

Allianz Insurance plc

Complete Cargo

Policy Details (including Policy Summary pages 1-5)



098373
Y623
MAX. GROSS 30.480 KG
67.200 LB
TARE 2.230 KG
4.920 LB
NET 28.250 KG
62.280 LB
CU. CAP. 33.2 CU. M
11.72 CU. FT

456700
Y650
MAX. GROSS 30.480 KG
67.200 LB
TARE 2.230 KG
4.920 LB
NET 28.250 KG
62.280 LB
CU. CAP. 33.2 CU. M
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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 Cargo?

Complete Cargo is designed to cover the goods of your business whilst being transported.

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.

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.

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 6.

Would I receive compensation if Allianz were unable to meet its liabilities?

In the event that Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Further details are shown in the policy wording.

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: accdsm@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: 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 <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: accdsm@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

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

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 or the Allianz office that issued your policy.

Core Cover

Cargo – Policy Section 1

Significant Features and Benefits

Territories

Damage to goods, whilst in transit or anywhere in the UK or worldwide as specified by you.

Postal Sendings

Covers loss or damage to goods despatched by package or parcel by non-courier postal services.

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.

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.

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.

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.

Additional Discharge Expenses

Covers additional costs incurred by the Insured to discharge, handle store, reload or transport the goods.

Airfreight Replacement

Covers costs incurred in returning by airfreight damaged goods for repair or forwarding replacement items to the original destination.

Concealed damage

Cover includes damage to goods discovered once unpacked at final destination.

Duty and taxes

Covers customs and excise duty or taxes levied on the proportion of damaged goods.

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.

Significant Exclusions or Limitations

£250 excess applies

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:

- 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

whichever shall first occur

Duration of cover for war risks:-

Cover commences from the time the goods are loaded on board a vessel or aircraft and ends either:

- 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

whichever shall first occur

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

Covers loss or damage to goods whilst at a premises

Significant Exclusions or Limitations

- 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

General – Policy Sections 1 - Cargo & 2 – Storage

Significant Features and Benefits

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.

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.

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.

Significant Exclusions or Limitations

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.

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.

Vehicle Security

Theft or attempted theft or malicious act from any vehicle unattended is not insured unless:

- 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

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

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 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.

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www.allianz.co.uk

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