



**Machinery Business Interruption**

# Financial loss due to failure of plant and machinery

Policy Details

Allianz Insurance plc | Engineering

**Allianz** 



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Thank you for choosing Allianz Engineering.

Our technical expertise built over many years of providing engineering insurance and inspection products and services means you can trust us to be there when you need us.

If you need further details or have any questions, your broker or local Allianz Engineering branch will be delighted to help. Alternatively help and guidance can be obtained from:

Allianz Engineering  
Head Office  
Haslemere Road  
Liphook  
Hampshire  
GU30 7UN  
UK

## Important

The insurance cover provided by this Policy may be varied by clauses printed in the Schedule.

Please read both the Policy and Schedule to make sure that you have the insurance cover required

# Machinery Business Interruption

Allianz Insurance plc (referred to as 'the Insurers') will indemnify or otherwise compensate the Insured named in the Schedule (referred to as 'the Insured') in accordance with and subject to the terms and conditions of this insurance in return for the Insured having paid or agreed to pay the Insurance Premium for the Period of Insurance.

The proposal made to the Insurers by or on behalf of the Insured whether in writing or otherwise shall form the basis of the contract.

**The Schedule Exclusions Extensions and Conditions are all part of this Policy and shall be read together as one document.**

Any word or expression to which a specific meaning has been given shall have the same meaning wherever it may appear in this Policy.

Please read all the pages of this Policy and Schedule carefully to ensure that your insurance requirements are met.

For Allianz Insurance plc

A handwritten signature in black ink that reads "Andrew Torrance". The signature is written in a cursive style with a horizontal line underneath the name.

Andrew Torrance  
Chief Executive

# Definitions

## Territorial Limits

Great Britain Northern Ireland the Isle of Man and the Channel Islands.

## Accident

Sudden and unforeseen damage to Plant (including Breakdown and Collapse) at the Location specified in the Schedule during the Period of Insurance.

## Plant

Plant and machinery owned by or leased to the Insured installed at the Location and specified in the Schedule.

Plant shall not include

- a foundations masonry brickwork chimneys or refractory linings
- b materials being processed by or contained in the Plant
- c office machinery computers or other electronic data processing equipment
- d plant or machinery which is prototype experimental or untried
- e plant machinery pipes or cables situated underground

unless specifically described in the Schedule.

## Time Exclusion

The period stated in the Schedule beginning with the occurrence of the Accident during which Financial Loss in consequence of the Accident is not covered.

## Indemnity Period

The period beginning with the occurrence of the Accident and ending when the results of the Business cease to be affected in consequence of the Accident but not exceeding the period stated in the Schedule as the Indemnity Period.

## Breakdown

- a The actual breaking distortion or burning out of any part of the Plant while in use arising from mechanical or electrical defects in the Plant causing sudden stoppage
  - b fracturing of any item of Plant by frost
- which necessitates repair or replacement before it can resume normal working.

## Collapse

The sudden and dangerous distortion (whether or not attended by rupture) of any part of the Plant caused by crushing stress by force of steam or other fluid pressure (other than pressure of chemical action or ignition of the contents or of ignited flue gases).

## Schedule

The Policy Schedule forming part of this Policy.

# Cover

The Financial Loss of the Insured resulting from interruption or interference with the Business during the Indemnity Period in consequence of an Accident.

The Basis of Loss Settlement shall be either Loss of Gross Profit or Loss of Revenue whichever is shown in the Schedule.

# Limit of Liability

The liability of the Insurers under this Policy shall not exceed

- a 133  $\frac{1}{3}$ % (one hundred and thirty three and a third percent) of the Estimate shown in the Schedule as the Limit of Liability  
and in addition
- b any amounts shown in the Extensions

in respect of any one Accident or series of Accidents arising from one occurrence.

# Basis of Loss Settlement

## 1 Loss of Gross Profit

Financial Loss means

- a in respect of reduction in Turnover the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall in consequence of an Accident fall short of the Standard Turnover
- b in respect of increase in cost of working the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of the Accident but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of reduction in Turnover avoided by the additional expenditure incurred

less any sum saved during the Indemnity Period in respect of the charges and expenses of the Business as may cease or be reduced in consequence of the Accident.

