

Allianz Insurance plc

Complete Office

Policy Details (including Policy
Summary pages 1-11)



Allianz 

Policy Summary

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

What is Complete Office?

Complete Office is designed to cover the assets, earnings and the legal liabilities of your business.

It is underwritten by Allianz Insurance plc (Allianz).

What is the Policy Duration?

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

Will I have any cancellation rights?

You have a right to cancel the policy within a 14 day cancellation period and receive a return of premium paid, less an administration charge of £25 and an amount representing the cover you have received to date.

This is subject to certain terms and conditions, full details of which can be found in the policy wording.

How do I make a claim?

If you need to claim, your dedicated claims handler will help and guide you through the process.

You can notify us of a claim by:

Telephone: Property Claims **0344 412 9988**
Liability Claims **0344 893 9500**

Our claims helpline is available 24 hours a day, 7 days a week.

Post: Claims Division
Allianz Insurance plc
500 Avebury Boulevard
Milton Keynes
MK9 2XX

Please have your policy number to hand and as much information about the claim as possible. For further information please see page 12.

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.

How do I make a complaint?

Our aim is to get it right, first time every time. If you have a complaint we will try to resolve it straight away but if we are unable to we will confirm we have received 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 issue you with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.

If you have a complaint, please contact our Customer Satisfaction Manager at:

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

Telephone number: **01483 552438**
Fax Number: **01483 790538**
Email: accsm@allianz.co.uk

You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

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

Using our complaints procedure or contacting the FOS does not affect your legal rights.

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: accsm@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

Please read the policy

Please periodically review the policy documentation carefully to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to make a change or if there is anything you do not understand please contact your insurance adviser.

Core Covers

Contents – Policy Section 1

Significant Features and Benefits

All Risks cover which includes loss or damage to office contents, computer equipment, landlord's fixtures and fittings, tenant improvements and business records including theft cover and subsidence

Glass breakage cover including sanitaryware and the cost of boarding up broken or damaged glass

Index linking – inflation adjustment in line with the Retail Price Index

Temporary removal of office contents up to 20% of the sum insured. £5,000 limit any one item

Automatic reinstatement of loss – sums insured are not reduced following a claim subject to payment of an additional premium

Removal of debris – the cost of removal of debris

Underground Services – the cost of repairing accidental damage to underground services

Cost of replacement of locks following theft of keys up to £2,500 any one claim

Clothing and personal effects up to £1,000 any one person

Damage by theft – the cost of damage to the premises up to £25,000 any one claim

Document transmission – failure to send documents by recorded delivery or registered post up to £2,500 any one claim

Rent payments following loss or damage which renders the premises unfit for occupation up to 25% of the sum insured

Trace and access – covers the cost of locating source of escape of water or fuel oil from any tank, apparatus or pipe and subsequent making good of damage up to £25,000 any one claim

Metered water, gas or electric – covers additional metered water, gas or electric charges incurred up to £10,000 any one period of insurance

Landscaped grounds – up to £10,000 any one claim for damage to grounds as a result of damage to the property insured or caused by the emergency services

Alterations and additions – automatic cover for alterations, additions and improvements made to your property for no more than 15% of the sum insured or £50,000 whichever is the less

Damage to lamps, signs and nameplates up to £1,500

Exhibitions – up to £10,000 whilst at and in transit to/from exhibitions any one period of insurance

Significant Exclusions or Limitations

- theft by any employee not involving forcible and violent entry to or exit from the premises
- theft from any unattended vehicle
- frost, wear and tear, gradual deterioration
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- dyeing, cleaning, repair, renovation or faulty manipulation
- scratching or chipping of glass or sanitaryware
- mechanical breakdown, failure, derangement, depreciation or any computer virus
- faulty design, plan, specification or materials
- erasure or distortion of information on computer systems or other records
- damage to automated teller machines (ATM)
- any amount in excess of the policy limits for specified items
- subsidence cover excludes:
 - coastal or river erosion
 - damage prior to the inception of cover
- £200 excess applies to each claim, except:
 - theft not due to forcible entry to or exit from the premises – £500
 - subsidence – £1,000

