



# Complete Business policy overview

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Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we've been providing leading insurance solutions in the UK for over 100 years.

We work in partnership with your insurance intermediary to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your business trading again as quickly as possible.

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**IMPORTANT**  
Should you need further details or have any questions your insurance intermediary will be delighted to help.

This is a policy overview 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 Business?

The Complete Business product is designed to meet the demands and needs of someone wishing to insure the assets, earnings and legal liabilities of their business.

It is underwritten by Allianz Insurance plc (Allianz).

### What is the policy duration?

This policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable. The start and end dates of the policy are detailed in the policy schedule.

### How do I cancel the policy?

To cancel the policy, please contact the insurance adviser who arranged the policy.

Provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current period of insurance, you will be entitled to a return of premium calculated on a pro-rata basis, less an administration charge of £25. 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 team 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: Allianz Claims  
PO Box 10509  
51 Saffron Road  
Wigston  
LE18 9FP

Please have your policy number to hand and as much information about the claim as possible. For further information please see page 15.

### Your Obligations

You must make a fair presentation of the risk at inception, renewal and variation of the policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of your premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand it's 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. If you fail to do so your policy may not operate or not operate fully.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to make a claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You, or anyone claiming under this policy, must not admit fault or responsibility or pay, offer or agree to pay any money or settle any claim without our permission.

### 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 [fscs.org.uk](https://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

**What is the law applicable to the contract?**

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

**How do I make a complaint?**

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

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

Alternatively:

Phone: **01483 552438**  
Email: [accsm@allianz.co.uk](mailto:accsm@allianz.co.uk)

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

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)  
Telephone: **0800 023 4567** or **0300 123 9123**  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

# Optional Covers

## Property Damage – Policy Section 1

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers loss or damage caused by the following:</p> <ul style="list-style-type: none"> <li>• Fire, Lightning and Explosion, Aircraft, Riot, Civil Commotion or malicious damage, Earthquake, Subterranean fire</li> <li>• Storm, tempest or flood, Escape of water from tanks, apparatus or pipes, Impact by vehicles or animals, Sprinkler leakage, Escape of Oil</li> <li>• Theft or attempted theft following forcible and violent entry to or exit from your premises</li> <li>• Accidental damage</li> <li>• option to include subsidence.</li> </ul> <p><b>Automatic reinstatement of loss</b> – other than theft claims the sums insured are not reduced following a claim subject to payment of an additional premium.</p> <p><b>Inflation provision</b> – sums insured are index linked and Day one reinstatement provides an automatic 15% inflation factor (Option available to increase to 20%, 25%, 30% or 35%).</p> <p><b>Public authorities</b> – the additional costs incurred in the rebuilding or repair of the property to a standard required by the authorities.</p> <p><b>Services</b> – damage to services including telephone, gas, water and electric instruments, meters, piping and cabling.</p> <p><b>Alterations and additions</b> – automatic cover for alterations, additions and improvements made to your property for no more than 10% of the sum insured or £500,000 whichever is the less.</p> <p><b>Professional fees</b> – covers the cost of architects, surveyors legal and consulting engineers fees.</p> <p><b>Removal of debris costs</b> – the cost of removal of debris of the insured property damaged.</p> <p>Temporary removal of contents to a limit of 10% of the sum insured.</p>	<ul style="list-style-type: none"> <li>• explosion due to bursting of non domestic steam boilers, or other steam apparatus</li> <li>• malicious damage, burst pipes, sprinkler leakage or escape of oil in any unoccupied building</li> <li>• theft or theft damage not involving forcible and violent entry to or exit from the premises, or involving any partner, director, employee or family member</li> <li>• hold up arising from theft not involving violence or threat of violence</li> <li>• theft, storm, tempest or flood to property in the open</li> <li>• storm, tempest or flood excludes damage to fences and gates</li> <li>• acts of fraud or dishonesty by any partner, director or employee</li> <li>• unexplained disappearance or inventory shortage or misfiling or misplacing of information</li> <li>• frost, wear and tear, gradual deterioration, inherent vice, latent defect</li> <li>• rot, mildew, rust, corrosion, insects, woodworm, vermin</li> <li>• dyeing, cleaning, repair, renovation, marring or scratching</li> <li>• electrical or mechanical breakdown, failure or derangement</li> <li>• faulty or defective design workmanship or materials</li> <li>• changes in temperature, dampness, dryness, shrinkage, evaporation, loss of weight, contamination, change in colour, flavour, texture or finish</li> <li>• damage to any property resulting from its undergoing any process</li> <li>• operational error or omission by you or any employee</li> <li>• pollution or contamination</li> <li>• loss or damage to property outside the UK</li> <li>• consequential loss</li> <li>• subsidence cover excludes <ul style="list-style-type: none"> <li>– damage to surfaced areas, walls, gates and fences, unless the building is also damaged</li> <li>– coastal or river erosion</li> <li>– damage which commenced prior to inception of this cover</li> <li>– damage as a result of demolition, excavation or other building work.</li> </ul> </li> <li>• £250 excess applies (Minimum £1,000 for Subsidence).</li> </ul>

