Allianz

Complete Mini Fleet policy overview

Insurers
Chartered

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Contents

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 adviser 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

Allianz gives you the flexibility to insure all of your vehicles under one policy. Each policy has been designed to provide you with extensive cover for most vehicle types and uses.

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

This document provides details of your Policy and the terms and conditions that apply. Please read it carefully and keep it in a safe place.

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This is a policy overview only and does not contain the full terms and conditions of the contract. The covers applicable will depend on the level of policy cover you have chosen, details of which can be found within the quote or policy schedule. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

What is Complete Mini Fleet?

Complete Mini Fleet provides insurance for businesses with fleets of between 2 and 15 vehicles (with flexibility of up to 20 midterm and renewal) comprising mainly of business cars and light commercial vehicles. The policy provides cover against accidental damage as well as injury or damage you cause to others.

The policy is underwritten by Allianz Insurance plc.

Territorial Limits

The Motor Fleet policy applies in respect of accidents occurring in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands as well as in the European Union and Andorra, Bosnia-Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia, Switzerland and Vatican City.

What is the policy duration?

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

How do I cancel the contract?

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 may cancel this policy by contacting the insurance adviser who arranged the policy. We will cancel this policy and the record on the Motor Insurance Database with effect from the date notice of cancellation is received. If you choose to do this you are entitled to a refund of the premium paid calculated on a pro-rata basis, based on the number of days remaining in the period of insurance. Full details can be found in the policy wording.

How do I make a claim?

If you need to make a claim, please notify us as soon as reasonably possible. You can notify us online at allianz.co.uk/claims, by emailing claims.start@allianz.co.uk or by calling us on **0370 606 4912**.

This number is open 24 hours a day, 365 days a year.

Please have your policy number to hand and as much information about the claim as possible.

If you have a Legal Protection claim you can notify Allianz Legal Protection by contacting the Lawphone Legal Advice Helpline on **0344 854 1784**.

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 advier, you may find that you are not covered if you need to 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, by emailing 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 Allianz Complaints Team at:

Allianz Complaints Team
Allianz Insurance plc
PO Box 5291
Worthing
BN11 9TD

Telephone number: **01483 552438**
Fax Number: **01483 790538**
Email: commercialcomplaints@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 your policy documentation.

Cover

The cover which applies to your policy is stated against each insured vehicle within your policy schedule. The sections that apply to each type of cover are as follows:

Section	Comprehensive	Third Party Fire and Theft	Third Party only	Laid Up Fire and Theft	Laid Up Fire, Theft and Accidental Damage
A Third Party Liability	✓	✓	✓	✗	✗
B Damage	✓	Only in respect of loss or damage caused directly by fire, lightning, self-ignition or explosion or by theft or attempted theft or taking away without lawful authority.	✗	Only in respect of loss or damage caused directly by fire, lightning, self-ignition or explosion or by theft or attempted theft or taking away without lawful authority.	✓
C Trailers	✓	✓	✓	✗	✗
D Driving Abroad	✓	✓	✓	✗	✗
E Medical Expenses	✓	✗	✗	✗	✗
F Personal Belongings	✓	✗	✗	✗	✗
G Child Seat Cover	✓	✓	✗	✓	✓
H In-Vehicle Safety Technology	✓	✗	✗	✗	✗
I Unlicensed Drivers	✓	✓	✓	✗	✗
J Replacement Locks	✓	✓	✗	✗	✗
K Personal Accident	✓	✗	✗	✗	✗
L Unauthorised Movement	✓	✓	✓	✗	✗
M Legal Protection	✓	✓	✓	✗	✗

Subject to the provisions of any Clause(s) specified on the Policy Schedule.

IMPORTANT
You can only have Laid Up Fire and Theft cover and Laid Up Fire, Theft and Accidental Damage cover if Your Vehicle is declared SORN (officially off the road) with the DVLA and is not being used.

Features, Exclusions and Limitations

Features	Exclusions and Limitations	Policy Section
Third Party Liability for death, injury and accidental damage to property	• Unlimited indemnity for death or injury • Indemnity for accidental damage to other persons property: – £20,000,000 in respect of cars – £10,000,000 for all other vehicles – £1,250,000 in respect of all vehicles carrying hazardous goods or the minimum monetary limit as required by the laws relating to compulsory insurance of motor vehicles, whichever is the greater amount • £5,000,000 in respect of prosecution under the Corporate Manslaughter Act.	A
Indemnity to Principals Provides legal liability for any principal of the policyholder	• Cover applies only if you would have been entitled to indemnity had the claim been made against you • Conduct and control of all claims must be vested in us.	A
Contingent Liability Cover Provides Third Party cover for vehicles not owned by you.	• Only whilst being used by your employee in connection with your business.	A
Loss or damage to your vehicle • Free collection and delivery of your vehicle • Nationwide Approved Repairer Network: – Repair estimates are not required – Free Class A courtesy vehicle* – Lifetime guarantee on all repairs – Free wash and vacuum	• Excludes loss or damage arising from theft or attempted theft whilst the vehicle is unlocked or whilst ignition key has been left in or on the vehicle. * Vehicle undergoing repair must be a private car or commercial vehicle up to 3.5 tonnes.	B
Accidental Damage, Fire, Theft and Malicious Damage	The following excesses apply in addition to any other excess shown in the policy clause(s): • Drivers under 25 years of age **£250** • Drivers 25 years or over who have not held a full driving licence for 12 months. **£175**	B
New for Old Cover A replacement car or commercial vehicle if your vehicle is stolen or damaged and the cost of repair exceeds 50% of the price of a new identical vehicle.	• The vehicle must be under one year old • You must have owned, hired (under HP) or leased the vehicle since first registered • Excludes goods carrying vehicles in excess of 7.5 tonnes GVW.	B

