

Allianz Insurance plc

Complete Retailer

Policy Details (including Policy
Summary pages 1-10)



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 Retailer?

Complete Retailer 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 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 11.

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 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

Trade Contents – Policy Section 1

Significant Features and Benefits

Cover includes the following:

- fire, lightning, aircraft, impact, malicious acts or vandalism
- storm or flood, escape of water
- theft, hold-up involving violence to you or your employees
- accidental damage

Damage to external blinds, awnings, canopies and signs up to £1,500 any one claim

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

35% seasonal increase in stock sum insured

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

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

Emergency vehicles – covers the cost of reinstating or repairing landscaped grounds following damage by emergency services vehicles up to £10,000 during any one period of insurance

Clothing and personal effects up to £1,000 any one person and £100 any one pedal cycle

Temporary removal for cleaning, renovation or repair of fixtures and fittings up to 20% of the sum insured

Glass breakage cover including sanitaryware, neon/illuminated signs and shop front and the cost of boarding up broken or damaged glass

Automatic cover for alterations, additions and improvements made to your property up to 15% of the sum insured or £50,000 whichever is the less

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

Unauthorised use of supplies – covers the unauthorised use of metered supplies up to £5,000 any one period of insurance

Exhibitions – cover for property whilst at any exhibition in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands up to £10,000 any one exhibition

Property in the open – cover for property in a garden, yard or open space up to £2,500 any one period of insurance

Significant Exclusions or Limitations

- when any building or portion thereof becomes unoccupied for a period of 30 consecutive days or more, cover will be restricted and additional terms will apply
- theft or theft damage not involving forcible and violent entry to or exit from the premises
- theft or theft damage involving any partner, director, employee or family member
- gradual deterioration
- electrical or mechanical breakdown
- £250 excess applies to claims caused by malicious damage, impact, water damage, theft and accidental damage increasing to £500 for the first period of insurance for businesses established for less than 12 months
- property which is moveable in any basement or sub-basement must be kept at least 4 inches (10 centimetres) above floor level
- appreciation in value in excess of the sum insured
- damage to automated teller machines (ATM)

Money and Personal Assault – Policy Section 2

Significant Features and Benefits

Cash and other negotiable money:

- on the premises during business hours, in transit or in a bank night safe up to £10,000
- cash in a locked safe at the premises out of business hours, subject to satisfactory safe up to £10,000
- out of safe outside business hours in the premises up to a limit of £500
- in the personal custody of you or an employee up to a limit of £1,000
- in a self fill automated teller machine (ATM) at the premises up to £10,000

Theft or theft damage to any safe

Personal accident assault covers you or your partners, directors or employees if attacked/assaulted during theft or attempted theft of money whilst on business

National lottery scratch cards within the premises or in a locked safe up to £800

Significant Exclusions or Limitations

- loss due to the dishonesty of any employee not discovered within 15 days
- loss from any unattended vehicle
- 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
- 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
- cash must be removed from the automated teller machine (ATM) outside of business hours

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

Goods in Transit – Policy Section 3

Significant Features and Benefits

Loss or damage to your business goods whilst in transit including loading and unloading of any vehicle owned or operated by you.

Sum insured is £10,000

Significant Exclusions or Limitations

- loss or damage due to:
 - deterioration or inadequate packaging or delay
- theft from any vehicle left unattended, unless the vehicle has all points of access closed and secured by the locks and other protections fitted and all the keys are removed
- loss or damage to glass, precious metals or stones, jewellery, watches, stamps
- loss or damage outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands

Deterioration of Stock – Policy Section 4

Significant Features and Benefits

Loss of stock in any cold chamber by deterioration

Sum insured is up to £5,000 in total contained in a maximum of 5 cold chambers.

Significant Exclusions or Limitations

- £50 excess each and every claim
- a maintenance contract must be in force for any cold chamber over 10 years old
- cover is excluded when any building or portion thereof becomes unoccupied for a period of 30 consecutive days or more

Business Interruption – Policy Section 5

Significant Features and Benefits

Covers loss of Gross Profit if the business is interrupted as a result of loss or damage by any cause covered by the Trade Contents section. A standard limit of £750,000 applies with a 24 months indemnity period. Higher limits are available on request.