# Optional Covers (continued)

## Property Damage – Policy Section 1 (continued)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Temporary removal of documents and other business records to a 10% limit.</p> <p><b>Rent</b> – where cover is arranged for payment of rent, cover operates where the building is unfit for occupation following damage.</p> <p><b>Fixed glass</b> – cost of temporary boarding up.</p> <p><b>Metered supplies</b> – covers additional metered supply charges incurred up to £25,000 any one period of insurance.</p> <p><b>Exhibitions</b> – up to £25,000 for any one exhibition whilst at and in transit to/from exhibitions.</p> <p><b>Trace and access</b> – covers the costs 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.</p> <p><b>Landscaped grounds</b> – up to £10,000 any one claim for damage to grounds as a result of damage to the property insured.</p> <p><b>Locks and keys</b> – the cost of replacement keys, locks or lock mechanisms following theft of keys up to £5,000 any one claim.</p> <p><b>Damage to premises</b> – covers damage following theft or attempted theft including the cost of any temporary measures to keep the premises secure.</p> <p>25% seasonal increase in stock sum insured.</p> <p>Cover for moulds, tools and dies up to £50,000 any one claim.</p> <p><b>Unauthorised use of supplies</b> – covers the unauthorised use of metered supplies up to £10,000 any one period of insurance.</p>	<p><b>Conditions – Unoccupied Buildings</b> Unoccupied buildings are not insured unless they are notified to us and we agree to continue cover.</p> <p>If we agree to continue cover, mains services must be switched off and water system drained other than in respect of security or fire alarms or sprinkler systems. The property must be inspected internally and externally weekly (with records kept), defects in security and maintenance rectified and any accumulations of combustible materials removed. You must also comply with our security level requirements and ensure that the property is secured against unlawful entry and that all security protections are put into effect.</p>