Features, Exclusions and Limitations (continued)

Features	Exclusions and Limitations	Policy Section
Windscreen Cover In partnership with Autoglass we provide • Total nationwide coverage for the repair or replacement of windscreens, bodyglass and rear windows • Windscreen repair without deduction of excess	• Replacement windscreens subject to the excess stated in the policy wording.	B
Electric Vehicles If the vehicle is an electric vehicle we will pay the cost of loss of or damage to: • The electric charging cable and/or connector to the insured vehicle. • The battery or batteries of the insured vehicle, including damage as a result of a power surge whilst charging. • Your electric charging wallbox or charging post. • At your request, the electric domestic charging wallbox or charging post the property of your employee.	Excess of £50 applies for the replacement or repair of electric charging cables, connectors, electric charging wallboxes or charging posts. Recharging must be in accordance with the manufacturers guidance and charging equipment installed by an OLEV (Office for Low Emission Vehicles) approved installer.	B
Misfuelling If your vehicle is incorrectly fuelled we will pay the costs of: • Draining the incorrect fuel and cleansing the fuel tank • Fixing any subsequent damage caused to the vehicle through it being driven or moved inadvertently.	• Cost of fuel or loss or damage to the vehicle caused by driving the vehicle by anyone having prior knowledge that the vehicle had been incorrectly fuelled.	B
Trailers Attached cover applies to all trailers. Detached cover applies to all trailers owned by you or for which you are responsible.	• Whilst detached, cover is restricted to Third Party Only, Section A • No wider cover will apply to any trailer than is provided to the towing vehicle.	C
Driving Abroad Includes all European Union countries and Andorra, Bosnia-Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia, Switzerland and Vatican City.		D

Features, Exclusions and Limitations (continued)

Features	Exclusions and Limitations	Policy Section
Medical Expenses For any person injured in the insured vehicle.	• £500 indemnity limit per person subject to a maximum limit of £2,000 for any one cause.	E
Personal Belongings Up to £500 for rugs, clothing and personal effects.	• Excludes money, jewellery, securities, furs, goods, samples carried in connection with any business or loss of data • Excess of £50 applies • Any loss where the vehicle is left unlocked.	F
Child Seat Cover Cover for a replacement child seat.	• Subject to an event covered under Section B – Damage.	G
In-Vehicle Safety Technology Up to £250 for electronic devices with their own independent power source such as dashcams.	• Excess of £50 applies • Any loss where the vehicle is left unlocked.	H
Unlicensed Drivers Cover for unlicensed drivers in circumstances where a licence is not required by law.	• Person concerned must be of an age to hold a licence to drive such vehicles.	I
Replacement Locks If your vehicle keys have been lost or stolen.		J
Personal Accident Cover for drivers between 17-70 years of age.	• £10,000 indemnity limit.	K
Unauthorised Movement At your request provides policy cover for the movement of vehicles impeding legitimate access or exit.	• Only applies to movement by you or employees of vehicles not belonging to you.	L
Legal Protection Up to £100,000 for legal services and advice. Contact our Fleet helpline number on 0344 854 1784.	• A claim for an event which is not covered under your current motor fleet policy • Legal advice is only available over the telephone.	M

Additional Features

We offer a range of in-house services free of charge and have also secured a range of additional benefits via third party providers all at discounted prices.

Additional Benefits

- **FREE windscreen repairs**.*
- **Discounts on a range of breakdown services with the AA**.
- **Motor legal advice line** providing 24/7 access to specialist legal advisors.

Risk Management Features

- FREE risk management guidance and support via our **dedicated risk management website**.
- Access to discounts on a range of products and services through our trusted partners:
  - **DriveTech, part of the AA** – extensive driver training and risk management services such as driver assessments and training, grey fleet management and licence checking.
  - **TRACKER Network** – discounted products from the UK's most successful stolen vehicle recovery system.
  - **Lightfoot fleet safety solutions** – providing real time, in vehicle feedback to drivers. Benefits include reducing accident risk, fuel consumption, vehicle maintenance costs and state of charge visibility for electric vehicles.
  - **Samsara** – AI-enabled cameras and comprehensive Risk Management platform**.**

Claims Features

- **Allianz Claims Hub** – online portal providing end-to-end notification and tracking.
- **Flexible claims reporting** – via our Claims hub, live chat, Allianz Notify App, telephone or email. Telephone lines are open 24/7.
- **Recovery, protection and redelivery** of the insured vehicle following an accident.*
- **Courtesy vehicles** are provided through the Allianz Approved Repairer Network (Class A vehicle).*
- **Like for like replacement vehicles** can be provided at competitive hire rates should a Class A vehicle not be suitable, removing the need for you to make additional arrangements.
- **Nationwide Allianz Approved Repairer Network**, including a lifetime guarantee on all repairs. Subject to your agreement, we may use green parts in relation to non-critical repairs.
- **Claims Relationship Managers** providing access to a dedicated claims expert for larger clients.
- **Dedicated UK based claims handlers**.
- **Vehicle repair tracking** via our ActiveWeb tool when vehicle at one of our Approved Repairers.
- **Access to a cloud platform** allowing you to upload video footage or imagery to help support a claim.

* Subject to policy cover and/or availability

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.

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