### Definitions

#### Gross Profit

The amount by which the sum of the Turnover and the value of the closing stock shall exceed the sum of the value of the opening stock and the amount of the Uninsured Working Expenses.

#### Notes

- a The values of the opening and the closing stocks shall be arrived at in accordance with the normal accountancy methods of the Insured due provision being made for depreciation.
- b The words and expressions used in this definition shall have the meaning usually attached to them in the books and accounts of the Insured.

#### Uninsured Working Expenses

All expenses of the Business which vary in direct proportion to any variation in the Turnover.

#### Turnover

The money paid or payable to the Insured for goods sold and for services rendered in the course of the Business.

#### Rate of Gross Profit

The rate of Gross Profit earned on the Turnover during the financial year immediately before the date of the Accident.

#### Annual Turnover

The Turnover during the twelve months immediately before the date of the Accident.

#### Standard Turnover

The Turnover during that period in the twelve months immediately before the date of the Accident which corresponds with the Indemnity Period.

#### Note

Adjustments shall be made to the figures representing the Rate of Gross Profit the Annual Turnover and the Standard Turnover as may be necessary to provide for the trend in the Business and for variations in or other circumstances affecting the Business either before or after the Accident or which would have affected the Business had the Accident not occurred so that the adjusted figures shall represent as nearly as may be practicable the result which but for the Accident would have been obtained.

#### Estimate

The amount declared to the Insurers as representing not less than the Gross Profit which the Insured anticipates will be earned by the Business during the financial year most nearly concurrent with the Period of Insurance (proportionately increased where the Indemnity Period exceeds twelve months).

### Special Condition

#### Output Basis of Loss Settlement

Subject to agreement between the Insured and Insurers the term Output may be substituted for the term Turnover.

Provided that

- a Output shall mean the sale or transfer value of goods manufactured or processed by the Insured in the course of the Business at the Location shown in the Schedule.
- b only the term of Output or the term of Turnover shall be operative in connection with any one Accident.

# Basis of Loss Settlement *continued*

## 2 Loss of Revenue

Financial Loss means

- a in respect of reduction in Revenue the amount by which the Revenue during the Indemnity Period shall in consequence of an Accident fall short of the Standard Revenue
- b in respect of increase in cost of working the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Revenue which but for that expenditure would have taken place during the Indemnity Period in consequence of the Accident but not exceeding the amount of the reduction avoided

less any sum saved during the Indemnity Period in respect of the charges and expenses of the Business as may cease or be reduced in consequence of the Accident.

### Definitions

#### Revenue

The money paid or payable to the Insured for services rendered in the course of the Business.

#### Annual Revenue

The Revenue during the twelve months immediately before the date of the Accident.

#### Standard Revenue

The Revenue during that period in the twelve months immediately before the date of the Accident which corresponds with the Indemnity Period.

#### Note

Adjustments shall be made to the figures representing the Annual Revenue and the Standard Revenue as may be necessary to provide for the trend in the Business and for variations in or other circumstances affecting the Business either before or after the Accident or which would have affected the Business had the Accident not occurred so that the adjusted figures shall represent as nearly as may be practicable the result which but for the Accident would have been obtained during the Indemnity Period stated in the Schedule.

### Estimate

The amount declared to the Insurers as representing not less than the Revenue which the Insured anticipates will be earned by the Business during the financial year most nearly concurrent with the Period of Insurance (proportionately increased where the Indemnity Period exceeds twelve months).

# Extensions

This Policy is extended to cover

## 1 Claims Preparation Cost

the necessary and reasonable cost incurred in producing and certifying any particulars or details required by the Insurers in connection with Financial Loss resulting from an Accident for which liability has been accepted but limited to

- a additional cost incurred by employees of the Insured
- b additional fees incurred by the usual auditors of the Insured
- c cost of materials used in furnishing the requirements of the Insurers.

Provided that the liability of the Insurers shall not exceed £10,000.

## 2 Payments on Account

payments as agreed between the Insured and the Insurers in advance of final settlement of a claim under this Policy where the Insurers have admitted liability.

