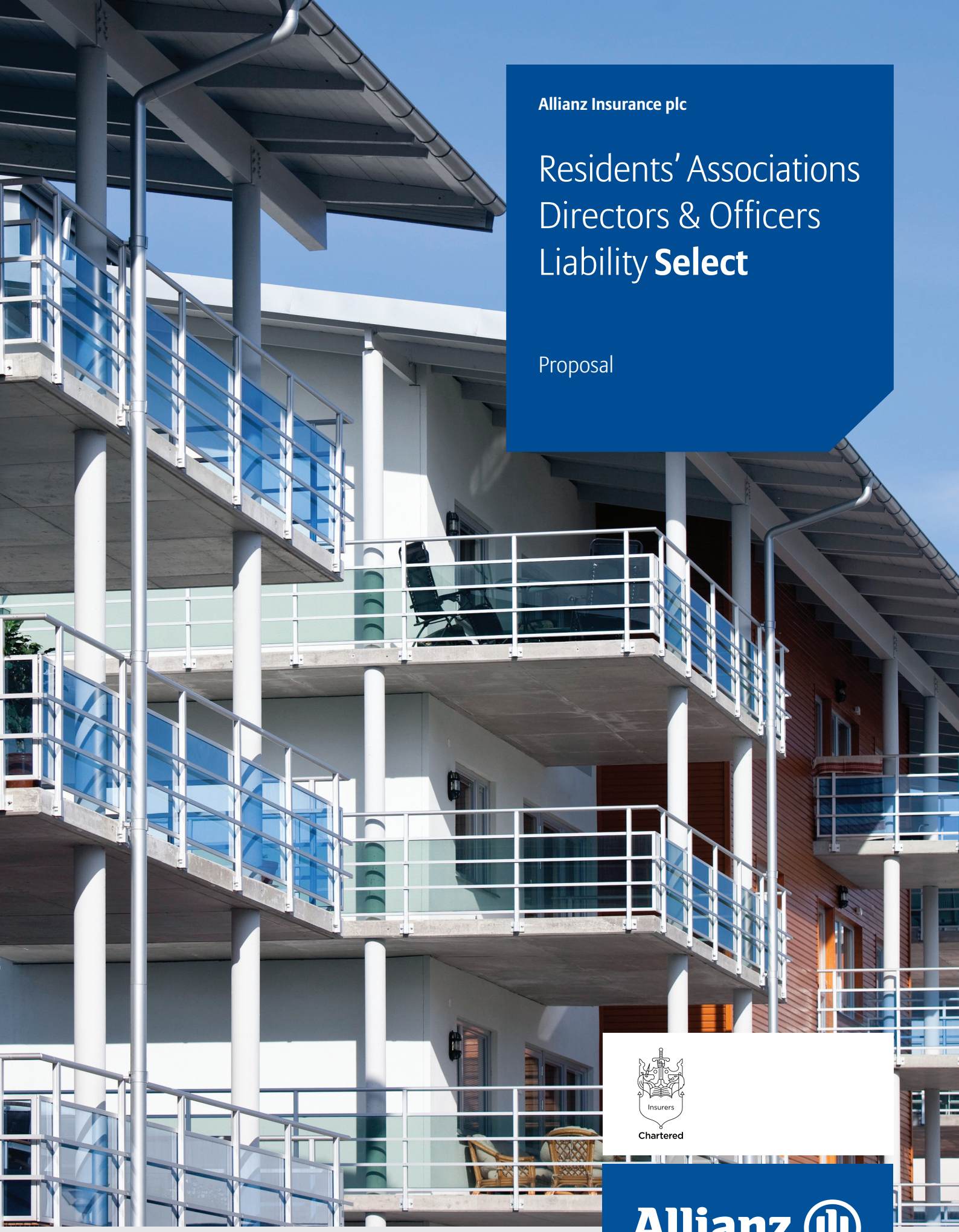

Allianz Insurance plc

Residents' Associations Directors & Officers Liability **Select**

Proposal

Insurers
Chartered

Allianz

Introduction

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 have 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.

To assist you in completing this proposal form you may wish to read our separate Policy Overview. This contains a summary of the main benefits, terms and conditions of our policy.