# Optional Covers (continued)

## Business Interruption – Policy Section 2

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Loss of Gross Profit or Revenue resulting from loss or damage by any cause covered by the Property Damage section.</p> <p>Option of 12, 18, 24 or 36 months indemnity period.</p> <p><b>Inflation provision</b> – sum insured is increased by 33.33% to protect you against inflation.</p> <p><b>Unspecified suppliers</b> – damage at your suppliers premises which causes interruption to your business – up to 10% of the Gross Profit sum insured or £100,000, whichever is less.</p> <p><b>Unspecified customers</b> – damage at your customers premises which causes interruption to your business – up to 10% of the Gross Profit sum insured or £100,000, whichever is less.</p> <p><b>Contract sites</b> – damage at any contract site the insured is working at that causes interruption to your business – up to 10% of the sum insured or £50,000, whichever is less.</p> <p><b>Exhibition sites</b> – damage at any exhibition site where the insured are exhibiting goods or services that causes interruption to your business – up to 10% of the sum insured or £50,000, whichever is less.</p> <p><b>Property stored</b> – property that is kept elsewhere than at your premises up to 10% of the sum insured or £50,000, whichever is less.</p> <p><b>Supply undertakings</b> – failure in the supply of water, gas, electricity or telecommunications up to 10% of the sum insured or £50,000, whichever is less following damage by an insured event.</p>	<ul style="list-style-type: none"> <li>• Exclusions as shown under the Property Damage section, however, explosion of a steam boiler or economiser is covered</li> <li>• Malicious damage, riot or civil commotion causing deliberate erasure, loss distortion or corruption of information on computer systems or other records, programs or software.</li> </ul>

## Optional Covers (continued)

### Business Interruption – Policy Section 2 (continued)

Significant Features and Benefits	Significant Exclusions or Limitations
<p><b>Failure of supply</b> – Accidental failure of supply of water, gas, electricity or telecommunications up to £25,000.</p> <p><b>Denial of access</b> – property that hinders the use or access to your premises up to 10% of the sum insured or £50,000, whichever is less.</p> <p><b>Essential personnel</b> – covers additional expenditure as a result of the death or permanent disablement of essential personnel up to £10,000.</p> <p><b>Lottery winners</b> – covers additional expenditure as a result of an employee or group of employees resigning following a lottery win. Cover is up to £25,000.</p> <p><b>Transit</b> – covers interruption following damage to your property whilst in transit up to 10% of the sum insured or £10,000, whichever is less.</p> <p>Moulds, Tools &amp; Dies – covers interruption from damage whilst at any premises or in transit up to £25,000.</p> <p>Accountants charges incurred in connection with a claim.</p>	



## Optional Covers (continued)

### Increased Cost of Working – Policy Section 2a

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers additional expenditure necessarily and reasonably incurred in order to minimise any interruption or interference with the business during the indemnity period resulting from loss or damage by any cause covered by the Property Damage section.</p> <p>Option of 12, 18, 24 or 36 months indemnity period.</p> <p><b>Supply undertakings</b> – failure in the supply of water, gas, electricity or telecommunications up to the sum insured shown in the schedule.</p> <p><b>Failure of supply</b> – Accidental failure of supply of water, gas, electricity or telecommunications up to £25,000.</p> <p><b>Denial of access</b> – property that hinders the use or access to your premises up to the sum insured shown in the schedule.</p> <p><b>Exhibition sites</b> – damage at any exhibition site where the insured are exhibiting goods or services up to 10% of the sum insured or £50,000, whichever is less.</p> <p><b>Moulds, tools and dies</b> – damage to moulds, tools and dies belonging to the insured up to a limit of £25,000.</p>	<ul style="list-style-type: none"> <li>The Policy exclusions and the exclusions as shown under the Property Damage section, however, explosion of a steam boiler or economiser is covered.</li> </ul>

### Book Debts – Policy Section 3

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers outstanding debit balances which cannot be traced if your accounts are destroyed or damaged for your sum insured up to a maximum of £250,000.</p> <p><b>Automatic reinstatement of loss</b> – other than theft claims the sum insured is not reduced following a claim subject to payment of the appropriate additional premium.</p>	<ul style="list-style-type: none"> <li>Exclusions as shown under the Business Interruption section.</li> </ul> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>Monthly records must be kept and a copy stored away from your premises.</li> </ul>