Contents – Policy Section 1 (continued)

Significant Features and Benefits

Fire extinguishers, sprinklers and security equipment - covers the cost of re-filling, recharging or replacing fire extinguishers and fire suppression systems and the resetting of fire or intruder alarm systems up to £10,000 any one claim

Office contents in transit - up to £5,000 any one period of insurance while in transit anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

Optional portable property cover whilst anywhere in the UK or the world

Significant Exclusions or Limitations

Money and Personal Assault – Policy Section 2

Significant Features and Benefits

Crossed cheques and other non-negotiable money – maximum benefit £500,000

Cash and other negotiable money:

- on the premises during business hours, in transit or in a bank night safe – maximum benefit £10,000 any one claim
- in a locked safe at the premises out of business hours – maximum benefit £10,000 any one claim
- out of a safe outside business hours in the premises £500 any one claim
- in your personal custody £500 any one claim
- company credit or debit cards £500 any one claim
- in a self fill Automated Teller Machine (ATM) at the Insured's Premises up to £10,000 any one claim

Loss or damage to any safe, franking machine or automated teller machine (ATM) at the premises up to £10,000 any one claim

Personal Accident Assault extension –

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 £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
- Clothing or personal effects up to £250

Significant Exclusions or Limitations

- loss due to dishonesty of any employee not discovered within 15 days
- loss from any unattended vehicle
- consequential loss or shortages due to errors or omissions and any depreciation in value
- Personal assault benefits to any person aged under 16 or over 70 years
- any loss of money from an automated teller machine (ATM) which is not filled by you
- a £50 excess applies for each claim other than for ATM losses where the excess is £250

Conditions

- whenever the premises are closed for business the safe keys must be removed from the premises
- money in transit other than by a security organisation or by registered post must be accompanied by two adults when in excess of £3,000 and three adults when in excess of £6,000
- you must keep a written record of all property insured and all money in safes.

Where the ATM is installed within the Building:

- cash must be removed from the ATM outside of business hours
- the door to the ATM and the security container(s) within must be left open outside of business hours
- notices must be displayed stating that the ATM holds no cash when the premises are closed for business
- the ATM must be located as far away from accessible doors and windows as is reasonably practicable and be secured to the floor by a proprietary fixing system installed by the ATM installer

Liabilities – Policy Section 4

Significant Features and Benefits

Public Liability – covers your legal liability in connection with your business for accidental injury to members of the public or accidental damage to property not owned by you up to the limit of indemnity as shown in the Schedule

Employers' Liability – covers your legal liability to your employees for death or injury in the course of their employment with you up to £10 million any one claim

Personal and Guests' Effects – liability for personal effects or vehicles belonging to partners, directors, employees, guests or visitors

Leased, Rented or Hired Premises – liability for damage to leased rented or hired premises

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 a contract in respect of that work

Health and Safety at Work Legal Defence costs – provides legal and other costs incurred in defending prosecutions

Contingent Motor Liability – covers you against liability for vehicles not owned or provided by you in connection with the business

Joint Insured – if more than one party is named as the Insured, the policy will cover them separately subject to the overall policy limit

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

- £750 for each days attendance for partners and directors
- £250 for each days attendance by an employee

Significant Exclusions or Limitations

- 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
- 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 and attached trailer or any water craft or aircraft
- liability arising out of any breach of professional duty, error or omission in any advice, specification, examination, prescription or treatment by you
- liability arising out of the making up, dispensing, sale, supply, or exchange of any drugs, medicines, hypodermic needles or medical supplies or equipment
- any liability arising from any products sold or supplied
- any liability in respect of pollution or contamination:
 - in the USA or Canada
 - occurring elsewhere unless caused by a sudden and unintended incident
- fines, penalties or liquidated, aggravated, punitive or exemplary damages
- work on an offshore installation or travel to or from
- manual work outside of the EU
- injury to any employee where motor insurance is required by legislation
- liability in any way caused by, arising from or contributed to by exposure to, fear of exposure to, or inhalation of asbestos

Commercial Legal Expenses – Policy Section 5

Commercial Legal Expenses is a 'claims made' cover section, which means that claims must be initially notified to the insurers during the period of insurance.

