



TERRORISM COVER FOR EMPLOYERS PURCHASING THE CONSTRUCTION PROJECT ALL RISKS POLICY POLICY OVERVIEW



Policy Overview

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. Your quote schedule will show the options selected and the sums insured. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

What is Terrorism Insurance?

Our Terrorism policy provides insurance cover for losses following an act of terrorism which is not insured under our standard CPAR insurance product.

The policy is underwritten by Allianz Insurance plc.

What is the policy duration?

This policy has a twelve (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.

How do I cancel the contract?

The policy may be cancelled at your request however you will not be entitled to a return premium. 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. You can notify us of a claim by:

Telephone: Engineering claims 01483 265 825
Lines are open from 9am to 5pm Monday to Friday

Email: claims@allianzengineering.co.uk

Post: Claims Department
Allianz Engineering
Haslemere Road
Liphook
Hampshire
GU30 7UN

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

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.

You must take all reasonable precautions to safeguard the insured property against loss or damage and maintain the insured property in an efficient condition, taking care to ensure that all government and other regulations relating to the operation and use of the insured property are observed.

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.

You must carry out and permit to be taken any reasonable action to prevent further loss, damage, liability or cost.

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 www.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 we have not resolved the situation within eight weeks we will issue you with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.

If you have a complaint, please contact our Customer Satisfaction Manager at:

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

Telephone number: 01428 722 407
Email: customer.satisfaction@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 023 4567 or 0300 123 9123
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: accsm@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

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

Cover

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Cover</p> <p>We will provide cover for damage and consequential loss due to an act of terrorism within the territorial limits.</p> <p>What is an act of terrorism?</p> <p>Acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government de jure or de facto.</p> <p>What are the territorial limits?</p> <p>England, Wales and Scotland but not the territorial seas adjacent. This also includes the Channel Tunnel up to the frontier with the Republic of France. however excludes Northern Ireland, the Isle of Man and the Channel Islands.</p> <p>This Terrorism policy must be purchased alongside a Construction Project All Risks policy which is referred to as the general cover policy. The terrorism policy is subject to the same terms and conditions of the cover policy with the exception of the following exclusions:</p> <ul style="list-style-type: none">• War and Kindred Risks• E Risks• Radioactive Contamination• Terrorism	<p>Standard Exclusions</p> <p>The following are the significant exclusions that apply to the policy. Please see your policy wording and policy schedule for more details of all the extensions available:</p> <p>Cover does not include:</p> <ul style="list-style-type: none">• any losses directly or indirectly caused by, contributed to or arising from damage to or destruction of a computer system or the alteration, modification, distortion, erasure or corruption of data• any losses occasioned by riot, civil commotion, war, invasion, act of foreign enemy hostilities, civil war, rebellion, revolution, insurrection or usurped power• any loss or consequential loss relating to a private residence property and arising from:<ul style="list-style-type: none">– the hazardous properties of any explosive nuclear assembly or nuclear component– ionising radiation, contamination by radioactivity or combustion of radioactive material– chemical, biological or radiological irritants, contaminants or pollutants• any losses relating to locations outside the territorial limits, regardless of whether other cover is provided by the general cover policy• any losses occurring under Cover Five – Public Liability and Cover Six – Contractors JCT 6.5.1 of the general cover policy. <p>Special Conditions</p> <p>In the event that there is a dispute as to whether damage or consequential loss is covered by this policy, the burden of proof lies with yourselves.</p> <p>Unless agreed prior to inception, the language of the policy and communications shall be in English and will be subject to English law and the decisions made by English courts.</p>

allianzengineering.co.uk

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.

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England number 5441840. Registered Office: 57 Ladymead,
Guildford, Surrey, GU1 1DB, United Kingdom. Allianz
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Allianz Engineering Inspection Services Ltd.