# Exclusions

This Policy does not cover Financial Loss directly or indirectly in consequence of

## 1 Perils

loss of or damage to Plant by

- a fire however caused
- b fire extinguishing fluid
- c explosion
- d lightning earthquake storm tempest flood inundation water aircraft or other aerial devices or articles dropped therefrom
- e subsidence or other ground movement or displacement
- f theft or attempted theft
- g riot strike lockout and civil commotion.

## 2 Application of Tools

damage by direct application of tools occurring during the execution of maintenance servicing or repairs.

## 3 Wear and Tear or Gradual Deterioration

- a inevitable wear and tear erosion corrosion or other deterioration caused by or naturally resulting from ordinary work use or exposure
- b gradually developing flaws or fractures which do not necessitate immediate stoppage

but not damage insured by this Policy resulting from a or b unless otherwise excluded.

## 4 Excluded Parts and Components

damage to cutters bits tools moulds dies heating elements driving belts and chains and similar items that require periodic replacement.

## 5 Safety or Protective Devices

damage to safety or protective devices by their functioning.

## 6 Multiple Lifting Operations

damage arising from any lifting or lowering operation in which a load is shared between two or more machines unless the prior consent of the Insurers has been obtained.

## 7 Vessels Craft Vehicles Devices Rigs or Platforms

loss of or damage to any

- a vessel craft vehicle or device designed to float on in or travel under or through water air or space
- b marine rig or marine platform
- c equipment mounted on and fixed to such vessel craft vehicle device rig or platform.

## 8 Other Consequential Loss

liquidated damages penalties for delay or detention or in connection with guarantees of performance or efficiency or loss of use or any form of consequential loss not specifically provided for by this Policy.

## 9 Breakdown of New Plant

Breakdown of newly installed plant until

- a installation testing and commissioning has been carried out and
- b one calendar month of trouble free running has been completed.

## 10 Scratching

scratching of painted or polished surfaces unless in consequence of other damage to the item for which Financial Loss is indemnifiable.

# General Exclusions

This Policy does not cover Financial Loss in consequence of an Accident consisting of or arising from

## 1 War and Kindred Risks

- a loss or damage (whether sudden and unforeseen or not or accidental or not) directly or indirectly caused by war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power confiscation nationalisation requisition or destruction of or damage to property by order of the Government or any Public Municipal or Local Authority.
- b in the case of Insured Property outside Great Britain Northern Ireland the Isle of Man and the Channel Islands loss or damage directly or indirectly caused by warlike operations mutiny conspiracy martial law state of siege or any events or causes which determine the proclamation or maintenance of martial law or state of siege riot civil commotion strike lock-out persons taking part in labour disturbances or malicious persons acting on behalf of or in connection with any political organisation.

## 2 Radioactive Contamination

loss or damage (whether sudden and unforeseen or not or accidental or not) directly or indirectly caused by or contributed to by or arising from:

- a ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- b the radioactive toxic explosive or other hazardous or contaminating properties of any nuclear installation reactor or other nuclear assembly or nuclear component thereof
- c any weapon or other device utilising radioactive material and/or matter and/or ionising radiation and/or atomic or nuclear fission and/or fusion or other like reaction.

## 3 Terrorism

loss or damage (whether sudden and unforeseen or not or accidental or not) directly or indirectly caused by resulting from or in connection with

- a in respect of England Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987:
  - i any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss
  - ii any action taken in controlling preventing suppressing or in any way relating to any act of Terrorism

In respect of **a** above an act of Terrorism means:

Acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

- b in respect of territories other than those stated in **a** above:
  - i any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss
  - ii any action taken in controlling preventing or suppressing or in any way relating to any act of Terrorism

- iii riot or civil commotion in Northern Ireland

In respect of **b** above an act of Terrorism means:

Any act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

In any action suit or other proceedings where the Insurers allege that by reason of this Exclusion any loss damage or liability is not covered by this Policy (or is covered only up to a specified Limit of Liability) the burden of proving the contrary shall be on the Insured.

In the event any part of this Exclusion is found to be invalid or unenforceable the remainder shall remain in full force and effect.