Significant Features and Benefits

1 Employment Defence and Awards of Compensation

You have cover of up to £100,000 for any one claim in respect of your legal costs to:

- defend disputes at an Employment Tribunal
- pay Basic and Compensatory awards
- pursue a previous employee to recover possession of premises belonging to you
- pursue a previous employee following a breach of an express restrictive covenant

2 Taxation proceedings

You have cover of up to £100,000 (apart from a business self assessment Aspect enquiry where the most we will pay is £2,000) for any one claim in respect of your professional fees and costs to represent you in:

- a business self assessment Full or Aspect Enquiry by HM Revenue & Customs
- an Employer Compliance Dispute with HM Revenue & Customs into your PAYE, National Insurance Contributions or Construction Industry Scheme affairs
- a VAT dispute with HM Revenue & Customs following a written decision, assessment or statement of alleged VAT arrears or a written notice of VAT default surcharge

3 Criminal Prosecution Defence

You have cover of up to £100,000 for any one claim in respect of your legal costs to defend your legal rights after an event which arises out of your normal business activities and results in criminal proceedings against you

4 Damage to Premises

You have cover of up to £100,000 for any one claim in respect of your legal costs if legal action is taken in a dispute relating to physical damage caused to your business premises which results in proven financial loss to you

Significant Exclusions or Limitations

- Any claim arising from disciplinary action against an employee, or change to an employee's contract of employment, where you have not sought and followed the advice of the Lawphone Legal Helpline before making the change to the employee's contract or before taking any action which leads to the giving of a formal warning or dismissal of an employee.
- Any incident giving rise to a claim must occur at least three months after the start of the first period of insurance
- Any dispute with an employee who was subject to a written or verbal warning in the six months before the start of the first period of insurance
- Any costs arising out of an internal disciplinary hearing or grievance
- Any claim relating to a breach of an express restrictive covenant where the employee was working his or her notice period before the inception of this cover
- An excess of £200 in respect of a business self assessment Aspect enquiry by HM Revenue & Customs
- Any IR35 enquiry by HM Revenue & Customs
- Any claims relating to HMRC Specialist Investigations or conducted under the HMRC Civil Investigation of Fraud or Criminal Investigations procedures
- Any claim relating to deliberate, reckless or careless mis-statements by you
- The defence of a prosecution relating to:
 - fraud, theft or other dishonesty; or
 - the ownership, possession or use of motor vehicles, aircraft, watercraft, trailers or caravans; or
 - any investigation by HM Revenue & Customs
- Damage arising out of a contract you have with another person or organisation

Commercial Legal Expenses – Policy Section 5 (continued)

Significant Features and Benefits

5 Data Protection

You have cover of up to £100,000 for any one claim in respect of your legal costs to:

- defend you in a civil dispute relating to the Data Protection Act 1998
- appeal against a refusal of an application for registration or alteration of your registered particulars
- appeal against an Enforcement, De-registration or Transfer Prohibition Notice
- pay compensation awards against you relating to the holding, loss or unauthorised disclosure of data under Data Protection legislation

6 Commercial Tenancy Agreement

You have cover of up to £100,000 for any one claim in respect of your legal costs to pursue your legal rights in a dispute relating to your commercial tenancy agreement

7 Statutory Licence Appeal

You have cover of up to £100,000 for any one claim in respect of your legal costs to appeal the withdrawal, restriction or suspension of your statutory licence

