

Select

Property Owners

Policy Details (including a Policy Summary)

Allianz Insurance plc | Commercial

Allianz 

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Thank you for choosing Allianz Insurance. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we've been providing leading insurance solutions in the UK for over 100 years.

We work in partnership with your insurance adviser to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces. You don't have to take our word for it. Allianz Insurance has won many industry accolades including General Insurer of the Year in 2004 and 2005.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your business trading again as quickly as possible.

Should you need further details or have any questions your insurance adviser will be delighted to help.

Introduction

Allianz is one of the UK's leading insurers, focused on servicing the general insurance needs of UK businesses. As part of Europe's largest insurer we provide you with the peace of mind that comes from dealing with one of the most financially secure insurers.

Our professional, efficient and friendly people are committed to provide you with a high quality service:

In the event of having a claim, you will be in good hands. Our professional teams of claims handlers will deal with your loss promptly and seek flexible solutions to get your business back to full strength as soon as possible.

What is Property Owners Select?

Property Owners Select Policy has been designed to specifically meet the needs of Commercial Property Owners. The policy is underwritten by Allianz.

The policy wording is modern, up to date and offering covers specifically required by Property Owners. Property Damage and Legal Expenses are compulsory sections of cover.

Core Covers:

- Property Damage – covers the buildings and contents for loss or damage caused by fire, specified events and theft
- Legal Expenses – provides you with legal advice and protection from the legal costs and expenses of legal actions relating to Prosecution Defence, Property Protection and Jury Service. The cover can be extended to include costs relating to:
 - Employment Disputes
 - Tenancy Disputes
 - Tax and VAT
 - Licence Protection
 - Personal Injury
 - Residential Lettings disputes.

Optional Covers:

- Property Owners Liability – covers your legal liability to pay compensation to third parties if they are injured or their property is damaged as a result of an accident caused by you or your employees
- Loss of Rent – covers loss of your rental income if your buildings or contents are damaged by fire or any of the covers given under Property Damage
- Employers' Liability – covers your legal liability to employees if they are injured whilst working for you.

Other covers are also available, such as Money, Goods in Transit, Specified All Risks and Fidelity.

Additional Benefits:

- Glass replacement 24 hours a day and all year round by Solaglas, who will bill us direct
- Access to a free legal advice helpline for all business related legal matters, 24 hours a day and all year round.

Property Management System

To enable you to manage your tenant's insurance arrangements, we can provide you with a system that will produce:

- an individual tenants Certificate of Cover
- an apportionment of premium by tenant
- a summary of a tenants premium apportionment

For details please contact your insurance adviser or local Allianz office.

Risk Management

Whilst insurance cover can compensate for financial loss arising from damage to property or injury to personnel, it does not compensate for the inconvenience that can be caused in the disruption to your business and the time spent in resolving the loss.

There are a wide range of measures which can be introduced as part of a risk management or loss prevention programme to reduce the chances of loss or damage.

A Risk Management Guide is available giving Property Owners advice and guidance on ways of minimising such losses.

For a copy, please contact your insurance adviser or local Allianz office.

Policy Summary



This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

What is Property Owners Select?

Property Owners Select will cover you for 12 months and is annually renewable. It is designed to cover the assets, legal liabilities and earnings of your business. The policy is underwritten by Allianz.

Will I have any cancellation rights?

You have a right to cancel the policy within a 14 day period and receive a return of any premium paid.

This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available on request.

How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Insurance plc,
57 Ladymead,
Guildford, Surrey,
GU1 1DB.

Alternatively phone: 01483 552438

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Using the complaints procedure or referral to the Financial Ombudsman service does not affect your legal rights.

Full details of our complaints procedure will be found in your policy documentation.

Would I receive compensation if Allianz is unable to meet its liabilities?

In the event that Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are shown in the policy wording a copy of which is available on request.

Policy Duration

The policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable.

