



Complete Cargo policy overview



Chartered

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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 Cargo?

Complete Cargo is designed for a commercial enterprise to cover loss and damage to its goods for the voyages/transit and on the conveyances.

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. Start and end dates of the policy are detailed in the policy schedule.

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

How do I make a claim?

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

Please note your claim details will be passed to Allianz Global Corporate and Specialty which is within the Allianz SE group of companies ("Allianz") who are cargo claims specialists.

You can notify Allianz of a claim by:

Telephone: **0330 102 8608**

Our claims helpline is available 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 loss or damage.

Email: marineclaims@allianz.co.uk

Post: Allianz Global Corporate and Specialty
Marine Claims
60 Gracechurch Street
London
EC3V 0HR

Please have your policy number to hand and as much information about the claim as possible. For further information please see page 7.

Law Applicable

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

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 or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

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:

Telephone: **01483 552438**
Email: 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
Telephone: **0800 023 4567** or **0300 123 9123**
Email: complaint.info@financial-ombudsman.org.uk

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

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 premium.

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.

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 claim.

Core cover

Cargo – Policy Section 1

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Territories Damage to goods, whilst in transit or anywhere in the UK or worldwide as specified by you.</p> <p>Postal Sendings Covers loss or damage to goods despatched by package or parcel by non-courier postal services.</p> <p>Exhibition Risks Covers loss or damage to goods (including stands, literature and presentation stands) whilst in transit to and from exhibitions, trade fairs or shows including whilst at such sites for a period not exceeding 30 days. Cover is also provided for expenses incurred due to the abandonment or interruption of such events.</p> <p>Tools or Samples Covers loss or damage to tools or samples whilst in any motor vehicle or trailer owned or operated by the Insured and/or any employee in connection with the business.</p> <p>Own Equipment Covers loss or damage to the Insured's own equipment whilst in any motor vehicle, motor vehicle and attached trailer or detached trailer owned or operated by the Insured and/or any employee in connection with the business.</p> <p>Buyers and/or Sellers Contingent Interest Covers the Insured's contingent financial interest in any goods where the Insured has no responsibility to insure the goods under the terms of sale.</p> <p>Additional Discharge Expenses Covers additional costs incurred by the Insured to discharge, handle store, reload or transport the goods.</p> <p>Airfreight Replacement Covers costs incurred in returning by airfreight damaged goods for repair or forwarding replacement items to the original destination.</p> <p>Concealed damage Cover includes damage to goods discovered once unpacked at final destination.</p>	<p>£250 excess applies</p> <p>Duration of cover (other than in respect of war risks):- Cover commences from the time the goods are loaded for the start of transit, continuing during the ordinary course of transit and ending at the first of either:</p> <ul style="list-style-type: none"> a completion of unloading at the final warehouse or place of storage or b 60 days after the day of completion of unloading at the final destination port or airport <p>whichever shall first occur</p> <p>Duration of cover for war risks:- Cover commences from the time the goods are loaded on board a vessel or aircraft and ends either:</p> <ul style="list-style-type: none"> a completion of unloading from the vessel or aircraft at the final destination port, or airport b 15 days after the day of arrival at the final destination, port or airport <p>whichever shall first occur</p>

Core cover (continued)

Cargo – Policy Section 1

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Duty and taxes Covers customs and excise duty or taxes levied on the proportion of damaged goods.</p> <p>ISM and ISPS Code Forwarding Charges Covers any extra costs incurred in unloading, storing or forwarding goods to the original destination due to a vessel not being certified in accordance with The International Management Code for the Safe Operation of Ships and Pollution Prevention or The International Ship and Port Facility Security Code.</p>	

Basis of Valuation

The basis of establishing the value of goods for claims adjustment purposes is:

	Domestic Transit within the UK	Imports and/or Exports including UK to Free on Board
New Goods where a sales contract has been agreed	Invoice price	Cost insurance and freight plus 10%
New Goods where no sales contract has been agreed	New replacement value	New replacement value plus insurance and freight
Used and/or second hand Goods; including exhibitions, tools or samples and own equipment	Current market value	Current market value plus insurance and freight

Optional cover

Storage – Policy Section 2

Significant Features and Benefits	Significant Exclusions or Limitations
Covers loss or damage to goods whilst at a premises.	<ul style="list-style-type: none"> • 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 • damage to goods caused by, contributed by or arising from terrorism is limited to £100,000 any one event or the value of goods damaged, whichever is the less • hold up arising from theft not involving violence or threat of violence • damage to the goods by any process of production, manufacture, fabrication, assembly or dis-assembly • damage to the goods not contained in a permanent building of standard construction • damage caused by or resulting from strikes, lock-outs, labour disturbances, riots or civil commotions • £250 excess applies

Basis of Valuation

The basis of establishing the value of goods for claims adjustment purposes is:

New Goods where a sales contract has been agreed	Invoice price
New Goods where no sales contract has been agreed	New replacement value
Used and/or second hand Goods	Current market value

Optional cover (continued)

General – Policy Sections 1 – Cargo and 2 – Storage

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Branded Goods Covers the Insured's rights to control the disposal of goods by destruction, return or reconditioning, where they bear permanent markings identifying the Insured as the manufacturer of the goods.</p> <p>Removal of Debris Covers the cost and expenses incurred by the Insured in the event of damage to goods in connection with removing and disposing of any debris and transferring of goods from one conveyance to another in the event of an accident to the original conveyance.</p> <p>Labels and Packing Covers the cost of re-labelling and re-packaging of goods in the event of damage to labels, capsules, wrappers or packaging.</p>	<p>Cyber Attack Damage directly or indirectly caused by, contributed or arising from use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process, or any other electronic system.</p> <p>Hi-Tech Equipment Unless specified in the Schedule, damage caused to laptops, tablets, MP3 players, games, satnav's, mobile phones, smartphones, e-readers, cameras and similar consumer devices; microchips, microprocessors, memory chips, central processing units or other Hi-Tech components of a similar nature when not contained within fully assembled units.</p> <p>Vehicle Security Theft or attempted theft or malicious act from any vehicle unattended is not insured unless:</p> <ul style="list-style-type: none"> • doors and windows are locked and other openings closed with keys removed • all locks and alarm installations and other security devices are maintained, in working condition and are made operative • and if left overnight shall be parked in a fully enclosed building or in a locked yard or compound.

How 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.

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

Please note your claim details will be passed to Allianz Global Corporate and Specialty which is within the Allianz SE group of companies ("Allianz") who are cargo claims specialists.

You can notify Allianz of a claim by:

Telephone: **0330 102 8608**

Our claims helpline is available 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 loss or damage.

Email: marineclaims@allianz.co.uk

Post: Allianz Global Corporate and Specialty
Marine Claims
60 Gracechurch Street
London
EC3V 0HR

Claims Details

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

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

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.