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

Important Notes – Please read before completing this Proposal Form:

a A director or officer of the Association or Company must complete the proposal and make all the necessary enquires of their fellow directors or officers

b Wherever we ask questions on this Proposal Form and Declaration about you or your Association or Company, we mean any directors or officers or any former directors or officers of any Association or Company for which cover is required

c Please answer every question fully. If you do not have enough space attach separate sheets with information which can be incorporated into your proposal

d Please complete in ink using BLOCK CAPITALS, and tick boxes as appropriate

e Sign and date the Declaration and state your authority to sign e.g. position held.

General Details

1 Name of the Association or Company to be insured

2 Your postal address

3 Address of residential properties (if different from above)

4 Is your Association or Company registered in the United Kingdom? Yes ☐ No ☐

5 Have you been in operation for more than 24 months? Yes ☐ No ☐

If 'No', to questions 4 or 5 above please provide details

6 Is the Association or Company a non-profit making organisation? Yes ☐ No ☐

Please provide a full description of all activities undertaken by the Association or Company

7 Please state the total number of Flats/Houses

8 What was your annual income/turnover at the at the last financial year end? £

9a Is your organisation a private company? Yes ☐ No ☐

If 'No', please go to question 9b

If 'Yes', have you reported a net loss (that is a loss after tax) with in the last two financial years? Yes ☐ No ☐

If 'Yes', please provide full details

9b Is your organisation non-profit making? Yes ☐ No ☐

If 'Yes', have you made a surplus (that is your income was greater than your expenditure) within the last two financial years? Yes ☐ No ☐

If 'No', please provide full details

10 Are you responsible for arranging the buildings' and/or property owners' insurance for the residential properties? Yes ☐ No ☐

If 'Yes', is such insurance currently in force and will uninterrupted cover be maintained in the future? Yes ☐ No ☐

11 Does the Association or Company hold any of the residents monies and/or assets? Yes ☐ No ☐

If 'Yes', please provide details

12 Have you previously been insured for Directors & Officers (D&O) cover and has such cover remained in force until the commencement date for this proposal? Yes ☐ No ☐

If 'Yes', please provide details

A Please state the policy number and name of the insurer

B Does this policy have a retro-active date? Yes ☐ No ☐

If 'Yes' please supply the retro-active date

13 Please state the limit of indemnity you require £

14 **Entity Cover**

Unless we advise you otherwise, standard D&O cover will automatically extend to include Entity Cover for the Association. A standard sub-limited of £500,000 or 50% of the Limit of Liability whichever is the lower will apply. A standard deductible of £5,000 will apply

Note that Entity Cover automatically excludes Employment Practice Cover

If you do not wish to have Entity cover please tick ☐

15 **Entity Employment Practice Cover**

If you have Company Entity Cover it can be extended to include Entity Employment Practice Cover. A standard sub-limit of £50,000 and a deductible of £5,000 will apply.

Is Entity Employment Practice Cover required? Yes ☐ No ☐

If 'Yes' Please confirm that

15.1 all your employees are employed in the United Kingdom Yes ☐ No ☐

15.2 you do not have more than 75 employees (including part time/seasonal) Yes ☐ No ☐

If 'No' please state the number of employees

15.3 you have not undertaken any redundancies in the last 12 months Yes ☐ No ☐

15.4 you are not considering making any redundancies in the next 12 months Yes ☐ No ☐

15.5 your employee turnover has not exceeded 30% in the last 12 months Yes ☐ No ☐

15.6 you have a written Human Resources procedures manual in place and it is regularly reviewed/updated Yes ☐ No ☐

15.7 you issue a written employee handbook to all employees containing information on your Human Resources policies and procedures Yes ☐ No ☐

15.8 your Association or Company, its Directors, Officers or employees are not presently subject to any judicial or administrative order, decree judgement or conciliation agreement relating to employment Yes ☐ No ☐

15.9 after enquiry, no claim has been made in the past 5 years, nor are you or any person for whom the proposed insurance is to apply, aware of any circumstances or incident which could give rise to a claim whether or not the circumstance or incident has been notified to an insurer Yes ☐ No ☐

Declaration

1 I/We warrant to the best of my/our knowledge and belief that all the information contained in this Proposal is true and includes all material facts*.

