. When we pay your claim, we will take off the **excess** shown in your schedule.



Contents section

This cover only applies if shown in your policy schedule.

Contents are:

- Household goods and personal property;
- **Valuables;**
- Satellite television-receiving equipment and television and radio aerials;
- **Money;**
- Pedal cycles up to AED 1,000 for any one pedal cycle including accessories;
- Office equipment used for your business, profession or trade up to 2,500 AD;

Contents are not:

- **Vehicles and craft** and their accessories other than removable audio and satellite navigation equipment not in the vehicle;
- Deeds and documents other than driving licenses, passports, work permits or residence permits;
- Documents and certificates showing ownership of shares, bonds and other financial investments;
- Animals;
- Any part of the structure, decorations or permanent fixtures and fittings;
- Items you have more specifically insured by this or any other policy.

Events

We cover sudden and unexpected loss or physical damage caused by events 1 to 13 to the **contents** in your home that:

- You or your **family** own or which you or they are responsible for;
- Visitors to your home or your domestic employees who live in your home.

We do not cover events 3, 6, 8, 10, 11 or 13 when the home is **unoccupied**.



We will not pay more than:

- AED 2,500 for **contents** belonging to your visitors or your domestic employees;
- AED 5,000 for theft of **contents** which are stored in garages or outbuildings at your home.
- AED 30,000 for **valuables**.
- AED 2,500 for **money**.

Contents in your home

1. Fire, lightning, explosion or earthquake.
2. Riot.
3. Malicious damage, but not if caused by you or your **family**, tenants or paying guests.
4. Aircraft, animals or vehicles hitting the **buildings**.
5. Storm or flood.
6. Theft or attempted theft but not:
 - If caused by deception, unless the deception is only used to gain entry to your home;
 - While the home is lent, let or sublet unless violence and force are used to break into or out of your home.
7. Subsidence or ground heave of the site your **buildings** stand on, or landslip.
8. Water leaking from any fixed appliance, pipe, tank or fish tank.
9. Falling trees or branches, lampposts or telegraph poles.
10. Oil leaking from any fixed appliance, pipe or tank.
11. Accidental breakage of glass in furniture, mirrors or ceramic hobs in unfixed kitchen appliances.
12. Breakage or collapse of satellite television-receiving equipment or television and radio aerials.



13. Accidental damage to the **contents** but not damage:

- We exclude under events 1 to 12;
- Caused by a person the home is lent, let or sublet to;
- To clothing or contact lenses;
- To **contents** in the open.

Extra cover

14. **Contents in the open** – We will pay for loss or damage caused by events 1 to 4 and 6 to 10 to **contents** in the open within the boundaries of your home. This includes flowers, plants, shrubs or trees in pots or containers.
The most we will pay is the amount shown on your policy schedule.

15. **Tenant's improvements** – If you are the tenant of your home, we will pay for loss or damage caused by events 1 to 6 and 8 to 13 under the **contents** section to any fixtures and fittings, greenhouses and sheds you have installed at your home and for which you are responsible under a tenancy agreement.
The most we will pay is the amount shown on your policy schedule.

16. **Your liability to others** – We cover you or your **family** for any legal liability you incur as occupiers of the home, or as private individuals whilst anywhere in the world, to compensate others if, following an accident during the period of insurance, someone dies, is injured, falls ill, or has their property damaged.
The most we will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by us, is the amount shown on your policy schedule for an accident to any person, including domestic employees, or property.

We will not pay if the liability arises from you or your **family**:

- Owning your home;
- Owning or occupying any other premises;
- Owning or using **vehicles and craft** (other than hand-or foot-propelled boats that you or they do not own).



17. **Your liability as a tenant** – If you are the tenant of your home, we will pay for loss or damage caused by events 1 to 6 and 8 to 13 under the **contents** section to any part of the structure, decorations, fixtures and fittings of your home that you are responsible for as a tenant under a tenancy agreement. The most we will pay is the amount shown on your policy schedule per claim.

We will not pay if the liability arises from:

- Death, injury or illness of you or your **family**;
- Loss of or damage to any property owned by you, your **family** or your domestic employees or that you or they are responsible for;
- You or your **family** passing on any illness or virus;
- A contract that says you or your **family** are liable for something which you or they would not otherwise have been liable for (other than your liability as a tenant);
- Any animal other than domestic pets

18. **Temporary removal** – The most we will pay is the amount shown on your policy schedule for loss of or damage to your **contents** while temporarily removed from your home but within the United Arab Emirates caused by:

- Events 1, 2, 4, 5 and 7 to 10;
- Theft from:
 - A deposit box in a bank;
 - A building where you or your **family** work;
 - A house or flat where you or your **family** are temporarily living;
 - Any other building, including a hall of residence, as long as violence and force are used to break into or out of the building.

We will not pay for:

- Loss of or damage to **contents**:
 - Removed for sale, exhibition or storage;
 - In the open caused by storm or flood;



- Theft of **money** from a building where you or your **family** work;
- Loss of or damage to office equipment including laptop computers.