Core Covers

Property Damage Section	
Key Features and Benefits	Significant Exclusions or Limitations
<p>“All Risks” Cover including the following:</p> <ul style="list-style-type: none"> • Fire, Lightning and Explosion, Aircraft, Riot, Civil Commotion or malicious damage, Earthquake, Subterranean fire • Storm, tempest or flood, Escape of water from tanks, apparatus or pipes, Impact by vehicles or animals, Sprinkler leakage • Theft or attempted theft following forcible and violent entry to or exit from your premises • Accidental damage • Subsidence <p>Automatic reinstatement of loss – sums insureds are not reduced following a claim subject to payment of the appropriate additional premium</p> <p>Inflation provision – index linking and Day one reinstatement provides automatic inflation protection</p> <p>Public authorities – costs incurred in rebuilding or repair to a standard required by the authorities</p> <p>Alterations and additions – automatic cover up to 20% of the sum insured or £2m whichever is the less</p> <p>Inadvertent omission to insure – up to £2m any one property</p> <p>Professional fees – covers the cost of architects, surveyors legal and consulting engineers fees</p> <p>Removal of debris costs – tenants contents, up to £5,000 any one claim</p> <p>Alternative Residential Accommodation – where the building is unfit for occupation up to 20% of the buildings sum insured</p> <p>Metered supplies – covers additional supply charges due to damage – see policy for limit</p>	<ul style="list-style-type: none"> • explosion due to bursting of non domestic steam boilers, or other steam apparatus • storm, theft, accidental/malicious damage, burst pipes, or sprinkler leakage in any unoccupied building • theft or attempted theft not involving forcible and violent entry to or exit from the premises, or to property in the open • storm, tempest or flood to fences, gates and property in the open • damage due to terrorism (see Additional Information) • frost, wear and tear, gradual deterioration, inherent vice, latent defect • rot, mildew, rust, corrosion, insects, woodworm, vermin • faulty or defective design workmanship or materials • changes in water table level • pollution or contamination • Subsidence cover excludes: <ul style="list-style-type: none"> • damage to surfaced areas, walls, gates and fences, unless the building is also damaged • the settlement or movement of made up ground • coastal or river erosion • defective design or workmanship or the use of defective materials • damage which commenced prior to inception of this cover • damage as a result of demolition, excavation or other building work • £250 excess applies (subsidence – £1,000) • damage to land, piers, jetties, bridges, culverts or excavations, livestock, growing crops or trees

Property Damage Section

Continued

Key Features and Benefits

Trace and access – costs of locating source of escape of water or fuel oil and repair costs – see policy for limit

Landscaped grounds – covers damage to grounds resulting from damage to the buildings – see policy for limit

Tree felling and lopping – up to £5,000

Removal of wasps and bees nests up to £500

Contract Works – up to £250,000 any one contract. Interest of Contractors or Sub-Contractors noted.

Contracting purchasers – your interest and that of the purchaser is protected during sale until purchase completion

Unauthorised use of supplies – covers the unauthorised use of metered supply – see policy for limit

Freeholders, Lessors and Mortgagees – protection for any act, omission, alteration or neglect by a leaseholder, lessee or mortgagor which increases the risk of damage

Non Invalidation – prevents cover being invalidated by any act, omission, alteration or neglect, unknown to or outside your control

Significant Exclusions or Limitations

Conditions – Unoccupied Buildings

Unoccupied buildings are not insured unless they are notified to us and specific precautions are taken to inspect and protect the property as specified in the policy.

Legal Expenses Section

Key Features and Benefits

Basic cover provides you with the legal advice and protection from the professional costs and expenses of legal actions which may arise including:

- Legal advice help line – access to Lawphone which provides advice on all business related legal matters
- Prosecution defence – covers costs up to £50,000 for defending your legal rights after an event which arises out of your business activities and results in criminal proceedings. You are responsible for 10% of all unrecovered costs
- Property – covers the costs up to £50,000 of taking legal action relating to damage to your business premises. You are responsible for 10% of all unrecovered costs.

