

Important notice

Contacting us

We are pleased to confirm our new contact details.

For any claims queries, you can contact us on:

Telephone: 0800 0261841

Fax: 0800 471 5164

Email: homeclaims@uk.zurich.com

For any policy queries, you should contact the Council or other organisation who arranges this insurance on your behalf.

Changes to information

You must inform the Council or other organisation who arranges this insurance on your behalf, if any information supplied in connection with this policy changes. Failure to do so may result in your insurance no longer being valid and claims not met.

For example:

- if you have had an extension built;
- if your home is used for any business purposes (other than clerical);
- if your home is no longer in a good state of repair;
- if you have let, part let or sub-let your home to tenants;
- if you or any person living in your home, has been convicted or received a police caution or has any prosecution pending for any criminal offence involving arson, fraud or theft.

If in doubt about any change, please inform the Council or other organisation who arranges this insurance on your behalf. 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.

Unoccupied properties

In your policy a number of general and specific exclusions apply to your insurance cover. In particular, we would take this opportunity to remind you that if your property

is left unoccupied for more than 30 consecutive days, the following insured risks (as detailed in the policy document) will be excluded:

- (4) Malicious damage;
- (7) Escape of water from any fixed tank, fishtank, pipe or appliance and damage caused to such by bursting or freezing;
- (9) Theft or attempted theft.

Please refer to your policy document for full details. You should consider what precautions you could take to minimise the risk of loss or damage to your property if it is unoccupied.

Fraud Prevention & Detection

In order to prevent and detect fraud, we may share information about you with other organisations including the police, conduct searches about you using publicly available databases and other industry wide sources, undertake credit searches, and check and/or 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 or 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 on the number shown on your policy document if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use the information recorded by fraud prevention agencies from other countries.

Claims history

Under the conditions of this policy you must tell us when you become aware of any incident that could give rise to a claim under this policy, whether or not it is your intention to claim.

When you tell Us about an incident or claim We may pass information relating to it to the Claims and Underwriting Exchange Register (CUE), run by Insurance Database Services Ltd (IDSL), or other relevant databases.

We and other insurers 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.

This helps to check information provided and prevent fraudulent claims.

How we use personal information

We hold personal information in accordance with the Data Protection Act 1998. The information supplied to us by you may be held on computer and passed to other insurers and reinsurers for underwriting and claims purposes. You should show this to anyone whose personal information may be processed to administer this policy including handling any claims.

We use a variety of security technologies and procedures to help protect personal information from inappropriate use, and we will continue to revise procedures and implement additional security features as new technology becomes available.

We may use personal information for underwriting and claims purposes, statistical analysis, management information, market research, audits on the handling of claims, systems integrity testing, and risk management. We will only share personal information as described in this notice or where We are required or allowed to do so by law.

We may record or monitor telephone calls for security and regulatory purposes.

Policy administration

We may conduct searches about anyone whose personal information may be processed to administer this policy (including handling any claims) using publicly available sources. Examples are the edited electoral roll, county court judgments/Scottish decrees, bankruptcy registers and other public databases. This helps us assess applications for insurance, provide renewal quotations and check the accuracy of information. These searches may be recorded by credit reference agencies but they will not affect any credit standing.

Zurich Municipal

Zurich Municipal is a trading name of 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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