

Allianz Insurance plc

Self Drive Hire

Information including Policy
Summary (pages 1-3) and
Proposal Form (pages 5-7)



Allianz 

Introduction

Thank you for choosing Allianz Insurance plc. 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 plc, 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.

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 support your business.

Unless specifically agreed otherwise your Self Drive Hire policy will cover you for 12 months and is renewable annually. Should you need further details or have any questions your insurance adviser will be delighted to help.

Self Drive Hire Policy Summary

keyfacts®

This is a summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the policy wording, a copy of which is available on request.

What is covered

There are three different types of cover, summarised as follows.

Third Party Only (TPO)

If your vehicle is involved in an accident, you are covered for damage you cause to other peoples' vehicles or property or for injuries they sustain.

Third Party Fire & Theft (TPFT)

In addition to the cover provided above, you are also covered for loss of or damage to your vehicle caused by fire or theft.

Comprehensive (Comp)

In addition to the cover described in TPFT, you are also covered for any damage your vehicle sustains in an accident or for any damage caused by vandalism.

Please periodically 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 your policy may not operate or not operate fully.

What happens if I take out cover and then change my mind?

If you are an individual or sole trader (including a partnership in England or Wales) you have a right to cancel the policy within a 14 day reflection period and receive a return of any premiums paid, less an administration charge and an amount representing the cover you have received. Full details can be found in the policy wording.

How do I notify a claim?

claims START is a service from Allianz to help you through the sometimes difficult first stage when making a claim.

An immediate call on 0330 102 1998 will ensure that your claim is handled quickly and smoothly. This number is open 24 hours a day, 365 days a year.

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

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

You may be entitled to compensation from the FSCS if We are unable to meet Our liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

Complaints Procedure

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

Customer Satisfaction Manager
Allianz Insurance plc
57 Ladymead, Guildford, Surrey
GU1 1DB

Alternatively:
Phone: 01483 552438
Email: accscsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service
Exchange Tower, London E14 9SR

Website: www.financial-ombudsman.org.uk
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: accscsm@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

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

Significant Features, Exclusions and Limitations

Cover	Section Applicable
Third party fire and Theft.	Sections A, C, D, E and F. Section B operates only in respect of loss or damage caused by fire, theft or attempted theft.
Third Party Only.	Sections A, C, D, E and F.

Significant Features	Exclusions and Limitations	Policy Section
Loss or damage to your vehicle <ul style="list-style-type: none"> Nationwide Approved Repairer Network Repair estimates are not required Free collection and delivery of your vehicle 5 year guarantee on all repairs through our Approved Repairer Network Free wash and vacuum. 	<ul style="list-style-type: none"> Excludes loss or damage arising from theft or attempted theft whilst the ignition key has been left in or on the vehicle. 	B
Accidental Damage, Fire, Theft and Malicious Damage Excess	The following excess apply in addition to any other excess shown in any Policy Clause. <ul style="list-style-type: none"> Drivers under 25 years of age £400 	B
Windscreen Cover In partnership with Autoglass we provide <ul style="list-style-type: none"> Total nationwide coverage for the repair or replacement of windscreens, bodyglass and rear windows A facility to set up an Autoglass account Windscreen repair without deduction of excess. 	<ul style="list-style-type: none"> Replacement windscreens subject to the excess stated in the Policy Wording 	B
Third Party Liability for death, injury and accidental damage to property	<ul style="list-style-type: none"> Unlimited indemnity for death or injury Indemnity for accidental damage to other persons property: <ul style="list-style-type: none"> £20,000,000 in respect of cars £5,000,000 for all other vehicles £5,000,000 in respect of all vehicles for acts of terrorism £1,000,000 in respect of all vehicles carrying hazardous goods £5,000,000 in respect of prosecution under the Corporate Manslaughter Act. 	A
Indemnity to Principals Provides legal liability for any principal of the policyholder.	<ul style="list-style-type: none"> Cover applies only if you would have been entitled to indemnity had the claim been made against you Conduct and control of all claims must be vested in us. 	A

Significant Features	Exclusions and Limitations	Policy Section
<p>Trailers Attached cover applies to all trailers. Detached cover applies to all trailers owned by you or for which you are responsible.</p>	<ul style="list-style-type: none"> • Cover is restricted to Third Party Only, Section A 	C
<p>Hirer eligibility Policy cover for hirers from 21 to 70 years of age.</p>	<p>Excludes hirers and drivers who</p> <ul style="list-style-type: none"> • have not held a full driving licence for 12 months if aged 25 or over • have not held a full driving licence for 24 months if between 21 and 24 years of age • are engaged in professional gambling, sport or entertainment, hawking or general dealing, street or market trading, or modelling • have been involved in more than one motoring accident or claim in the last 3 years • have been convicted of any motoring offence or has a prosecution pending other than parking or one speeding offence. 	E
<p>Legal Protection Up to £100,000 for legal services and advice. Contact our Motor helpline number on 0844 854 1784.</p>	<ul style="list-style-type: none"> • A claim for an event which is not covered under your current Self Drive Hire Policy • Legal advice is only available over the telephone. 	F

Additional Benefits

We offer a range of in-house services free of charge and have also secured a range of additional benefits via third party providers all at discounted prices.