Cover can also be extended to include the following:

- Employment contract – covers the cost up to £50,000 of defending disputes relating to contracts for full or permanent part time employment. Cover includes any resulting award a court or tribunal orders you to pay up to £25,000. You are responsible for 10% of all unrecovered costs.
- Commercial tenancy disputes – costs up to £50,000 in taking legal action over the agreement under which you let property to the tenant of non residential property. You are responsible for 10% of all recovered costs
- Jury service – provides up to £100 per day for a maximum of 20 days to cover any shortfall in your salary or wages as a result of attending jury service

Significant Exclusions or Limitations

Employment contract cover exclusions

- disputes which occur within the first 3 months of inception of this cover
- disputes with an employee who was subject to a warning in the 6 months preceding the inception of this cover
- disputes over redundancy
- any dispute that you have not discussed with Lawphone before you take any action
- disputes involving sub-contracting or contracts for services with self-employed persons

Property cover exclusions

- claims relating to mining or subsidence
- property damage arising out of a contract you have with another person or organisation

Prosecution Defence cover exclusions

- allegations of dishonesty or intentional violence

Tax and VAT cover exclusions

- costs involving the normal reconciliation of your accounts and VAT returns
- allegations of criminal activities by the Insured
- representations during an in-depth investigation
- anything to do with an investigation by the Inland Revenue Special Investigation Section or Special Compliance Office
- anything to do with an investigation which started before inception of cover
- where your accounts or returns have only been investigated because earlier accounts have been investigated

Key Features and Benefits

- Tax and VAT – covers the costs up to £25,000 of an appeal against the Inland Revenue or HM Customs following an in-depth investigation into your most recent PAYE, business tax or VAT accounts. You are responsible for 10% of all unrecovered costs.
- Licence protection – costs up to £50,000 of defending the withdrawal, restriction or suspension of your business licence. You are responsible for 10% of all unrecovered costs.
- Personal injury – covers costs up to £50,000 of taking legal action against another person who causes death or bodily injury to you
- Residential lettings – covers legal costs in respect of disputes for residential properties up to £25,000

Significant Exclusions or Limitations

License Protection cover exclusions

- hearings arising out of any commercial decision made by you
- the first application for, or standard renewal of the license
- anything to do with drug offences or under age drinking

Personal injury cover exclusions

- personal injury disputes between you and any employee(s)

Exclusions applicable to all covers

- disputes over rent, business rates or service charges
- any injury, damage, prosecution or appeal relating to owning or using a motor vehicle
- any fines or penalties
- any application for a judicial review
- disputes relating to share rights
- anything relating to franchise or distribution agreements
- costs we have not agreed in writing
- costs paid directly to the legal representative or anyone else without our permission
- VAT which can be recovered from elsewhere
- disputes or claims arising from the deliberate, conscious, intentional or careless disregard by you of the need to take all reasonable steps to avoid, prevent and limit any such dispute or claim
- any pollution incident
- anything to do with patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements

Optional Covers

Property Owners Liability Section

Key Features and Benefits

Covers legal liability to third parties for accidental injury or damage up to £2million any one claim

Cover includes the legal liabilities of:

- Members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services
- Your partners, directors or employees
- Anyone you are carrying out work for under any contract in respect of that work

Joint insured – if more than one party is named as the Insured the policy will cover them separately subject to the overall policy limit
Overseas personal liability – covers a temporary visit to any other country made in connection with the business

Health and safety at work legal defence costs – provides legal and other costs incurred in defending prosecutions

Motor contingent liability – indemnifies you against liability for vehicles not owned or provided by you in connection with the business

Data Protection Act Cover – provides protection up to a limit of £250,000 in any one period of insurance

Defective Premises Act 1972 – protects you from potential liabilities for defects in properties let, sold or disposed of by you

Consumer protection and food safety acts legal defence costs – covers cost of defence of criminal proceedings

Court attendance – covers attendance as a witness in connection with the defence of a claim. Limits are:

- £250 for each days attendance for partners and directors
- £150 for each days attendance for an employee

Legionellosis – covers your liability up to a limit of £1m due to escape of legionella from water systems

