

# Home Insurance

with Zurich HelpPoint®



Here to help your world

# Welcome to Zurich HelpPoint®

If you need assistance...we'll be there 24/7

## 24 Hour Emergency Home Assistance

Zurich is here to help 24 hours a day in the event of an emergency such as burst pipes or a leaking roof. Call us anytime on 1890 208 408 and we will organise for an emergency repairer to call out to you as quickly as possible to try and sort the problem.

If we need to appoint a loss adjuster they will contact you within 24 hours to arrange a meeting time that suits you.

You will also be given contact details of your claim handler so you can access the most up to date information regarding your claim.

## 24 Hour Claims Assistance

If you are unfortunate enough to have a claim, you can obtain advice or access information by following the steps below:

### Step 1

#### **Call us on 1890 208 408**

When you initially call us our staff will take all the details from you and we'll immediately send out the necessary form you need to complete.

### Step 2

#### **Return your completed claim**

You should fill this in and return it to us as soon as possible - and don't forget to include your estimate for the cost of the repairs. The sooner we receive your completed claim form the sooner we can act to finalise your claim. You should retain any damaged items in case they need to be inspected.

### Step 3

#### **Track the progress of your claim**

When we receive your claim form and estimates, your claim handler will review and guide you through the rest of the process.

*See policy document for full details.*

24 Hour Emergency  
& Claims Assistance

**1890 208 408**

Save this number  
in your mobile phone.

# Experience Zurich HelpPoint® ...

## Here to help your world

*Zurich HelpPoint is new.*

It's the name we give to the full and increasing range of services we deliver to our customers, and it's all about us helping you.

It's an expression not just of intent, but of real world, tangible service delivery - something more than promises alone.

It's our shorthand way of saying 'come to Zurich and we'll look after you'.

One look at our offer and we think you'll understand what we mean.



### Quality

#### High **quality** cover

- Accidental damage cover offered as standard
- Products designed specifically for families
- Personal money covered up to €400 and credit cards up to €650
- Trace & access costs covered up to €750 as standard (see Home Customer Charter, on page 5 for more details)
- Public Liability cover for visitors in the home up to €1.3 million
- Option to add high value items onto the policy up to €15,000 (see Home Customer Charter, on page 5 for more details)
- Cover for laptops and PCs
- Personal effects covered outside the home up to €1,275



### Help

#### **Help** when you need it

- Online guides and tools to help you select the right cover and improve the security of your home
- Online access to policy information
- Online advice to help you make a claim
- High quality practical advice through all our sales channels
- A useful welcome pack with your policy documents
- Easy to understand quote documents



## Fast

### Fast and convenient service

- Home emergency response service available 24/7 (see page 2 for more details)
- In the event we need to appoint a loss adjuster they will contact you within 24 hours - an emergency repair service will be provided to have the problem fixed as soon as possible
- Once your claim is finalised we guarantee to provide your settlement cheque in 10 days



## Fair

### Fair in the way we operate

- No Claim Discount for every year you do not claim
- Our Home Customer Charter underpins our commitment to give you the best service (see overleaf)
- If a repair isn't possible we will provide you with a new item
- We offer discounts if you also purchase your motor insurance from Zurich
- Fire Brigade charges up to €1,500 automatically covered
- You can choose the level of excess (the amount of any claim paid by you) which could allow you to reduce your premium



## Easy

### Easy to deal with

- Automatic 10% increase in your contents cover at the time of a wedding/Christmas - at no extra cost to you
- You can pay by instalments (subject to eligibility)
- You will be given a named claims advisor
- Contact us whichever way suits you best - phone, web, email, fax or letter
- We'll give you a full and clear explanation of the claims process

**At Zurich, when we say we're here to help your world, we really do mean it.**

# Home Customer Charter

In this spirit of delivery, we have set out a clear Customer Charter to show you exactly what you can expect from us...



We'll make sure you can contact us easily by being available 24/7 for emergency assistance when you call 1890 208 408. In the event of an emergency we will arrange for a loss adjuster to contact you within 24 hours and provide an emergency repair service to solve the problem as soon as possible.



We think it's only fair that when you don't make a claim you should be rewarded. We will offer you a discount for every year that you don't make a claim under your policy.



We understand that accidents happen, that's why we offer accidental damage cover on all our policies. You'll also receive Public Liability cover (for visitors in the home) up to €1.3 million at no extra cost.



We will automatically give you a 10% increase in your contents cover at the time of wedding/Christmas - at no extra cost to you.



We offer the option of adding a high value item, e.g. an engagement ring, onto your policy. Depending on the valuation of the item and the level of your contents cover, we may also be able to provide cover for single items over €15,000.



Every cent counts these days. So, because we value your custom we'll give you an extra discount off your home insurance when you have your car insurance with Zurich.



Trace & access - if we need to investigate the source of the damage to your home, e.g. in the case of a water leak. We'll cover the cost of repairing wall, floors and ceilings damaged during the investigations up to €750.



Once your claim is finalised we guarantee to provide your settlement cheque in 10 days.



No need to worry if you damage or lose something while you're out and about - your personal effects are covered outside the home up to €1,275. We'll even cover your personal money up to €400 and credit cards up to €650.



You will be given a full and clear explanation of the claims process by your dedicated claims handler.



If you have a family we recognise that you'll have different priorities. So, we provide you with cover designed specifically for families.



In the event of a claim you can submit your details online. You can also access easy to follow advice to help you make a claim on our website.

There are many ways to start enjoying the full benefits of *Zurich HelpPoint* and a home insurance policy designed with you in mind.

**So why not contact your broker, call us direct or visit our website now and find out more?**

**Customer service: 1850 44 77 99**

**24 hour emergency & claims helpline: 1890 208 408**

**Email address: [info@zurich.ie](mailto:info@zurich.ie)**

**Website address: [www.zurich.ie](http://www.zurich.ie)**



This brochure is designed as a guide to the benefits of *Zurich HelpPoint* and your Zurich home insurance policy. Terms and conditions will apply. You should consult your policy document for full details.

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Telephone: 01 667 0666 Fax: 01 667 0644 Website: [www.zurich.ie](http://www.zurich.ie)  
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