

Zurich Motor Insurance

Quick Reference Guide

This Quick Reference Guide provides a snapshot of the changes in comparison to the current Zurich Motor Insurance PDS.

This policy wording is effective from 17 July 2025 for new business and 29 August 2025 for renewals.



This information is intended as a guide only. Please review the policy wording for full details of coverage provided. Exclusions, limits and conditions apply.

Legend: ✓ = Was included ✗ = Not included

Section of Document	New 2025 PDS	Existing/old 2023 PDS
PDS reference	LMUS-022833-2025	PCUS-019450-2023
Notices		
Repairs, Repairer choice and parts policy	Updated to provide clarity around claims process	✓
Definitions		
Computer virus	Added to clarify cover	✓
Immediate family member	Amended to include in-laws and grandparents who live with an employee	✓
Premium	Added for clarification	✓
Exclusions applicable to All Sections		
Cyber Acts	Clarification of cover	✓
Section 1 – Own Damage		
Exclusions applicable to Section 1		
Electronic data	Clarification of cover	✓

Section of Document	New 2025 PDS	Existing/old 2023 PDS
Electric vehicle specific amendments The PDS is updated to include language specifically tailored to electric vehicles for greater clarity and relevance. Amendments in specific sections are listed below.		
Definitions		
Battery electric vehicle (BEV)	Amended to provide clarity with respect to electric vehicles	✓
Charged in a Safe and Reasonable Manner		
Charging cable		
Data processing media		
Electric vehicle		
Plug in hybrid electric vehicle (PHEV)		
Vehicles		
Wall charger		
Additional Covers – Section 1		
Battery damage for electric vehicles	Amended to provide clarity with respect to electric vehicles	✓
Damage or theft of electric vehicle accessories		
Data processing media		
Loss or damage caused by chargers or charging accessories		
Exclusions applicable to All Sections		
Electric vehicle charging	Amended to provide clarity with respect to electric vehicles	✓
Additional Covers – Section 2		
Battery coverage (leased or hired)	Amended to provide clarity with respect to electric vehicles	✓
Electric vehicle charging liability		
Exclusions – Section 2		
Property in custody or control	Amended to provide clarity with respect to electric vehicles	✓