# Optional Covers (continued)

## Money – Policy Section 4

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Crossed cheques and other non-negotiable money – maximum benefit £500,000.</p> <p>Cash and other negotiable money:</p> <ul style="list-style-type: none"> <li>on the premises during business hours, in transit or in a bank night safe – your limit</li> <li>in a locked safe at the premises out of business hours – your limit</li> <li>out of a safe outside business hours in the premises £500</li> <li>in your personal custody or that of your employees out of business hours £500.</li> </ul> <p><b>Personal Accident Assault</b> – If you or your partners, directors or employees are attacked during theft or attempted theft of money whilst on business:</p> <ul style="list-style-type: none"> <li>death, loss of limb, loss of sight and permanent total disablement of £25,000</li> <li>temporary total disablement £100 per week (up to 104 weeks)</li> <li>temporary partial disablement £50 per week (up to 104 weeks)</li> <li>victim care (professional counselling fees for emotional stress) £1,000 any one incident, £5,000 in total.</li> </ul> <p>Loss or damage to any safe at the premises, or any bag or other container used to carry money.</p>	<ul style="list-style-type: none"> <li>loss due to the dishonesty of any partner, director or employee which is not discovered within 15 days of such loss</li> <li>damage to any machine that uses coins, notes or tokens</li> <li>loss from any unattended vehicle</li> <li>personal assault benefits to any person aged under 16 or over 70 years.</li> </ul> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>Whenever the premises are closed for business the safe keys must be removed from the premises, money in transit must be accompanied by 2 adults when in excess of £3,000 and 3 adults when in excess of £6,000 or a professional security company in excess of £15,000.</li> </ul>

## Optional Covers (continued)

### Own Goods in Transit – Policy Section 5

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Loss or damage to your property whilst in transit within one of your own vehicles or in transit by other carriers. Sums insured as specified by you.</p> <p><b>Sheets and ropes</b> – cover includes sheets, ropes, packing materials and the like.</p> <p><b>Additional vehicles</b> – any recently acquired non specified vehicle up to £2,500 any one claim.</p> <p><b>Substitute vehicles</b> – cover includes any substitute vehicle whilst your own vehicle is undergoing service or repair.</p> <p><b>Transshipment and debris removal costs</b> – cover up to £7,500 any one claim.</p>	<ul style="list-style-type: none"> <li>• loss or damage due to               <ul style="list-style-type: none"> <li>– depreciation, contamination or deterioration unless caused by accident to the vehicle</li> <li>– faulty packing or incorrect addressing of any parcel or package</li> </ul> </li> <li>• theft from any vehicle left unattended, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted and all the keys are removed, and between the hours of 9.00pm and 6.00am is kept in a securely locked building</li> <li>• water damage or theft of goods in open/curtain sided open/soft top vehicle</li> <li>• certain specified items such as livestock, precious metals or stones, jewellery, watches, furs, money, securities, stamps, documents, manuscripts, business books, plans or designs</li> <li>• delay, loss of market or consequential loss</li> <li>• loss or damage outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands</li> <li>• £100 excess or higher amount when agreed applies to all claims.</li> </ul> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>• You must take all reasonable care in the selection of honest and competent employees, and maintain vehicles in a roadworthy condition.</li> </ul>

### Specified All Risks – Policy Section 6

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Damage to property whilst on your premises only or anywhere in the UK, EU or worldwide as specified by you.</p> <p><b>Automatic reinstatement of loss</b> – other than theft claims the sum insured is not reduced following a claim subject to payment of the appropriate additional premium.</p> <p><b>Data processing and ancillary equipment</b> – cover includes damage caused by dryness or dampness, corrosion or rust if resulting from damage to air conditioning equipment.</p>	<ul style="list-style-type: none"> <li>• loss due to any person obtaining any property by deception</li> <li>• frost, wear and tear, gradual deterioration, inherent defect, depreciation</li> <li>• rot, mildew, rust, corrosion, insects, woodworm, vermin</li> <li>• dyeing, cleaning, repair, renovation, or scratching</li> <li>• electronic, electrical or mechanical breakdown, failure or derangement</li> <li>• faulty manipulation, design, plan, specification or materials.</li> </ul>