Book debts - £50,000 - outstanding debts that cannot be traced if your accounts are destroyed

Denial of access – provides cover should property in the immediate vicinity of your premises be damaged and access to your premises is prevented or hindered

Supply undertakings provides cover arising from damage to property of the electricity, gas or water provider

Specified illnesses provides cover arising from loss due to any specified illnesses at the premises or food or drink supplied from the premises

Suppliers premises provides up to £25,000 for interruption caused by damage at suppliers premises

Loss of Attraction – covers up to £50,000 where damage to property in the vicinity of the premises causes a fall in customers attracted to Premises

Essential personnel – covers additional expenditure as a result of the death or permanent disablement of essential personnel up to £10,000

Lottery Winners – covers additional expenditure as a result of an employee or group of employees resigning following a lottery win up to £25,000

Failure of Supply – cover extends to include interruption of or interference resulting from the accidental failure of supply of electricity, gas, water and telecommunications services up to £25,000

Significant Exclusions or Limitations

- exclusions as shown under the Trade Contents section
- the deliberate act of the electricity supplier in restricting the supply
- £1,000 excess applies to each and every subsidence claim at each separate premises
- a limit of £5,000 applies due to costs incurred in cleaning and decontamination
- the employee or group of employees must resign within 14 days from the date of the successful lottery win, and the amount won by any one employee must exceed £100,000
- Cover is subject to a number of exclusions and conditions - please refer to the policy wording for details. Cover will exclude damage to any overhead transmission or distributing lines or their supporting structures located over one mile from the premises. Cover also does not apply for the first 4 hours of interference, increased to 12 hours for telecommunications services, which is also limited to a Maximum Indemnity Period of 3 months.

Liabilities – Policy Section 6

Significant Features and Benefits

Public and Products Liability covers your legal liability in connection with your business

Public Liability covers accidental injury to members of the public or accidental damage to property not owned by you up to a selectable limit of indemnity of £2 million or £5 million for any one claim

Products Liability covers accidental injury or accidental damage caused by products supplied up to a selectable limit of indemnity of £2 million or £5 million for any one period of insurance

Significant Exclusions or Limitations

- the cost of recalling or refunding a defective product or rectifying faulty work
- liability arising out of error or omission in any advice, examination, prescription or treatment or from any goods dispensed, made up or manufactured by you
- products liability arising from exports to the USA or Canada
- any liability in respect of pollution or contamination unless caused by a sudden and unintended incident
- liability in any way caused by, arising from or contributed to by exposure to, fear of exposure to, or inhalation of asbestos

Liabilities – Policy Section 6 (continued)

Significant Features and Benefits

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

Leased, Rented or Hired Premises covers your legal liability for damage to leased, rented or hired premises.

Data Protection Act Cover – provides protection up to a limit of £250,000

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

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

Commercial Legal Expenses – Policy Section 9

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

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 month's 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

Commercial Legal Expenses – Policy Section 9 (continued)

Significant Features and Benefits

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

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 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
- 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 9 (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 employees
- 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 9 (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 Abbey Tax and Consultancy Services 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 problems
- 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 7

Significant Features and Benefits

Cover as defined under the Trade Contents section for buildings including the cost of demolition, underground services, removal of debris, shoring or propping up, architects and solicitors fees

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

Automatic cover for alterations, additions and improvements made to your property up to 15% of the sum insured or £50,000 whichever is the less.

Significant Exclusions or Limitations

- theft or theft damage involving any partner, director, employee or family member
- £250 excess applies to claims caused by malicious damage, glass breakage, water damage, accidental damage, theft and impact
- storm and flood excludes damage to fences and moveable property in the open
- damage to automated teller machines (ATM)
- a minimum excess of £1,000 applies to subsidence claims under the optional cover extension
- subsidence cover excludes:
 - damage to surfaced areas, walls, gates and fences
 - coastal or river erosion
 - damage prior to inception of cover
- when a building or any portion thereof becomes unoccupied for a period of 30 consecutive days or more, cover will be restricted and additional terms will apply

Loss of Licence – Policy Section 8

Significant Features and Benefits

Covers loss of Gross Profit if the liquor or entertainment licence is forfeited, suspended or withdrawn or if the appropriate licensing authority refuses to renew the licence

Sum insured is £250,000

Significant Exclusions or Limitations

- failure to comply with requirements of the licensing authorities

Terrorism – Policy Section 10

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 the Lawphone Legal Advice Helpline on **0344 873 8150** 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.

www.allianz.co.uk

Allianz Insurance plc. Registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc is a member of the Association of British Insurers. 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.



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