# General Exclusions

This Policy does not cover Financial Loss in consequence of an Accident consisting of or arising from

## 4 E Risks

loss of or damage (whether sudden and unforeseen or not or accidental or not) to

- a any computer or other equipment or component or system or item which processes stores transmits or retrieves data or
- b any part of a computer or other equipment or component or system or item which processes stores transmits or retrieves data

whether tangible or intangible (including but without limitation any data information or programs or software) and whether part of the Insured Property or not caused directly or indirectly by

### i Virus or Similar Mechanism

program code programming instruction or any set of instructions intentionally constructed with the ability to damage interfere with or otherwise adversely affect computer programs data files or operations whether involving self replication or not. This includes but is not limited to viruses trojan horses worms and logic bombs

### ii Hacking

unauthorised access to any computer or other equipment or component or system or item whether part of the Insured Property or not which processes stores transmits or retrieves data

but this Exclusion shall not apply to subsequent loss or damage arising from or caused by fire lightning explosion aircraft or other aerial devices or articles dropped therefrom riot civil commotion strikers locked out workers persons taking part in labour disturbances earthquake storm flood escape of water from any tank apparatus or pipe or impact by any road vehicle or animal which would but for the application of this Exclusion be insured by this Policy.

## 5 Pollution or Contamination

loss or damage (whether sudden and unforeseen or not or accidental or not) directly or indirectly caused by or contributed to by or arising from pollution or contamination.

This Exclusion shall not apply to cost arising from pollution or contamination of Insured Property caused directly by an occurrence which is insured by this Policy.

## 6 Computer Date Recognition

loss or damage (whether sudden and unforeseen or not or accidental or not) directly or indirectly caused by or consisting of or arising from the failure of any computer or other equipment or system for processing storing or retrieving data whether the property of the Insured or not

- a correctly to recognise any date as its true calendar date
- b to capture save or retain and/or correctly to manipulate interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date
- c to capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date

but this Exclusion shall not apply to subsequent loss or damage arising from or caused by fire lightning explosion aircraft or other aerial devices or articles dropped therefrom riot civil commotion strikers locked out workers persons taking part in labour disturbances malicious persons other than thieves earthquake storm flood escape of water from any tank apparatus or pipe or impact by any road vehicle or animal which would but for the application of this Exclusion be insured by this Policy.

# General Conditions

## 1 Survey and Risk Improvement – Subjectivity Condition

It is a Condition of this Policy that

- a the Insurers have the right to carry out a survey of the risks insured at any time mutually agreed with the Insured.
- b the Insured shall comply with all survey risk requirements stipulated by the Insurers within the completion time scales specified by the Insurers.

In the event that a risk requirement is not completed or risk requirement procedures are not introduced within the completion time scales specified by the Insurers then the Insurers reserve the right to either continue cover subject to alteration of the terms and Conditions of such cover or to suspend cover effective from the expiry of any time period specified by the Insurers for completion/introduction of the required survey risk improvements until such risk requirement is completed or risk requirement procedures introduced.

If the terms or Conditions of cover are amended by the Insurers then the Insured will have fourteen (14) days to accept or reject the revised basis of cover.

If the Insured elect to reject the revised basis of cover then the Insured will be entitled to a refund of premium (subject to an administration charge) provided that no claim has been made during the current Period of Insurance.

If the Insurers exercise the right to suspend cover then the Insured will be entitled to a refund of premium in respect of such period that cover is suspended provided that no claim has been made during the current Period of Insurance.

All other terms and Conditions of this Policy shall apply to the extent that they are not in conflict with this Condition.

## 2 Observance of Policy Terms

The liability of the Insurers will be conditional upon the Insured complying and as appropriate any other person entitled to indemnity complying as though they were the Insured with the terms of this Policy.

## 3 Policy Voidable

This Policy shall be voidable in the event of misrepresentation misdescription or non-disclosure in any material particular.

## 4 Alteration In Risk

The insurance provided by this Policy shall be avoided if

- a the Business is wound up or carried on by a liquidator or receiver or permanently discontinued
- b the interest of the Insured ceases for any reason other than death
- c any alteration is made in the Business or in the Location or the Plant which increases the risk of an Accident
- d any standby or reserve plant or any other risk minimising factors present at the inception of or which have been notified to the Insurers during the currency of this Policy are reduced discontinued or not maintained in an efficient working order and available for immediate use

unless the Insurers agree to continue the insurance provided by this Policy in writing.