Additional Benefits	Risk Management Features	Claims Features
<ul style="list-style-type: none"> • Access to the Allianz Motor Insurance Database website – providing immediate access to vehicle data to help you establish a robust reporting process. Helpdesk also available. • FREE windscreen repairs with Autoglass. • Motor legal advice line providing 24/7 access to specialist legal advisors. 	<ul style="list-style-type: none"> • FREE risk management information and use of award winning Risk Director website. • Access to EXCLUSIVE discounts on a range of risk management products, such as Licence Checking via market leaders RoSPA. • Tracker Network UK (Ltd) – discounted products from the UK's most successful stolen vehicle recovery system. • Allianz Partnership plus facility - providing financial assistance towards the costs of implementing risk management initiatives. 	<ul style="list-style-type: none"> • FREE claims reporting cards and 'scene of accident' information to support your needs and control claims costs.* • Flexible claims reporting through our claims START service – via telephone open 24/7, our web reporting facility or email. Ensures you can report claims and receive assistance whenever required. • Recovery, protection and redelivery of the insured vehicle following an accident.* • Nationwide Allianz approved repairer network, includes a five year guarantee on all repairs at competitive pricing. • Claims business consultants providing access to a dedicated claims expert for larger clients. • Claims Tracking for larger clients – to keep track of claims online. • Dedicated UK based claims handlers.

* Subject to Policy cover and availability

Self Drive Hire

Full name (If not a limited company show the full name of all principals and partners and any trading name. Show any subsidiary companies to be insured.)

Address

 Postcode

Company Registration Number

Full Nature of Business or Trade

Number of Years Established

Period of Insurance: 12 months from

Are you VAT Registered?

Yes No

1 Have you ever traded under a different name?

Yes No

2 Has any Insurer ever refused to insure you or cancelled or declined to renew, or required special terms for any of your insurances?

Yes No

3 Have you or any director or any partner ever been

a convicted of or charged (but not yet tried) with any criminal offence?

Yes No

b declared bankrupt or insolvent?

Yes No

c a director or partner of a company that went into liquidation?

Yes No

d the subject of a recovery action by Customs and Excise or the Inland Revenue?

Yes No

If the answer is 'Yes' to any of the above questions give full details (continue on a separate piece of paper if necessary).

Important Information

- You must observe the conditions which apply to your policy.
- Liability does not commence until this proposal has been accepted by Allianz Insurance plc and the premium has been paid, or if you have agreed to pay the premium and an official Allianz Insurance plc Covering note has been issued.

Your duty to make a fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

- a** deliberate or reckless; or
- b** of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your policy but we may instead:

- a** reduce proportionately the amount paid or payable on any claim, the proportion for which we are liable being calculated by comparing the premium actually charged as a percentage of the premium which we would have charged had you made a fair presentation (e.g. if we would have charged you double the premium, we will only pay half the amount of any claims under your policy); and/or
- b** treat your policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in this proposal are complete and accurate. You must also make reasonable enquiries to check with anyone you employ in your business that the facts and statements set out in this form are complete and accurate.

- A specimen copy of the policy is available on request.
- You should keep a record (including copies of letters) of all information supplied to the Company which relates to this proposal. A copy of this proposal will be supplied on request.

If any of the Facts, Statements and Information set out in this Proposal are incomplete or inaccurate, you or your insurance adviser must contact us immediately. Failure to do so could invalidate your policy or lead to a claim not being paid.

Vehicle Notification

The Fourth EU Motor Insurance Directive is designed to improve the claims process for EU citizens who are involved in motor accidents in other EU member countries. The principle requirement is that a claimant should be able to identify the relevant insurer from the Vehicle Registration Mark. This may also help to combat uninsured driving. In the UK this legislative requirement is met by the 'Motor Insurance Database' (MID) which has been designed to provide a record of all insured motor vehicles registered for use on the road.

We require any additions or vehicle alterations to be notified immediately.

