

Allianz Insurance plc

Premium Instalment Plan

Application

Allianz 

Premium Instalment Plan

To be eligible for Premium Instalment Plan, you must hold a current account with a UK clearing bank, businesses must be UK based and individual applicant(s) must be over the age of 18 and resident in the UK.

How does the plan work?

The Premium Instalment Plan is a credit agreement, your application form must be received within 90 days of the start date of the policy.

Your premium will be divided into 12, 6 or 4 instalments, normally spread over a 12 month period. This assumes your Premium Instalment Plan is set up on the first day your cover commences.

To start the Premium Instalment Plan we will require a deposit. The amount of the deposit will depend upon the instalment frequency you have selected.

- Monthly payments - 10% of the total premium.
- Bi-monthly payments - 20% of the total premium.
- Quarterly payments - 25% of the total premium.

This can be collected by Direct Debit, or you can pay it by cheque, credit card or debit card, if the payment is not successful the offer of instalments will be declined.

Once we have collected your deposit, the further payments will be collected from your bank or building society account by Direct Debit. A service charge is added to the total premium under a Premium Instalment Plan, this will be shown on the Credit Agreement that will be sent to you on acceptance before your first payment is due.

The service charge is calculated on the total premium where the deposit is paid by Direct Debit; whereas if the deposit payment is made by cheque, credit card or debit card the charge is calculated on the net balance.

We collect monthly payments in advance. This may mean that where there is a delay in setting up the Premium Instalment Plan any missed payments will be rolled up and collected together in one instalment.

Additional and return premiums (e.g. from your adding or amending) will be included and set out in a revised Premium Instalment Plan showing the revised amount of the Direct Debit before any amended instalment is collected. The revised payments will be shown on the Credit Agreement that will be sent to you 5 working days before the next payment is due.

Which policies can be included?

Most Allianz annual renewable policies, either personal or business, can be included in the Premium Instalment Plan.

It is not possible to mix retail, commercial lines or engineering business on the same Premium Instalment Plan. Separate instalment plans will need to be set up.

You may include any number of policies under the same Premium Instalment Plan, provided that they are for 12 months and are all renewable on the same date.

What do I do next?

- Complete and sign the attached application and Direct Debit Instruction. Please complete the correct section of the application: either 'Individual' or 'Business'.
- Send these with your proposal form to your insurance intermediary.
- Ensure your bank account holds sufficient funds so we may collect the deposit, or enclose your cheque or card details.

We will send you a Premium Instalment Plan showing the payment amounts and the date each will be collected.

Renewing the Plan

When you renew your policy(ies) we will send to you a new Premium Instalment Plan and continue to collect the payments by Direct Debit unless you inform us to the contrary.

Cancellation / Withdrawal

If you wish to withdraw from a Premium Instalment Plan, please notify us immediately and instruct your bank/building society to cancel the Direct Debit Instruction.

At inception or renewal of a policy(ies), you may cancel a Premium Instalment Plan but choose to continue with your insurance. You can do this by sending instructions to your insurance intermediary with a cheque for the total premium.

If your policy(ies) allows cancellation, and you choose to do so, the instalments you have paid should be sufficient to cover the cost of your insurance. However this may not always be the case and you may still have a balance to be paid. You will be responsible for paying any balance outstanding on the policy(ies).

Terms and Conditions

- 1 We are Allianz Insurance plc. You have requested us to allow you credit facilities to pay your premium by instalments. Only annual policies may be funded by a Premium Instalment Plan.
- 2 You agree to pay us by instalments, the premium for the insurances shown, and any others you authorise us to add. Full payment details will be set out in the Premium Instalment Plan.
- 3 You agree that monthly payments may be debited direct to your nominated bank or building society account on or immediately after the due dates set out in the Premium Instalment Plan. It is your responsibility to ensure your account holds sufficient funds on the payment date.
- 4 We reserve the right to vary the charge following which the monthly payments will be amended accordingly. You will always be sent prior notice of any such change.
- 5 Failure to pay any payment on the due date will be a default under your Premium Instalment Plan. If the default is not remedied in the manner specified in any 'default notice', your Premium Instalment Plan will be cancelled. In this event all cover provided by any policy(ies) will cease.
- 6 Upon cancellation of a policy(ies), you will surrender immediately to us any current Road Traffic Act or Employers Liability Certificate of Insurance, which has been issued under the policy(ies), as per the instructions in your policy documentation. If your policy(ies) allows a rebate of premium, this may be used by us to reduce the balance on the Premium Instalment Plan. You will remain liable for any premium balance.
- 7 If you make a successful claim against any of the policies included, you will remain liable to pay the annual premium in full. You authorise us to deduct from any claim payment, any outstanding premiums due up until the next renewal date.
- 8 If there are two or more joint agreement holders, each is separately responsible for both their obligations and those of other co-signatories under the Premium Instalment Plan.

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.

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 Credit Agreement 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.

Please check that you have completed the application in full.

Provided a deposit for the correct amount, payable to Allianz Insurance plc.

Completed your Direct Debit Instruction with details of a bank or building society account that accepts Direct Debit payments

Signed both your Direct Debit Instruction and Application Form

Specified your preferred payment date and frequency.



The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Allianz Insurance plc will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Allianz Insurance plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by Allianz Insurance plc or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society - If you receive a refund you are not entitled to, you must pay it back when Allianz Insurance plc asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Premium Instalment Plan

B. Business Application - Must be UK Based For private use see overleaf.

Please note that the applicant(s) and bank account holder(s) must be the same.
(Please use BLOCK CAPITALS)

Allianz Use Only

Agreement No.

