

Date - 22/7/16

Zurich Insurance plc
Sunley House,
4 Bedford Park,
Croydon,
Surrey.
CR0 2AP

<http://www.zurich.co.uk>

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.

To whom it may concern,

Insurance Act 2015 - Zurich's additional premium approach

Your policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

Your Documentation

As part of the process of updating policy documents to comply with the Insurance Act, we have noticed that some of our customers have received pre-contractual documentation which is inconsistent with the terms of their policy.

We wish to assure you that any inconsistency in your documentation will not put you in a less favourable position than you would have been in had the issue not occurred. Please let your usual contact know if you have any concerns about your documentation.



Yours sincerely,

Kevin Hendra
Head of Schemes and MGA