Significant Exclusions or Limitations

- injury to any employee
- loss of or damage to property belonging to you or in your charge or control
- liability for loss or damage to goods sold, supplied, delivered, installed or erected or the cost of recalling or refunding a defective product or rectifying faulty work
- liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer or any water craft or aircraft
- liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee
- in respect of liability arising from products which attaches solely under the terms of an agreement
- injury, loss or damage arising from manual work carried out away from the premises, or outside of the EU
- loss or damage to contract works undertaken under a contract or under JCT Clause 21.2.1
- any liability in respect of pollution or contamination unless caused by a sudden identifiable unintended and unexpected incident
- fines, penalties or liquidated, aggravated, punitive or exemplary damages
- liability arising out of the operation of a sling or cradle
- occupiers liability arising from residential accommodation caused by a resident
- £250 third party property damage excess

Loss of Rent Section

Key Features and Benefits

Covers loss of rental income following damage to the buildings or contents by any cause covered by the Property damage section.

Option of 12, 24, 36, 48 or 60 months indemnity period

Supply undertakings – covers failure in supply of water, gas, electricity or telecommunications following damage to premises

Denial of access – damage to property in the vicinity of the premises that hinders the use or access to the premises

Accountants charges incurred in connection with a claim

Managing agents premises – covers up to 10% or £500,000 for loss to your business as a result of damage at the premises of the managing agent.

Specified illnesses – covers up to £250,000 for loss resulting from any occurrence of a specified illness or the discovery of vermin or pests or an accident causing defects in the drains or other sanitary arrangements which cause restrictions by order of the local authority

Rent reviews – covers an increase in rental income for up to 200% of the sum insured following a rent review

Alterations and additions – covers increase in rental income up to 20% or £500,000

Inadvertent omission to insure – up to £500,000 any one property
Loss of attraction to potential tenants – up to 5% or £250,000

Book debts – up to £25,000

Significant Exclusions or Limitations

- exclusions as shown under the Property Damage section

Employers Liability Section

Key Features and Benefits

Covers your legal liability to insure your employees for death or injury happening in the course of their employment with you up to £10 million any one claim

Cover extends to include:

- Members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services
 - Your partners, directors or employees
 - Anyone for whom you are carrying out work under any contract
- Health and safety at work legal defence costs – provides legal and other costs incurred in defending prosecutions

Court attendance compensation – covers attendance as a witness in connection with the defence of a claim. Limits are:

- £250 for each days attendance for partners and directors
- £150 for each days attendance for an employee

Significant Exclusions or Limitations

- work on an offshore installation or travel to or from
- liability arising out of the operation of a sling or cradle
- injury to any employee where motor insurance is required by law

Money Section

Key Features and Benefits

Crossed cheques and other non-negotiable money – maximum benefit £250,000

Cash and other negotiable money:

- on the premises during business hours, in transit or in a bank night safe – £3,000
- in a locked safe at the premises out of business hours – your limit
- out of a safe outside business hours in the premises £300
- in your personal custody or that of your employees out of business hours £500

Personal Accident Assault – If you or your partners, directors or employees are attacked during theft or attempted theft of money whilst on business:

- Death, loss of limb, loss of sight and permanent total disablement of £25,000
- Temporary total disablement £100 per week (up to 104 weeks)
- Temporary partial disablement £50 per week (up to 104 weeks)
- Victim care (professional counselling fees for emotional stress) £1,000 any one incident, £5,000 in total

Loss or damage to any safe at the premises, or any bag or other container used to carry money

Loss or damage to clothing and personal belongings following theft or attempted theft of money.

Significant Exclusions or Limitations

- loss due to the dishonesty of any partner, director or employee not discovered within 15 days
- damage to any machine that uses coins, notes or tokens
- loss from any unattended vehicle
- personal assault benefits to any person aged under 16 or over 70 years

Conditions

- Whenever the premises are closed for business the safe keys must be removed from the premises.

