

Clear Commercial Vehicle

Motor

Allianz have made changes to their Clear Commercial Vehicle policy wording. These changes apply to your policy from your renewal on or after 1 June 2016.

Please read your policy booklet in conjunction with this update. You should keep this document with your policy wording. If you require an updated policy wording please contact your insurance advisor.

Claims Information

We have changed our Claims START phone number to 0345 6000 676.

Legal advice helpline

We have changed the Legal advice helpline phone number to 0370 241 4140.

Changes to your circumstances

We have included further information in our wording:

Please tell **your insurance advisor** if there are any changes to **your** circumstances which could affect **your** insurance. There are some changes that **you** should tell **us** about before they happen, for example, if **you** intend to change **your vehicle** or if **you** wish to include other drivers.

Please refer to General Condition 11 of this policy.

If **your** circumstances change and **you** do not tell **us**, **you** may find that **you** are not covered if you need to make a claim.

Complaints Procedure

We have changed our complaints information –

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:

Allianz Insurance plc
2530 The Quadrant, Aztec West, Bristol BS32 4AW

Tel: 0330 102 1781 Fax: 01483 529717

Email: allianzretailcomplaints@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 0234567 or 0300 1239123
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 ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote **our** e-mail address: allianzretailcomplaints@allianz.co.uk

Alternatively, **you** can contact the Financial Ombudsman Service directly.

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

Section 1 – Your Liability to Others

We have amended our wording:

What is not covered

Liability arising out of the operation as a tool, of any plant forming part of **your vehicle** or any trailer (other than a lifting device for self-loading) except so far as is necessary to meet the requirements of any compulsory motor insurance legislation.

Liability arising from:

- the use of any heating, welding, cooking or similar equipment or plant in or on **your vehicle** or any trailer
- the explosion of any pressurised container in or on **your vehicle** or trailer or which forms part of any plant attached to **your vehicle** or trailer except as required by compulsory motor insurance legislation

Section 8 – No claim discount (NCD)

We have changed the number of years NCD you must have earned before you can protect your NCD. You must have earned 4 years or more.

Your schedule shows the number of NCD years you have earned at this renewal. If this is less than 4 years and you had previously chosen to protect your NCD this protection is no longer available and is not included in your Renewal Invitation.

We have amended our no claim discount and step-back scale –

If you renew this policy and have not protected your NCD, the scale and step-back that will apply at your renewal in 2017 is:

NCD at inception/ last renewal	No Claim Discount (NCD) at next renewal			
	No claims	1 claim	2 claims	3 claims
0	1	0	0	0
1	2	0	0	0
2	3	0	0	0
3	4	1	0	0
4	5	2	0	0
5	6	3	1	0
6	7	3	1	0
7	8	3	1	0
8	9	3	1	0
9+	9	3	1	0

If you renew this policy and have protected your no claim discount, the scale and step-back that will apply at your renewal in 2017 is:

NCD at inception/ last renewal	No Claim Discount (NCD) at next renewal				
	No claims	1 claim	2 claims	3 claims	4 claims
0	1	N/A	N/A	N/A	N/A
1	2	N/A	N/A	N/A	N/A
2	3	N/A	N/A	N/A	N/A
3	4	N/A	N/A	N/A	N/A
4	5	4	2	0	0
5	6	5	3	1	0
6	7	6	3	1	0
7	8	7	3	1	0
8	9	8	3	1	0
9+	9	9	3	1	0

Condition 9 – Reflection period (applicable to new policies and renewals)

Has been amended to –

You may cancel this policy within 14 days of the date **you** receive it. If you wish to do this please contact **your insurance advisor**. **Your** policy will be cancelled from the date **you** request, or the date **your** request is received, whichever is the later. If **you** choose to do this, and provided **your** request is received on or before the 14th day, **you** are entitled to a refund of the premium **you** have paid for this insurance. **We** will charge a pro-rata premium plus £15 plus Insurance Premium Tax to cover **our** operational costs which is subject to a minimum amount payable of £25 plus Insurance Premium Tax, except where an incident has occurred which has or may give rise to a **prejudicial claim**, in which case the full annual premium will be payable to **us**.

Condition 10 – cancellation outside the reflection period

Has been amended to –

If **you** cancel the policy before the first renewal date **we** will refund the part of the premium **you** have not yet used less a charge of £50 plus Insurance Premium Tax except where an incident has occurred that may give rise to a **prejudicial claim**. If such an incident has occurred the full annual premium will be due to **us**.

If **you** cancel the policy after the first renewal date **we** will refund the part of the premium **you** have not yet used less a charge of £25 plus Insurance Premium Tax except where an incident has occurred that may give rise to a **prejudicial claim**. If such an incident has occurred the full annual premium will be due to **us**.

General Exclusions

We have included new exclusions:

8. **We** will not cover any loss damage or liability caused directly or indirectly by the carriage of **hazardous goods** in or on **your vehicle** or trailer except as required by compulsory motor insurance legislation.
9. **We** will not pay more than our legal liability under compulsory motor insurance legislation for any claim, if the driver of your vehicle, at the time of the accident
 - is found to be over the permitted limit for alcohol
 - is unfit to drive through drink or drugs, whether prescribed or otherwise
 - fails to provide a sample of breath, blood or urine when required to do so, without lawful reason

If **we** are obliged to make a payment in such circumstances **we** reserve the right to seek to recover any such amounts from **you** or the driver of **your vehicle**.

Condition 11 – Changing your details

You must tell **us** at your first opportunity about any changes that may affect **your** policy cover. If **we** are not informed of any changes or corrections this may affect **your** ability to claim under **your** policy.

Changes you must tell us about before continuing to use your vehicle:

If **you** want to

- change **your** vehicle
- make any changes to **your vehicle** that make it different from the manufacturer's standard UK specification;
- use **your vehicle** for a purpose not permitted in **your Certificate of Motor Insurance**;
- add a new driver.

Changes **you** must tell us about at **your** first opportunity:

If **you**

- change **your** address, or where **you** normally keep **your vehicle**;
- or any other driver covered by **your** policy, are convicted of a criminal or motoring offence including fixed penalty notices;
- or any other driver covered by **your** policy, have a prosecution pending for any motoring offence;
- or any driver covered under **your** policy become unemployed or change occupation, including any part-time work;
- or any other driver have had changes made to the status of **your** or their driving licence;
- become aware of any physical or medical condition of any driver which may affect **your** or their ability to drive;
- exceed **your** stated annual mileage; or
- or any driver covered under **your** policy have a change of name due to marriage or via Deed Poll.

Condition 18 – Proof of no claims – has been amended to:

If **you** have declared to **us** that **you** are entitled to a No Claim Discount in respect of the vehicle covered under this policy **we** will require proof of this No Claim Discount in writing, unless **we** otherwise agree. If **you** do not provide this proof **your** policy may be invalid or **we** may change the terms or premium. **Your** period of no claims must have been earned on a private car or commercial vehicle policy in the United Kingdom which expired no more than two years before the start of this policy.