19. **Moving to a new home** – We will pay for sudden and unexpected loss of or physical damage to your **contents** (but not **money**) while they are being moved to your new permanent home in your country by professional removers. This includes while they are temporarily stored for up to seven days in furniture storage.

We will not pay for:

- Damage to china, glass and similar brittle items, unless they have been packed by professional packers;
- Loss or damage that is not reported to us within seven days of your **contents** being delivered to your new home.

20. **Alternative accommodation and loss of rent** – If your home is not fit to live in following loss of or damage to **contents** for which we will pay a claim under this section, we will pay for the cost of similar alternative accommodation (including your pets), or ground rent which you have to pay, for the time necessary for your home to be restored to a condition which is fit to live in. [The most we will pay is the amount shown on your policy schedule.](#)

21. **Replacing locks** – We will pay for the cost of replacing the locks to your home if you lose your house keys anywhere in the world. [The most we will pay is the amount shown on your policy schedule.](#)

22. **Fatal accident benefit** – If you, your husband, wife or partner die within 30 days as a direct result of an accident, assault or a fire in your home, [we will pay the amount shown on your policy schedule.](#)

23. **Prams and wheelchairs** – We will pay if a pram or wheelchair is stolen or damaged anywhere in the world. [Accessories are only covered if they are stolen with your pram or wheelchair. The most we will pay is the amount shown on your policy schedule.](#)

24. **Food in freezer or refrigerator** – We will pay for the cost of replacing food and drink in your fridge or freezer that you cannot use following the



breakdown of the appliance or the failure of the power supply, but not if this was caused by the deliberate act of the supply authority. The most we will pay is the amount shown on your policy schedule per claim.

25. **Title deeds** – We will pay to replace the title deeds of your home following loss or damage caused by events 1 to 10 while they are in your home or in the offices of your mortgage lender, solicitor or bank. The most we will pay is the amount shown on your policy schedule per claim.
26. **Loss of metered water or oil** – We will pay for loss of metered water or oil following accidental damage to the water, heating, or air conditioning system. The most we will pay is the amount shown on your policy schedule per claim. We will not make any payment if the home is **unoccupied**.

Settling claims

We will decide whether to repair or replace any item that is lost or damaged. We may do this by using one of our suppliers. If the item cannot be repaired or replaced, we will pay the cost of an equivalent replacement.

We will take off an amount for wear and tear:

- On clothing and household linen that cannot be repaired;
- If your sum insured is less than the full cost of replacing all your **contents** as new.

When we pay your claim we will take off the amount of the **excess** shown in your schedule.

The most we will pay for **valuables** is as per the limits shown in your schedule.

The most we will pay is the sum insured or the limits shown in your schedule or in the policy.



Personal possessions section

This cover only applies if shown in your policy schedule.

Events

We cover, anywhere in the world, sudden and unexpected loss of or physical damage to the specified and unspecified items shown in the personal possessions specification that are owned by you or your **family** or for which you or they are responsible.

We will not pay for:

- Theft from an unattended motor vehicle unless the vehicle was securely locked and the property was hidden in a glove or luggage compartment;
- Unauthorised use of a charge, credit or debit card by you or a member of your **family**;
- Theft of a pedal cycle if left unattended away from your home unless it is securely locked to a permanent structure or in a locked building;
- Theft of pedal cycle accessories, unless they are stolen with the pedal cycle;
- Loss of or damage to:
 - Sports equipment while it is being used;
 - Contact lenses;
 - A pedal cycle while you are using it for racing, pacemaking or trials;
 - Household goods;
 - **Vehicles and craft** and their accessories other than removable audio and satellite navigation equipment not in the vehicle;
 - Deeds and documents;
 - Documents and certificates showing ownership of shares, bonds and other financial investments.



Unspecified personal possessions

The most we will pay is:

- Up to AED 10,000 for any item of clothing, sports equipment or any other personal item made to be worn, used or carried about the person including passports, driving licenses and proof-of-age cards;
- Up to AED 10,000 for **valuables**;
- Up to AED 3,000 for any one unspecified pedal cycle including accessories. The cycle must be kept in a locked building or have been immobilised by a security device for theft cover to operative;
- Up to AED 2,500 per period of insurance for loss of **money** or the unauthorised use of a charge, credit or debit card. You and your **family** must comply with the following conditions:
 - Comply with the card issuer's conditions;
 - All losses must be reported to the card issuer within 24 hours;
 - All losses must be reported to the police.

We will not pay more than the sum insured shown in the specification.

Specified items

The most we will pay is the sum insured for that item shown in the specification.

Settling claims

We will decide whether to repair or replace any item that is lost or damaged. We may do this by using one of our suppliers. If the item cannot be repaired or replaced, we will pay the cost of an equivalent replacement.

We will take off an amount for wear and tear on clothing that cannot be repaired.

When we pay your claim we will take off the amount of the **excess** as shown in your schedule.

We will not be responsible for the renewal or extension costs of the lost or damaged document which you or your **family** would have had to pay if there had been no loss.



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Domestic helper section

This cover only applies if shown in your policy schedule.