Goods in Transit Section

Key Features and Benefits

Loss or damage to your property whilst in transit within one of your own vehicles or in transit by other carriers. Sums insured as specified by you

Sheets and ropes – cover includes sheets, ropes, packing materials and the like

Additional vehicles – any recently acquired non specified vehicle up to £2500 any one claim

Substitute vehicles – cover includes any substitute vehicle whilst your own vehicle is undergoing service or repair

Transshipment and debris removal costs – cover up to £10,000 any one claim

Significant Exclusions or Limitations

- loss or damage due to
 - depreciation, contamination or deterioration unless caused by accident to the vehicle
 - faulty packing or incorrect addressing of any parcel or package
- theft from any vehicle left unattended, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted and all the keys are removed
- certain specified items such as glass, livestock, precious metals or stones, jewellery, watches, furs, money, securities, stamps, documents, manuscripts, business books, plans or designs
- delay, loss of market or consequential loss
- loss or damage outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands
- £100 excess or higher amount when agreed applies to all claims

Conditions

- You must take all reasonable care in the selection of honest and competent employees, and maintain vehicles in a roadworthy condition.

Specified All Risk Section

Key Features and Benefits

Damage to property whilst on your premises only or anywhere in the UK, EU or worldwide as specified by you.

Automatic reinstatement of loss – other than theft claims the sum insured is not reduced following a claim subject to payment of the appropriate additional premium

Significant Exclusions or Limitations

- theft or attempted theft not involving forcible or violent entry to or from the premises
- loss due to any person obtaining any property by deception
- frost, wear and tear, gradual deterioration, inherent vice or defect, depreciation
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- dyeing, cleaning, repair, renovation, or scratching
- electronic, electrical or mechanical breakdown, failure or derangement
- faulty manipulation, design, plan, specification or materials
- theft from any vehicle left unattended
- change in water table level
- loss or damage outside of the territorial limits – see your policy schedule
- the excess

Fidelity Insurance Section

Key Features and Benefits

The cover provides for loss of your money or goods caused by employee fraud or dishonesty up to the limit selected by you

Employee definition includes temporary agency staff

Cover extends to include the costs of rewriting or amending computer programs following the fraudulent use of computer systems.

Discovery Period 24 Months

Significant Exclusions or Limitations

- losses occurring more than 24 months after an employee has left your employment
- losses arising from subsequent acts of fraud or dishonesty by an employee
- loss dependant upon any inventory or profit and loss compilation
- loss of interest, fines, penalties or consequential loss
- the excess

Conditions

Special conditions governing the required standards and systems of check apply, which must be followed if the cover is to operate.

Policy Exclusions

- War and similar risks
- Any claim arising outside of the UK
- Radioactive contamination
- Riot and civil commotion in Northern Ireland
- Computer hardware or software damaged by programming or operator error, virus or similar mechanism, hacking or malicious persons
- Failure of computers or other equipment to correctly recognise any date
- Terrorism except for:
 - Employers Liability where cover is limited to £5M
 - Public and Products Liability where a limit of £5M will apply unless a lower Limit of Indemnity is shown in the policy schedule
 - Personal Accident cover will only exclude Terrorism due to nuclear, chemical or biological contamination.

Policy Conditions

Certain important policy conditions apply to your policy. If you fail to comply with these conditions your policy may not operate or not operate fully. Full details are contained in the policy documents and schedule, a copy of which is available on request.

Policy Voidable – Duty of Disclosure

You have a duty under the policy to disclose all material facts. Material facts are those facts which are likely to influence us in the acceptance or assessment of your insurance and it is essential that you disclose them. This duty of disclosure applies at inception of the policy, during the period of insurance and at renewal. If you are in any doubt whether a fact is material, you should disclose it to us, since failure to do so could invalidate your policy, or result in a claim being repudiated. You should also consult your insurance adviser, for guidance about your duty of disclosure.

Change in Circumstances

Your policy has been based on information you have provided. You must notify us as soon as possible of any change which may affect this insurance. In particular you should notify us:

- of any alteration in the ownership of your business or the nature of your business activities or working practices
- if any premises become unoccupied or an unoccupied premises becomes occupied
- of any convictions, pending prosecutions or a police caution (other than for motoring offences)
- if your business is to be wound up or discontinued or carried on by a liquidator, receiver or administrator
- of any prosecutions under Health & Safety, Welfare or Environmental Protection legislation.

We will then advise you if policy cover will still be applicable or of any change to the terms or conditions applying to your policy.

If you fail to notify us of any changes, your policy may not operate or not operate fully. If you are in any doubt about whether any change should be advised to us, please consult your insurance adviser or Allianz office.