## Optional Covers (continued)

### Specified All Risks – Policy Section 6 (continued)

Significant Features and Benefits	Significant Exclusions or Limitations
	<ul style="list-style-type: none"> <li>theft from any vehicle left unattended, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted and all the keys are removed, and between the hours of 9.00pm and 6.00am is kept in a securely locked building</li> <li>loss or damage outside of the territorial limits – see your policy schedule</li> <li>single article limit of £5,000 and a maximum sum insured of £25,000</li> <li>£250 excess for computers and electrical equipment, £100 other property.</li> </ul>

### Employers', Public and Products Liability – Policy Sections 7 and 8

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers your legal liability to insure your employees for death or injury happening in the course of their employment with you up to £10 million any one claim.</p> <p>Covers your legal liability in connection with your business for:</p> <ul style="list-style-type: none"> <li>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, £5 million or £10 million any one claim</li> <li>accidental injury or accidental damage caused by products supplied up to a selectable limit of indemnity of £2 million, £5 million or £10 million any one period of insurance.</li> </ul> <p>Cover includes the legal liabilities of:</p> <ul style="list-style-type: none"> <li>members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services</li> <li>your partners, directors or employees</li> <li>anyone you are carrying out work for under any contract in respect of that work.</li> </ul>	<ul style="list-style-type: none"> <li>loss of or damage to property belonging to you or in your charge or control</li> <li>liability for loss or damage to goods sold, supplied, delivered, installed or erected or the cost of recalling or refunding a defective product or replacing, repairing or reinstating faulty work</li> <li>liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer where motor insurance is required by law (other than for loading or unloading) or any water craft or aircraft</li> <li>liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee</li> <li>in respect of injury, loss or damage arising from products <ul style="list-style-type: none"> <li>liability which attaches solely under the terms of an agreement</li> <li>installed or incorporated in aircraft or spacecraft</li> <li>comprising computer tapes and/or discs and the information recorded on them</li> <li>claims made in any country outside the European Union if you have premises or representation in that country</li> <li>exports to the USA or Canada.</li> </ul> </li> </ul>

## Optional Covers (continued)

### Employers', Public and Products Liability – Policy Sections 7 and 8 (continued)

Significant Features and Benefits	Significant Exclusions or Limitations
<p><b>Joint insured</b> – if more than one party is named as the Insured the policy will cover them separately subject to the overall policy limit.</p> <p><b>Overseas personal liability</b> – covers a temporary visit to any other country made in connection with the business Health and safety at work legal defence costs – provides legal and other costs incurred in defending prosecutions.</p> <p><b>Motor contingent liability</b> – indemnifies you against liability for vehicles not owned or provided by you in connection with the business.</p> <p><b>Data Protection Legislation Cover</b> – provides protection up to a limit of £250,000.</p> <p><b>Defective Premises Act 1972</b> – protects you from potential liabilities for defects in properties let, sold or disposed of by you.</p> <p><b>Consumer protection and food safety acts legal defence costs</b> – covers cost of defence of criminal proceedings.</p> <p><b>Court attendance</b> – covers attendance as a witness in connection with the defence of a claim.</p> <p>Limits are:</p> <ul style="list-style-type: none"> <li>• £750 for each days attendance for partners and directors</li> <li>• £250 for each days attendance for an employee.</li> </ul>	<ul style="list-style-type: none"> <li>• public and products liability in respect of: <ul style="list-style-type: none"> <li>– injury to any employee</li> <li>– manual work away from the premises or outside of the EU (other than collection or delivery).</li> </ul> </li> <li>• loss or damage to contract works undertaken under a contract or liability under JCT Clause 6.5.1</li> <li>• any liability in respect of pollution or contamination in the USA or Canada</li> <li>• elsewhere unless due to a sudden, identifiable, unintended and unexpected incident</li> <li>• fines, penalties or liquidated, aggravated, punitive or exemplary damages</li> <li>• injury to any Employee where motor insurance is required by law to be in force</li> <li>• work on an offshore installation or travelling to or from</li> <li>• liability in any way caused by, arising from or contributed to by exposure to, fear of exposure to, or inhalation of asbestos.</li> </ul>