## 5 Reasonable Precautions

The Insured shall take all reasonable precautions to safeguard the Plant against loss or damage. The Insured shall also maintain the Plant in an efficient condition and take all reasonable steps to ensure that all Government and other Regulations relating to the operation and use of the Plant are observed.

## 6 Cancellation

The Insurers may cancel this Policy by giving the Insured thirty (30) calendar days notice in writing at their last known address. Provided the premium has been paid in full and no claim has been made during the Period of Insurance the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period of the insurance.

If the premium for this Policy is paid by instalments and in the event that the Insured fail to pay one or more instalments whether in full or in part the Insurer may cancel the Policy by giving the Insured seven (7) working days notice in writing at their last known address.

## 7 Renewal Requirement

Prior to each renewal the Insured shall supply details of the Estimate to the Insurers for the forthcoming Period of Insurance.

# General Conditions *continued*

## 8 Declaration

The Insured shall within six months of the expiry of each Period of Insurance provide to the Insurers a declaration of the Gross Profit or the Revenue certified by the auditors of the Insured earned during the financial year most nearly concurrent with the Period of Insurance.

## 9 Adjustment of Premium

The premium paid is a deposit premium based on the Estimate declared.

In the event of the declaration (proportionately increased where the Indemnity Period exceeds twelve months) being less than the Estimate a pro rata return of premium not exceeding 75% (seventy five percent) of the premium paid will be made in respect of the difference.

If the declaration (proportionately increased where the Indemnity Period exceeds twelve months) is greater than the Estimate the Insured shall pay a pro rata additional premium in respect of the difference.

If any Accident shall have occurred giving rise to a claim under this Policy the Insurers will increase the declaration for the purpose of premium adjustment by the amount by which the Gross Profit or the Revenue was reduced during the financial year in consequence of the Accident.

## 10 Applicable Law

English Law will apply to this contract of insurance unless the Insured and the Insurers agree otherwise.

# Claims Conditions

## 1 Claims Procedures

In the event of any occurrence giving rise or likely to give rise to a claim under this Policy the Insured shall

- a notify the Insurers as soon as practicably possible by telephone and in writing
- b preserve any damaged or defective Plant for inspection by the Insurers representatives
- c carry out and permit to be taken any reasonable action to avoid or reduce the Financial Loss
- d within thirty (30) days of the expiry of the Indemnity Period or any further period the Insurers may allow in writing provide details of the loss and produce books of account or other Business books or documents or any other proofs information or evidence as the Insurers may require for the purposes of investigating or verifying the claim
- e allow the Insurers in the name of and on behalf of the Insured to take over and during such periods as they think proper to have the absolute conduct and control of all negotiations and proceedings which may arise in respect of any claim and its settlement and the Insured shall give the Insurers all necessary assistance for that purpose.

## 2 Options for Claims Settlement

- a The Insurers shall not be liable for Financial Loss where repairs to the Plant are undertaken without their written consent except in urgent cases where it has been necessary to put minor repairs in hand provided that
  - i the requirements of Claims Conditions 1 and 5 have been complied with and
  - ii the repairs are carried out to the satisfaction of the Insurers.
- b Where loss or damage is confined to a part of an individual item of Plant the Insurers shall be liable for the Financial Loss incurred for the period of repair or replacement of the part plus any necessary dismantling and erection.

## 3 Fraud or Wilful Act

If a claim is fraudulent in any respect or if fraudulent means are used by the Insured or by anyone acting on their behalf to obtain any benefit under this Policy or if any loss or damage is caused by the wilful act or wilful neglect of the Insured all benefit under this Policy shall be forfeited.

## 4 Other Insurances

The Insurers will not indemnify the Insured in respect of Financial Loss which is insured by or would but for the existence of this Policy be insured by any other policy except in respect of any excess beyond the amount payable under such other policy or which would have been payable under such other policy had this insurance not been effected.

## 5 Subrogation

Any claimant under this Policy shall at the request and expense of the Insurers take or permit to be taken all necessary steps for enforcing rights against any other party in the name of the Insured before or after any payment is made by the Insurers.