Policy Conditions (Continued)

Adequacy of Sums Insured – Underinsurance

You must at all times keep the Sums Insured at a level which represents the full replacement value of the property insured or the earnings of the business. If you fail to do so your policy may not operate fully.

Should you have any doubt about your sums insured, please consult your insurance adviser.

Survey Risk Improvements Condition

If the policy has been issued or renewed subject to us carrying out a survey then it will be a condition of the policy that you must comply with all risk improvements required by us within timescales specified by us. We reserve the right to amend the terms of cover if you do not comply with this condition.

Specific Exclusions and Conditions

In addition to the policy standard terms and conditions, which apply to each section and to the policy as a whole, your individual policy may be subject to specific exclusions, terms, limits or conditions. These will be detailed within the policy wording and in the policy schedule.

Notifying a Claim

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify your insurance adviser (or alternatively you can contact us at one of our claims handling offices):
 - promptly, if an incident occurs that may lead to you making a claim
 - immediately, in the event of a serious accident, loss or damage
 - please provide your policy number and as much information as possible about the claim

Legal Expenses Claims

If you need to make a claim under this section the following claims handling office should be used:

Allianz Legal Protection

Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol
BS32 4QW
Tel: 0870 241 4140

Allianz Claims Handling Offices

Birmingham

PO Box 11309
Birmingham, B37 7WZ
Tel: 0845 071 5151

Bristol

PO Box 2198
Bristol, BS99 7LH
Tel: 0845 071 2121

Glasgow

PO Box 26725
Glasgow, G2 5YB
Tel: 0845 071 2727

Leeds

PO Box 564
Leeds, LS1 4WJ
Tel: 0845 071 0347

Manchester

PO Box 4115
Manchester, M60 3YF
Tel: 0845 071 0340

Milton Keynes

PO Box 5525
Milton Keynes, MK9 2XR
Tel: 0845 071 0335

Woking

PO Box 952
Woking GU21 6XQ
Tel: 0845 071 9191

Additional Information

Employers Liability Certificates

The Employers Liability (Compulsory Insurance) Regulations 1998 lay down certain obligations for employers and in particular you should be aware of the following:

- **Display of Certificates**
Allianz will provide you with a Certificate of Employers Liability Insurance and this will clearly state the companies covered by the policy. You must display a copy of the certificate at each business premises where your employees can see it easily.
- **Retention of Certificates**
You must retain copies of Certificates that have expired for at least 40 years. This is because certain claims e.g. industrial disease, could be made many years after the disease is caused. This requirement applies to policies that were in force on 31st December 1998 or later.

Health & Safety Legislation

Where you are required to do so under Health and Safety legislation you must:

- have a Health & Safety Policy in place
- undertake Risk Assessments in order to identify workplace hazards
- have an induction and on-going training programme which is regularly reviewed and recorded
- have a nominated person responsible for Health and Safety.

Data Protection Act

We may use the personal and business details you have given us or which are supplied by third parties including any details of directors, officers, partners and employees to provide you with a quotation; deal with your policy; to search credit reference agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. You agreed when you applied for the policy that your directors, officers, partners, and employees have consented to our using their details in this way.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the insured persons to such information being processed by us and that this fact is made known to the insured persons.

We may share your details with other companies within the Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we think may be of interest you. If you do not want to know about these products and services, please write to: Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB to let us know. Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

Terrorism Cover

In addition to the cover automatically provided, the policy (except for Legal Expenses section) can be extended to provide Terrorism cover for an additional charge. For further information contact your insurance adviser.

Law Applicable & Policy Language

Unless agreed otherwise we will apply English Law. The language of the policy and all communications with you will be in English.

Policy Limits

Higher limits may be available on request. Please ask your insurance adviser for details.

Please Read the Policy

Please read the policy and the policy schedule carefully and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is anything you do not understand please notify your insurance adviser or the Allianz office that issued your policy. If you fail to notify us of any changes you require, your policy may not operate or not operate fully.

www.allianz.co.uk

Allianz Insurance plc. Registered in England number 84638
Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.
Allianz Insurance is authorised and regulated by the Financial Services Authority. Our registration number is 121849.
This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234