## Optional Covers (continued)

### Personal Accident – Policy Section 10

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Provides compensation in accordance with the Scale(s) of compensation specified in the Schedule for accidental bodily injury during period of insurance and operative time of cover which, within 12 months thereof solely directly and independently of any other cause results in:</p> <ul style="list-style-type: none"> <li>• Death</li> <li>• Permanent Total Disablement</li> <li>• Loss of Hearing</li> <li>• Loss of Internal Organ</li> <li>• Loss of Limb</li> <li>• Loss of Sight</li> <li>• Loss of Speech</li> <li>• Temporary Total Disablement</li> <li>• Temporary Partial Disablement.</li> </ul>	<ul style="list-style-type: none"> <li>• the policy does not cover injury arising from:               <ul style="list-style-type: none"> <li>– suicide or self injury</li> <li>– drugs or Alcoholism</li> <li>– winter sports (other than curling or skating)</li> <li>– flying as a member of aircraft crew</li> <li>– service in the armed forces</li> <li>– sexually transmitted diseases including HIV</li> <li>– sickness or disease.</li> </ul> </li> </ul> <p><b>Condition – Age Limitation</b> Unless otherwise agreed by the Insurer and specifically noted in this Section no person aged 75 or over at the commencement of the Period of Insurance will be covered by this Section.</p>

### Theft by Employee – Policy Section 11

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers loss of money or goods belonging to the Insured caused by Theft by any Employee described in the Schedule.</p>	<ul style="list-style-type: none"> <li>• theft by an employee discovered more than 24 months after the termination of this Section</li> <li>• loss of interest or consequential loss of any kind</li> <li>• loss where the Insured continues to entrust the defaulting employee with money or goods after becoming aware of any material fact bearing on the honesty of the said employee</li> <li>• any unexplained shortages</li> <li>• the Excess.</li> </ul>

### Terrorism – Policy Section 12

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers your business against losses suffered as a result of an act of terrorism.</p> <p>Includes losses incurred through:</p> <ul style="list-style-type: none"> <li>• destruction, damage or loss of insured property and/or</li> <li>• business interruption.</li> </ul>	<ul style="list-style-type: none"> <li>• digital and cyber risks</li> <li>• losses occasioned by riot, civil commotion and war</li> <li>• any losses arising from locations outside of England, Wales and Scotland</li> <li>• any land or building which is insured in the name of an individual and is occupied by that individual for residential purposes.</li> </ul>