We will pay the amounts shown below in the event that a domestic helper employed by you sustains accidental bodily injury during the period of insurance.

1. Death or permanent total disablement AED 30,000.
2. Medical expenses AED 10,000.
3. Repatriation expenses AED 5,000 necessarily and reasonably incurred for funeral expenses and/or in transporting the insured person back to his/her normal country of residence in the event of his/her death or permanent total disablement following an accidental bodily injury.

But will not be covered for any claim arising from any of the following:

- Hazardous pursuits and occupations.
- Intoxicating liquor or drugs.
- Self inflicted injury or illness.
- Persons above the age of 65 or below the age of 18 at the time of the incident.



Conditions which apply to the whole policy

1. You must do all you can to prevent and reduce any costs, damage, injury or loss.
2. You must tell us about any loss, damage or liability as soon as possible and give us all the information and help we may need. We will decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by your policy, including proceedings for recovering any claim.
3. You must report any loss, theft, attempted theft or malicious damage to the police immediately.
4. If a claim is fraudulent or false in any way, we will not make any payment and all cover will end.
5. You may cancel the policy at any time by telling us, either in writing or over the phone. We may cancel your policy by giving you 7 days written notice to your last known address. We will give you a refund in proportion to the time left until your current period of insurance is due to run out.
6. This policy is governed by and construed in accordance with the laws of the United Arab Emirates.
7. If any claim is covered by any other insurance, we will not pay for more than our share of that claim.
8. You must tell us if any of the information on which this insurance is based changes. Failure to do so may result in your insurance no longer being valid and claims not met. If in doubt about any change, please let us know. If your policy is amended as a result of any change, we will be entitled to vary the premium and terms for the rest of the period of insurance. You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

Our right to renew this policy does not affect your cancellation rights shown under 'Your cancellation rights' section and in Condition 5 on this page.

9. Where there is a conflict between the English version and Arabic version of this policy wording, the Arabic version will prevail.



Arbitration clause

If **we** accept **your** claim, but **you** disagree over the amount **you** will be paid, **you** and **we** may refer the dispute to an independent arbitrator who will be appointed in accordance with current law in order to reach a mutual agreement. When this occurs, the arbitrator must decide on an award before **you** can bring legal proceedings against **us** before UAE Courts.



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Exclusions which apply to the whole policy

We will not pay for the following:

1. Any reduction in value.
2. Any loss which happens as an indirect result of an event for which you are insured.
3. Any accident or incident that happens outside any period of insurance that is covered by this policy.
4. The cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design.
5. Loss or damage to any items used in connection with any business, trade or profession except office equipment in the home or items insured as specified personal possessions.
6. Any legal liability resulting from any business, trade or profession.
7. Any claim resulting from:
 - Deliberate or criminal acts by you or your **family**;
 - Gradual causes including deterioration or wear and tear;
 - Mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot;
 - Any process of cleaning, repair or alteration;
 - Vermin, insects or chewing, scratching, tearing or fouling by pets;
 - Electrical or mechanical failure or breakdown;
 - Faulty design, materials or workmanship;
 - The failure of a computer chip or computer software to recognise a true calendar date;
 - Computer viruses;
 - Ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment;
 - War, revolution or any similar event;



- Pollution or contamination which was:
 - The result of a deliberate act;
 - Expected and not the result of a sudden, unexpected and identifiable incident.

8. Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance does not indemnify the insured in respect of loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the insured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.



9. Notwithstanding anything agreed to the contrary expressly or implicitly under the terms of this insurance contract, the following covers or activities are excluded under this contract:

Insurance cover or any other insurance related service for any exposure or business that would:

- (a) constitute any prohibited, embargoed or otherwise sanctioned transaction under Relevant Sanction Laws, be it for reasons of its geographical location, be it for the involved goods and services or other reasons as defined by the Relevant Sanction Laws,
- (b) require a payment in connection with any Specifically Designated National, Aircraft or Vessel or other person or entity defined as an improper beneficiary, insured exposure or business partner under any of the Relevant Sanction Laws (SDN) or
- (c) otherwise result in any breach of applicable Relevant Sanction Laws.

Relevant Sanction Laws under this contract are defined as follows:

Any law, regulation or similar rule relating to trade sanctions and/or embargoes imposed by any authority in/of: (i) countries where any party to this contract is resident, domiciled or otherwise business active, (ii) the United States of America, (iii) the United Kingdom, (iv) the United Nations and (v) the European Community.



Our complaints procedure

At Zurich, we are committed to our customers and we always aim to exceed their expectations. As a result, we welcome feedback as it allows us to continually improve our products and services for our customers.

If you are unsatisfied with the service you have received from us for any reason, please let us know by contacting our Customer Service team. You can reach them via phone or email:



800 ZURICH (987 424)



complaint.me@zurich.com

We aim to resolve complaints as quickly as possible and we will ensure we keep you informed of our progress as we investigate any issues. We treat each case individually so the amount of time it takes to resolve a complaint may vary but you can be sure we will do our utmost to deal with your complaint promptly and efficiently.

We'd like to thank you once again for choosing Zurich.