8 Pension Trustee Defence

You have cover of up to £100,000 for any one claim in respect of your legal costs to defend your legal rights as a trustee of a pension fund set up for the benefit of your employees

9 Employees' Civil Defence

You have cover of up to £100,000 for any one claim in respect of your legal costs to defend your employees legal rights, arising out of their work, under legislation for unlawful discrimination

Significant Exclusions or Limitations

- The defence of a criminal prosecution
- Any dispute relating to your failure to register as a Data Controller
- Any disputes relating to rent or service charges, planning or building regulations or decisions
- Any dispute relating to the renewal of a lease or tenancy agreement
- Any dispute relating to the letting of premises for residential purposes
- Any appeal arising out of a hearing resulting from a commercial decision made by you
- Any appeal relating to a statutory licence which had been the subject of an appeal within the 12 months prior to the inception of this cover
- Any disciplinary or internal procedures (or appeals from those procedures) conducted by authorities who regulate you or your employees in the performance of normal activities relating to your business
- Any appeal relating to the first application for or renewal of your statutory licence

Commercial Legal Expenses – Policy Section 5 (continued)

Significant Features and Benefits

10 Personal Injury

You have cover of up to £100,000 for any one claim in respect of your legal costs to pursue your legal rights against another party who causes your death or bodily injury whilst you are engaged in your business

11 Jury Service Allowance

You have cover of up to £5,000 for any one claim in respect of the salary or wages of an employee that you cannot get back from the court if that employee has to go to court for jury service

12 Contract Disputes – Below Small Claims Limit

Cover of up to £50,000 for any one claim in respect of your legal costs to pursue or defend disputes with a manufacturer or supplier or customer relating to the sale, purchase, hire, service, supply or repair of goods or the supply or purchase of a service

Additional Services available to all policyholders

Commercial Litigator Service – Contract Disputes above the Small Claims Limit in Great Britain

Access to free legal advice that will assess the merits of your business taking legal action against another person or organisation relating to a contractual dispute (including a professional negligence dispute)

This service will be provided by one of our chosen solicitor firms.

Significant Exclusions or Limitations

- Any dispute between you and any of your employee(s)
- The limit is £100 per day
- The amount in dispute must be at least £250
- The legal action must be taken in a Small Claims Court
- Any dispute which occurs in the first three months of the first period of insurance
- Any dispute to do with computers or lease or tenancy agreements
- Any dispute relating to the ownership, possession, hire or use of motor vehicles
- The legal action to pursue the dispute must be able to be taken within Great Britain
- The amount in dispute must be more than the Small Claims Limit in Great Britain
- This service provides up to 7 hours free work to assess your case. If more than 7 hours work is required to complete the assessment, the solicitor will offer to carry out that work at a cost that will be agreed with you before the work is carried out
- If the solicitor needs to incur expenses or other disbursements to provide you with the assessment, you will be responsible for those costs, which will be agreed with you before they are incurred
- This service will not be available in respect of disputes relating to:
 - libel or slander
 - debt recovery
 - employment contracts, partnerships or shareholdings
 - property (including intellectual property)
 - taxation, inheritance or trusts
 - insurance contracts; or
 - situations for which you have already received a legal opinion or taken legal action

Commercial Legal Expenses – Policy Section 5 (continued)

Significant Features and Benefits

Undisputed Debt Recovery Service

Access to this service which will pursue debts arising out of a contract and which are not disputed by the person or organisation that owes them to your business

The service is provided by DWF LLP for undisputed debts within England and Wales, and HBJ Claim Solution solicitors for undisputed debts within Scotland

Additional Benefits available to all policyholders

Lawphone Legal Helpline

Advice on any business related legal matter

Tax Advice Helpline

Advice on any tax matter affecting your business

The advice is provided by Abbey Tax Protection a trading division of AbbeyTax and Consultancy Ltd

Allianz Legal Online

Online support to help you produce legal paperwork in connection with your business