Various notification methods are available. Please indicate your preferred method from the choices stated opposite:

To comply with legislation please submit vehicle details to Allianz Insurance plc (either directly or via your broker)

Tick one box only

- a** Allianz website (this is the preferred method)
 - b** Fax
 - c** Post
 - d** Email
- Or, submission of vehicle information directly to the MID by
- e** Manual entry
 - f** Attended File Transfer Protocol
 - g** Unattended File Transfer Protocol

If you would like any clarification about the above mentioned transmission methods contact our Helpline on 0345 073 1118 (open 8am–6pm Monday to Friday)

Contact Details

Following the introduction of the Motor Insurance Database (MID) and the Ministry of Justice reforms to enhance claims processes, it is essential we are able to make immediate contact with you. This will allow us adequate time to investigate claims, mitigate costs or clarify questions relating to vehicle changes under your policy.

	Vehicle Changes (MID)	Claims
Contact Name:	<input type="text"/>	<input type="text"/>
Contact Tel. No:	<input type="text"/>	<input type="text"/>
Contact Email Address:	<input type="text"/>	<input type="text"/>

Please tick here if contact details are the same for both MID and Claims.

Declaration

- 1 I/we have read this proposal and understand that I/we are under a duty to make a fair presentation of the risk and that failure to do so could result in my/our policy being invalidated and/or a claim not being paid.
- 2 the facts, statements and information contained within this proposal, whether provided by me/us or by others on my/our behalf, are true and complete.
- 3 any facts, statements and information which are not contained within this proposal but which have been provided to Allianz separately by me/us or by others on my/our behalf are true and complete.
- 4 I/we have declared all material facts and circumstances which may affect the risk being accepted by Allianz under this policy even if Allianz has not asked me/us any questions about such facts.
- 5 I/we have made all reasonable enquiries of those who work for or with me/us to ensure that all facts, statements and information provided to Allianz are accurate and correct.
- 6 I/we understand that Allianz reserve the right to decline any proposal.
- 7 I/we agree to accept Allianz's standard form of policy for this type of insurance. A specimen copy of the policy is available on request.
- 8 I/we agree to check the driving licence of any person who will drive the vehicle(s) to be insured and will not allow anyone to drive who has any of the following:
 - a conviction for any motor offence(s) coded AC, BA, CD40-99, DD, DG, DR, IN, LC30-59, MR, MS50-99, UT or equivalent in the past 5 years or has a prosecution pending in respect of any of the above offences
 - a conviction in the past 5 years for any offence or combination of offences which result in a disqualification from driving
 - suffers from any medical condition requiring notification to the DVLA and authorisation has not been granted unless such a person has been declared and has been given permission by Allianz to drive
- 9 I/we agree all vehicles will be owned, hired, leased or loaned in the business name provided on this proposal form unless declared and agreed by Allianz.
- 10 I/we agree that the vehicles and/or trailers will not be used for the carriage of corrosive, explosive, inflammable, toxic or otherwise dangerous goods unless such use has been declared to Allianz Insurance plc and permission has been given by them for the carriage of these goods.
- 11 I/We understand that Insurers share information with each other, credit reference agencies and other information agencies with regard to credit agreements, policies and claims, primarily to help assess risks, handle claims and prevent fraud. I/We consent to this.
- 12 I/we have read the Data Protection Act section on page 7 of the Policy Details document and consent to data being used for the purposes specified.

Authorised Signature:	<input type="text"/>	
Print Name	<input type="text"/>	
Position held	<input type="text"/>	Date <input type="text"/>

This proposal form must be signed by a Director or Principal of the Insured.

Data Protection

Allianz Insurance plc together with other companies within the Allianz SE group of companies (“Allianz Group”) may use the personal and business details you have provided or which are supplied by third parties including any details of directors, officers, partners and employees (whose consent you must obtain) to:

- provide you with a quotation, deal with the associated administration of your policy and to handle claims;
- search credit reference, credit scoring and fraud agencies who may keep a record of the search;
- share with other insurance organisations to help offset risks, administer your policy, for statistical analysis, and to handle claims and prevent fraud;
- support the development of our business by including your details in customer surveys, for market research and business reviews which may be carried out by third parties acting on our behalf.

Allianz Group may need to collect and process data relating to individuals who may benefit from the policy (“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 and/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 Allianz Group and that this fact is made known to the Insured Persons.

If your policy provides Motor cover, information relating to your insurance policy will be added to the Motor Insurance Database (“MID”) managed by the Motor Insurers’ Bureau (“MIB”). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including :

- I. Electronic Licensing
- II. Continuous Insurance Enforcement;
- III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- IV. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com

Telephone calls may be recorded for our mutual protection, training and monitoring purposes.

Under the Data Protection Act 1998 individuals are entitled to request a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB.

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.

By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of your data and your insurance policy data in this way and for these purposes and that your directors, officers, partners, and employees have consented to our using their details in this way.

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 authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Financial Services Register number 121849.



ACOM922_4 10.16