

Insurance Adviser Dispensation Guidelines

At our discretion we Allianz Insurance plc may agree to issue Commercial Select policies without the need for a standard format proposal form to be completed. However, you may opt for a form to be completed if you or your client wish.

If you choose to opt for a dispensation and to present information to us in free format you should be aware of the following important facts:

- 1 As Insurers we rely upon and issue insurance cover based upon the information which you provide to us on behalf of your client. Dispensing with the need for a proposal form in no way discharges your client's obligation to disclose all material facts to us. It is therefore vital that all information you provide is agreed with and verified by your client.
- 2 We have the right to terminate or void any policy where there has been failure to provide all material facts or where inaccurate information has been provided.
- 3 If in our opinion your presentation does not include adequate information or requires further explanation or investigation we will advise you of any additional details required.
- 4 If you are in any doubt regarding information which should be supplied to us please refer to the Quote Information Requirements on the reverse.
- 5 When we have received and are satisfied with the information provided we will issue a schedule which will form part of the insurance policy. The schedule will reflect the information which has been used to issue the policy. This must be carefully checked by you and your client.
- 6 Where policies are issued without a proposal form we will require a Proposal Form Dispensation Declaration to be signed by the client. This will form the basis of the contract.
- 7 We will retain on file all information supplied to us, copies of which will be available upon request.

- 8 Along with many other companies we share information with other Insurers, 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. Any offer of insurance made by Allianz is conditional upon your client's consent to usage of data in this way. You must draw this fact to your client's attention immediately and obtain a signed Proposal Form Dispensation Declaration.

If you have any questions please contact your local Allianz Office.

Quote Information Requirements

In order for the underwriter to provide an accurate quotation your risk presentation should include the following information: –

- Client's full name, address and postcode.
- Full description of business including any trade or manufacturing processes.
- How long the business has been trading.
- Details of the location and premises at which the business is carried out including; how long established at the location, the construction, occupancy, state of repair of the premises and any security measures and equipment that may be in operation at the premises.
- Full details of cover required which should include sums to be insured, wages estimates, annual carryings of cash or goods and annual turnover as appropriate.
- Details of all claims, occurrences or incidents which could have resulted in a claim in the last 5 years.
- Any special terms or conditions which have been applied by previous insurers or whether insurance has been declined or cancelled by another insurer.
- Any convictions (actual or threatened) or prosecutions against the client or any partner, or any other person responsible for managing the business of the client or any other business.

- Any enforcement, improvement, prohibition or other mandatory notice threatened or issued by any local authority, enforcement body or regulator against the client or any partner director or other person responsible for managing the business of the client or any other business.
- Any actual or threatened or proposed bankruptcy, liquidation, administration, voluntary arrangement or composition with creditors or similar situation in respect of the client or any director or other person responsible for managing the business or any other business.
- Any other material fact, which may affect the underwriters' decision in quoting for the business.

Foot Note: The above list is indicative only. It is not exhaustive. Allianz Insurance plc reserves the right to call for further information if not satisfied with the information provided.

Data Protection Act

Allianz Insurance plc together with other companies within the Allianz SE group of companies ("Allianz") 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 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 and that this fact is made known to the Insured Persons.

If your policy provides Employers Liability cover information relating to your insurance policy will be provided to the Employers Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employer's Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers' liability insurance of their employers, (the "Claimants"):

- I. to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- II. to identify the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website www.elto.org.uk

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.