Allianz Legal Online is provided by Epoq Legal Ltd

Significant Exclusions or Limitations

- The legal action to recover the debt must be able to be taken within Great Britain
- The amount of the undisputed debt must be at least £250
- We will not cover any fees or expenses necessary to recover the undisputed debt. These fees and expenses will be confirmed to you before any work is undertaken to recover the undisputed debt
- This service does not apply where the person or organisation that owes the debt to your business has a realistic chance of defending the legal action you take to recover that debt

- Advice is only available over the telephone
- Advice only relates to your company's legal problem
- Advice will always be in accordance with the laws of England, Wales, Scotland and Northern Ireland

- Advice is only available over the telephone
- No advice is available in respect of tax planning
- Advice will always be in accordance with the taxation laws of England, Wales, Scotland and Northern Ireland

- This service is only available over the internet
- The legal paperwork and guidance will always be in accordance with the laws of England, Wales, Scotland and Northern Ireland

Limit of Indemnity

- We will pay up to £1,000,000 for all claims first notified to us during the Period of Insurance

General Exclusions and Conditions

- Claims where there are no reasonable prospects of a satisfactory outcome
- Claims that are not reported to us during the period of insurance
- Any legal expenses incurred without our written consent
- At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises that means the legal representative chosen by us cannot act for you. This does not apply to claims where we may be liable to pay Awards of Compensation under Event 1a Employment Defence or Data Protection Compensation Awards under Event 5 Data Protection. In these circumstances we will always choose the legal representative
- If we agree to appoint a legal representative that you choose an excess of £500 will apply

Optional Covers

Buildings – Policy Section 6

Significant Features and Benefits

All risks cover for buildings, including the cost of demolition, removal of debris, shoring or propping up, architects and solicitors fees

Loss or damage arising from subsidence, ground heave and landslip is available as a further optional extension

Significant Exclusions or Limitations

- moveable property in the open or gates or fences by wind, rain, hail, sleet, snow, flood or dust
- wear and tear, erosion, corrosion, or other deterioration or market depreciation, frost, settlement or movement of made up ground, coastal or river erosion
- decorated and lettered glass, shop and showroom windows of plate, float or armoured glass, external fixed and hanging signs
- faulty manipulation, design, plan, specification or materials
- bursting, overflowing, discharging or leaking of water pipes or apparatus when the premises are empty or disused
- mildew, rust, insects, woodworm, vermin
- dyeing, cleaning, repair, renovation
- cracking, fracturing, collapse or overheating of boilers, economisers or associated plant
- pollution or contamination
- consequential loss other than for loss of rent insured
- damage to automated teller machines
- £200 excess applies
- £1,000 excess applies to subsidence claims under the optional cover extension

Additional Computer Cover – Policy Section 7

Significant Features and Benefits

Damage to computers and ancillary equipment caused by accidental failure of electricity or telecommunications services or by denial of access to your premises

The cost of reinstating programs or data accidentally or maliciously erased

Increased cost of working following accidental or malicious erasure of programs or data

Significant Exclusions or Limitations

- wear and tear, erosion, corrosion, or other deterioration
- loss due to maintenance or replacement of consumables, scratching or painting of polished surfaces
- any loss, damage costs or expenses recoverable under the terms of any warranty, guarantee or maintenance contract
- the deliberate act of the supplier of electricity or telecommunications, industrial action or use of non-approved equipment
- £100 excess applies

Conditions

Duplicate programs/data – you are required to keep and maintain at regular intervals duplicate copies of all software programs and data information

Storage of software/data materials – you are required to store all software/data materials, discs and tapes in a safe place in accordance with the manufacturer’s recommendations

If you fail to comply with these conditions your policy may not operate or not operate fully

Business Interruption – Policy Section 3

Significant Features and Benefits

Cover options are:

- Loss of Income as a result of loss or damage by any cause covered by the Contents section. The sum insured and indemnity period is selectable
- Additional expenses to meet additional employment costs, any additional abnormal expense and the cost of obtaining and occupying temporary offices or surgeries
- Book debts cover up to £500,000 to cover outstanding debts that cannot be traced if your accounts are destroyed

Accountants charges incurred in connection with a claim

Public utilities – provides cover arising from damage to property at the electricity station or sub station gas or waterworks of the public supply undertaking

Specified Illnesses – loss due to any Specified Illness at the Premises or food or drink supplied from the Premises, the occurrence of a Specified Illness within a radius of 25 miles of the Premises, the discovery of an organism at the Premises likely to result in the occurrence of a Specified Illness, any occurrence of Legionellosis at the Premises, and the discovery of vermin, pests, or defects in the drains at the Premises which cause restrictions by order of the local authority. A limit of £5,000 applies due to costs incurred in cleaning and decontamination

Records – includes loss resulting from damage at premises to which books of accounts or other records are temporarily removed or whilst they are in transit

Significant Exclusions or Limitations

- exclusions as shown under the Contents section
- the deliberate act of the electricity supplier in restricting the supply
- the connivance of any employee
- mislaying or misfiling of tapes

Conditions

- computer records must be backed up daily
- computer system records must be duplicated
- records must be stored in a fireproof cabinet or safe or alternatively at other premises
- the total amount outstanding in customers accounts must be recorded at the end of each month

Terrorism – Policy Section 8

Significant Features and Benefits

Covers your business against losses suffered as a result of an act of terrorism

Includes losses incurred through:

- destruction, damage or loss of insured property and/or
- business interruption

Significant Exclusions or Limitations

- digital and cyber risks
- losses occasioned by riot, civil commotion and war
- any losses arising from locations outside of England, Wales and Scotland
- any land or building which is insured in the name of an individual and is occupied by that individual for residential purposes

How to Make a Claim

If you need to claim, your dedicated claims handler will help and guide you through the process.

You can notify us of a claim by:

Telephone: Property Claims **0344 412 9988**
Liability Claims **0344 893 9500**

Post: Claims Division
Allianz Insurance plc
500 Avebury Boulevard
Milton Keynes
MK9 2XX

If you have a Commercial Legal Expenses claim you can notify Allianz Legal Protection by contacting Lawphone Legal Advice Helpline on **0344 873 0845** quoting the Master Policy reference shown in the schedule.

Post: The Claims Department
Allianz Legal Protection
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW

Our claims helpline is available 24 hours a day, 7 days a week.

Lines are open 24 hours a day, 7 days a week

Please try to notify Allianz of a claim promptly after the incident, or immediately in the event of a serious accident, loss or damage.

Claims Details

Please have the following information available, where possible, when making a claim:

Property Claims

- Your contact information, including address and telephone numbers
- Policy type and policy number
- Date the loss occurred
- Location and description of the loss

Injury Claims

- Your contact information, including address and telephone numbers
- Policy type and policy number
- Date the loss occurred
- Name and address of injured party
- Description of the injury, where and how it occurred

Commercial Legal Expenses Claims

- Your contact information, including address and telephone numbers
- Master Policy reference shown in the schedule
- Brief summary of the problem

What to expect when making a claim

We aim to deal with your claim promptly and fairly. We will update you on the progress of your claim by email, mail or by phone – whichever you prefer.

Depending on the type of claim and value involved, we may:

- forward a claim form for you to complete and sign
- ask you for additional information
- appoint an independent loss adjuster to deal with your claim (loss adjusters are claims specialists who investigate large or complex claims, usually at the scene of an incident, to establish the cause of the loss and assist the insurer in dealing with your claim)
- arrange for a member of our claims team to visit you

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 Employers' Liability cover information relating to your insurance policy will be provided to the Employers' Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers' liability insurance of their employers, (the "Claimants"):

- I. to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- II. to identify the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website www.elto.org.uk

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.

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www.allianz.co.uk

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