## 6 Arbitration

If any difference arises as to the amount to be paid under this Policy the difference shall be referred to an arbitrator to be appointed by the parties in accordance with statutory provisions. Where any difference is by this Condition to be referred to arbitration the making of the award shall be a condition precedent to any right of action against the Insurers.

## 7 Alternative Premises

If during the Indemnity Period goods shall be sold or services shall be rendered elsewhere than at the Location specified in the Schedule for the benefit of the Business either by the Insured or by others on their behalf the money paid or payable to the Insured in respect of such sales or services shall be brought into account in arriving at the Turnover or Revenue or Output during the Indemnity Period.

# Claims Conditions *continued*

## 8 Departmental Trading

If the Business is conducted in departments the independent trading results of which are identifiable the provisions of clauses a and b of the Basis of Loss Settlement shown in the Schedule shall apply separately to each department affected by the Accident.

## 9 Waiver of Subrogation

Notwithstanding Claims Condition 5 the Insurers agree to waive any rights against any parent company and/or subsidiary company whose activities are conducted and/or managed by the Insured in whole or part.

Provided that

- a the Insured does not receive any form of indemnity or damages or other compensation from such company and
- b any such company shall as though they were the Insured observe fulfil and be subject to the terms limitations and Conditions of this Policy.

# Complaints Procedure

Allianz Insurance plc aim to get it right, first time, every time. If we (the Insurers) make a mistake we will try to put it right promptly.

We will always confirm to you (the Insured) the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

Should you wish to make a complaint then it should be directed to the Customer Satisfaction Manager at the Allianz location shown below:

Allianz Engineering  
Head Office  
Haslemere Road  
Liphook  
Hampshire  
GU30 7UN  
UK

**Tel:** 01428 722407  
**Fax:** 01428 724824  
**Email:** [customer.satisfaction@allianzengineering.co.uk](mailto:customer.satisfaction@allianzengineering.co.uk)

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

# Financial Services Compensation Scheme

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS)

You (the Insured) may be entitled to compensation from the FSCS if we (the Insurers) are unable to meet our liabilities. Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme  
7th Floor, Lloyds Chambers  
Portsoken Street  
London E1 8BN

**Tel:** 020 7892 7300  
**Fax:** 020 7892 7301  
**Email:** [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
[www.fscs.org.uk](http://www.fscs.org.uk)

# Data Protection Act

We (the Insurers) may use the personal and business details you (the Insured) 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 and fraud agencies who may keep a record of the search; to pass to fraud or theft investigation agencies for the purposes of detecting and preventing fraud; 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 the individuals referred to above which under the Data Protection Act is defined as sensitive (such as medical history) for the purpose of evaluating the risk or administering claims which may occur. It is your responsibility to ensure that you have explicit verbal or written consent from these individuals to such information being processed by us and that this fact is made known to these individuals.

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 to you. If you do not want to know about these products and services, please write to:

Customer Satisfaction Manager  
Allianz Engineering  
Haslemere Road  
Liphook  
Hampshire  
GU30 7UN

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.

# Notifying a Claim

Claims under this Policy should be notified to the Insurers in accordance with the Claims Conditions of the Policy at the following Allianz Office.

Please provide your Policy number and as much information as possible about the claim:

Allianz Engineering  
Claims Department  
Haslemere Road  
Liphook  
Hampshire  
GU30 7UN

**Tel:** 01483 265825

**Fax:** 0870 060 5329

**Email:** [claims@allianzengineering.co.uk](mailto:claims@allianzengineering.co.uk)

**Lines are open from 9am to 5pm Monday to Friday**

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## Allianz Engineering also provides the following covers:

### Machinery

- All Machinery
- Machinery Movement
- Machinery Options
- Property Engineering

### Contractors

- Contractors Plant
- Contractors All Risks
- Erection All Risks

### Electronics

- Computer
- Electronic Equipment

### Consequential Loss

- Deterioration of Stock

[www.allianzengineering.co.uk](http://www.allianzengineering.co.uk)

Allianz Insurance plc.

Registered in England number 84638.

Registered Office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Engineering is a trading name used by Allianz Insurance plc.

Allianz Insurance plc is authorised and regulated by the Financial Services Authority, registration number 121849.

This can be checked by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.