# Core Covers

## 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	Significant Exclusions or Limitations
<p>The cover provided under this Section covers Claims where the Insured</p> <ul style="list-style-type: none"> <li>• first receives notification they need to defend a claim from a third party; or</li> <li>• first becomes aware they need to pursue a claim against a third party; and notifies the Insurer during the Period of Insurance.</li> </ul> <p><b>Limit of Indemnity</b></p> <p>You have cover of up to £100,000 for any one claim in respect of your legal costs you need to take or defend legal action relating to your business for all claims except:</p> <ul style="list-style-type: none"> <li>• Business Aspect Enquiry which is £2,000 any one claim;</li> <li>• Jury Service Allowance and Witness Attendance Allowance which are £5,000 any one claim.</li> </ul> <p>The aggregate limit of indemnity for all Claims first notified to the insurer during the period of insurance is £1,000,000.</p>	<ul style="list-style-type: none"> <li>• Employment issues where you have not sought and followed the advice of the Lawphone Legal Helpline before making significant changes to an Employee's contract or taking any action which leads to the giving of a formal warning or dismissal of an employee</li> <li>• Any dispute arising from an agreement the Insured enters into to let the Premises for residential purposes.</li> <li>• The pursuit by the Insured of an Undisputed Debt.</li> <li>• Any claim relating to deliberate, reckless or careless mis-statements by you</li> <li>• Claims where there are no reasonable prospects of a satisfactory outcome</li> <li>• Any legal expenses incurred without our written consent</li> <li>• 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 or Data Protection Compensation Awards. In these circumstances we will always choose the legal representative.</li> </ul>
<p><b>Additional Benefits available to all policyholders</b></p>	
<p><b>Lawphone Legal Helpline</b> Advice on any business related legal matter.</p>	<ul style="list-style-type: none"> <li>• Advice is only available over the telephone</li> <li>• Advice only relates to your company's legal problems</li> <li>• Advice will always be in accordance with the laws of Great Britain and Northern Ireland.</li> </ul>
<p><b>Tax Advice Helpline</b> Advice on any tax matter affecting your business.</p> <p>The advice is provided by Abbey Tax Protection a trading division of Abbey Tax and Consultancy Services Ltd.</p>	<ul style="list-style-type: none"> <li>• Advice is only available over the telephone</li> <li>• No advice is available in respect of tax planning</li> <li>• Advice will always be in accordance with the taxation laws of Great Britain and Northern Ireland.</li> </ul>
<p><b>Allianz Legal Online</b> Online support to help you produce legal paperwork in connection with your business.</p>	<ul style="list-style-type: none"> <li>• This service is only available over the internet.</li> <li>• The legal paperwork and guidance will always be in accordance with the laws of Great Britain and Northern Ireland.</li> </ul>



## Core Covers (continued)

### Commercial Legal Expenses – Policy Section 9 (continued)

Significant Features and Benefits	Significant Exclusions or Limitations
<p><b>Additional Services available to all policyholders</b></p> <p><b>Undisputed Debt Recovery Service</b> 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.</p> <p>The service is provided by DWF LLP for undisputed debts within England and Wales, and HBJ Claim Solution solicitors for undisputed debts within Scotland.</p>	<ul style="list-style-type: none"> <li>• The legal action to recover the debt must be able to be taken within Great Britain</li> <li>• The amount of the undisputed debt must be at least £250</li> <li>• 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</li> <li>• 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.</li> </ul>
<p><b>Solicitor Employment Support Service</b> This service will provide you with the use of a solicitor to carry out, on your behalf:</p> <ul style="list-style-type: none"> <li>• a redundancy programme; or</li> <li>• an internal disciplinary hearing or grievance hearing relating to an Employee.</li> </ul> <p>This service is available if the Lawphone advisor decides you would benefit from this service and is provided by DWF LLP.</p>	<ul style="list-style-type: none"> <li>• There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy.</li> </ul>
<p><b>Specialist Legal Support Service</b> This service will provide you with access to a specialist solicitor if:</p> <ul style="list-style-type: none"> <li>• Lawphone is unable to assist with the legal problem because it is specialist in nature; or</li> <li>• the claim is not covered by the legal expenses section; or</li> <li>• you require a full legal review of your business.</li> </ul> <p>This service is provided by DWF LLP.</p>	<ul style="list-style-type: none"> <li>• There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy.</li> </ul>
<p><b>Crisis Response</b> This service will provide you with access to:</p> <ul style="list-style-type: none"> <li>• a range of services to provide support to prepare for, and deal with, a business crisis.</li> <li>• crisis management training, reviews and a bespoke crisis management plan.</li> </ul> <p>This service is provided by DWF LLP.</p>	<ul style="list-style-type: none"> <li>• There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy.</li> </ul>

# How to Make a Claim

If you need to claim, your dedicated claims team 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: Allianz Claims  
 PO Box 10509  
 51 Saffron Road  
 Wigston  
 LE18 9FP

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

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

Post: The Claims Department  
 Allianz Legal Protection  
 Allianz-ALP  
 PO Box 10623  
 Wigston  
 LE18 9HJ

**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 policy 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.

**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.