Agent's Account No.

Start Date

The acceptance of this Instalment Application and any proposal for insurance is at the Company's discretion

Completion of all areas marked with an * is mandatory, and failure to provide the information may result in your application being declined

* Business/Company Name
(applying for instalments)

* Business Address * Postcode

* Company Registration No. * Business Tel. No. * Contact Name

Email Address

* Date Business Formed * Type of Business

If you are not a limited company please show names and addresses of owners/partners

1. Surname First Name Title *Date of Birth

Address Postcode

2. Surname First Name Title *Date of Birth

Address Postcode

* Have you had any Judgments registered against you over the last 3 years? Yes No

Type of Insurance	Policy Nos (where known)	Commencement/ Renewal Date	Premium
<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>

* I would like to pay the deposit: By Cheque Debit/Credit Card Direct Debit Total Annual Premium £

* Monthly 10% Bi Monthly 20% Quarterly 25% Deposit £

* Please specify your choice of payment date Please provide a deposit payable to **Allianz Insurance plc**, for the appropriate deposit amount, otherwise this will be collected by Direct Debit.

It is your responsibility to ensure you can afford the repayments and your account holds sufficient funds to meet the payment when it is due.

Declaration

I/We wish to pay the premiums for these insurances by instalments, and authorise Allianz Insurance plc to make any enquiries in connection with this application. Please send me/us a Credit Agreement to sign which I/we will read. I am/We are at least 18 years of age. 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. I understand that acceptance of the Premium Instalment Plan application, entry into any credit agreement and any proposal of insurance is at Allianz Insurance plc's complete discretion.

* Date * Authorised Signature * Print Name



Instruction to your bank or building society to pay Direct Debits.

Please fill in the whole form with a ballpoint pen and send to Allianz Insurance plc.



Name and full postal address of your bank or building society

* To: The Manager

Bank/building society

Address

Postcode

* Name of account

* Bank / building society account no.

* Branch sort code

Reference

Service user number

9 2 0 0 4 3

FOR ALLIANZ INSURANCE PLC – OFFICIAL USE ONLY

This is not part of the instruction to your bank or building society

Instruction to your bank or building society

Please pay **Allianz Insurance plc** Direct Debits from the account detailed in this Instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Allianz Insurance plc and, if so, details will be passed electronically to my bank/building society.

* Signature(s)

* Date

Banks and building societies may not accept Direct Debit Instructions for some types of account
Allianz Insurance plc. Registered in England number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB

If paying the deposit by Credit Card please fill in all the following boxes in BLOCK CAPITALS.



Paying by debit or credit card Cardholder's name

Cardholder's address

Postcode

Card number

Expiry date of card

Please charge my card with £ Card holder's signature Date

Office use only Authorisation Number

Premium Instalment Plan

Allianz Use Only

Agreement No. Agent's Account No. Start Date

The acceptance of this Instalment Application and any proposal for insurance is at the Company's discretion

A. Individual Application

For businesses see overleaf.

Please note that the applicant(s) and bank account holder(s) must be the same.
(Please use BLOCK CAPITALS) I AM OVER 18 and a UK resident**Completion of all areas marked with an * is mandatory, and failure to provide the information may result in your application being declined*** Surname * Title * First Names * Address * Postcode * Tel. No. (Home) (Business) Mobile Email Address * Occupation/Trade Tenant Owner * Date of Birth Marital Status Maiden Name

If you have lived at your current address for less than 3 years please show your previous address

* Address * Postcode * Have you had any Judgments registered against you over the last 3 years? Yes No

Type of Insurance	Policy Nos (where known)	Commencement/ Renewal Date	Premium
<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>

* I would like to pay the deposit: By Cheque Debit/Credit Card Direct Debit Total Annual Premium £ * Monthly 10% Bi Monthly 20% Quarterly 25% Deposit £ * Please specify your choice of payment date
(Not available on quarterly repayments)Please provide a deposit payable to **Allianz Insurance plc** for the appropriate deposit amount, otherwise this will be collected by Direct Debit.

It is your responsibility to ensure you can afford the repayments and your account holds sufficient funds to meet the payment when it is due.

Declaration

I/We wish to pay the premiums for these insurances by instalments, and authorise Allianz Insurance plc to make any enquiries in connection with this application. Please send me/us a Credit Agreement to sign which I/we will read. I am/We are at least 18 years of age. 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. I understand that acceptance of the Premium Instalment Plan application, entry into any credit agreement and any proposal of insurance is at Allianz Insurance plc complete discretion.

* Date * Authorised Signature * Print Name 

Instruction to your bank or building society to pay Direct Debits.

Please fill in the whole form with a ballpoint pen and send to Allianz Insurance plc.



Name and full postal address of your bank or building society

* To: The Manager Bank/building society Address Postcode * Name of account * Bank / building society account no. * Branch sort code Reference Service user number

9 2 0 0 4

FOR ALLIANZ INSURANCE PLC – OFFICIAL USE ONLY

This is not part of the instruction to your bank or building society

Instruction to your bank or building society

Please pay **Allianz Insurance plc** Direct Debits from the account detailed in this Instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Allianz Insurance plc and, if so, details will be passed electronically to my bank/building society.* Signature(s) * Date Banks and building societies may not accept Direct Debit Instructions for some types of account
Allianz Insurance plc. Registered in England number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB

If paying the deposit by Credit Card please fill in all the following boxes in BLOCK CAPITALS.

Paying by debit or credit card Cardholder's name Cardholder's address Postcode Card number Expiry date of card Please charge my card with £ Card holder's signature Date Office use only Authorisation Number

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.

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