2 I/We further warrant that if information supplied herein changes between the date of this Proposal and inception date of this cover I/We will immediately notify the Insurer of such change and accept that in such circumstances the quotation may be modified or withdrawn.

3 I/We agree that this proposal and declaration and any information given separately shall be the basis of the contract between Allianz Insurance plc (Allianz) and myself/ourselves.

4 I/We agree to accept Allianz's standard form of policy for this type of insurance.

5 I/We understand that Allianz reserves the right to decline any proposal.

6 I/We have read the Fair Processing Notice and the Consent for Special Categories of Personal Data contained within this proposal and consent to data being used for the purposes specified.

Authorised signature

Position in company

Date

Important

***Material fact**

Material facts are those facts which are likely to influence us in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt about whether a fact is material, you should disclose it, since failure to do so could invalidate your policy.

Your records

You should keep a record (including copies of letters) of all information you supply to Allianz about this Proposal.

Fair Processing Notice – how we use personal information

1. Who we are

When **we** refer to "**we**", "**us**" and "**our**" in this notice it means Allianz Insurance plc or Allianz Engineering Inspection Services Limited.

When **we** say, "**individuals**" in this notice, **we** mean anyone whose personal information **we** may collect, including:

- anyone seeking an insurance quote from **us** or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses.

2. How we use personal information

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims to fulfil **our** contract
- to administer third party claims and prevent financial crime to meet **our** legal obligations
- to manage **our** business and conduct market research to meet the legitimate needs of **our** business
- to send marketing information about **our** products and services if **we** have received specific consent.

There is no obligation to provide **us** with personal information, but **we** cannot provide **our** products and services without it.

Anyone whose personal information we hold has the right to object to us using it.

They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to.

Further details can be found below.

3. Automated decision making, including profiling

We may use automated decision making, including profiling, to assess insurance risks and administer policies. This helps **us** decide whether to offer insurance, determine prices and validate claims.

Anyone subject to an automated decision has the right to object to it. To do so they should contact **us** by emailing **us** at **acccsm@allianz.co.uk** and **we** will review the decision.

4. The personal information we collect

We collect the following types of personal information so **we** can complete the activities in section 2, "How **we** use personal information":

- basic personal details such as name, age, address and gender
- family, lifestyle and social circumstances, such as marital status, dependants and employment type
- financial details such as direct debit or payment card information
- photographs and/or video to help **us** manage policies and assess claims
- tracking and location information if it is relevant to the insurance policy or claim
- identification checks and background insurance risk details including previous claims information
- medical information if it is relevant to the insurance policy or claim
- criminal convictions if it is relevant to the insurance policy or claim
- accessibility details if **we** need to make reasonable adjustments to help
- business activities such as goods and services offered.

5. Where we collect personal information

Direct from **individuals**, their representatives or information they have made public, for example, on social media.

From other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- other insurers or service providers who underwrite the insurance or provide the services for **our** products
- other involved parties, for example, claimants or witnesses.

6. Sharing personal information

We may share personal information with:

- other companies within the global Allianz Group **www.allianz.com**
- credit reference, fraud prevention and other agencies that carry out certain activities on **our** behalf, for example, the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- **our** approved suppliers to help deal with claims or provide **our** benefit services, for example, vehicle repairers, legal advisors and loss adjusters
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS); and other companies that provide services to **us** or you, for example, the Employers Liability Tracing Office (ELTO) and the Claims and Underwriting Exchange (CUE)
- prospective buyers in the event that **we** wish to sell all or part of **our** business.

7. Transferring personal information outside the UK

We use servers located in the European Union (EU) to store personal information where it is protected by laws equivalent to those in the UK. **We** may transfer personal information to other members of the global Allianz Group to manage the insurance policy or claim; this could be inside or outside the EU. **We** have Binding Corporate Rules (BCR's) which are **our** commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. For more information about BCR's, contact **our** Data Protection Officer.

Some of **our** suppliers have servers outside the EU. **Our** contracts with these suppliers require them to provide equivalent levels of protection for personal information.

8. How long we keep personal information

We keep information only for as long as **we** need it to administer the policy, manage **our** business or as required by law or contract.

9. Know your rights

Any **individual** whose personal information **we** hold has the right to:

- object to **us** processing it. **We** will either agree to stop processing or explain why **we** are unable to (the right to object)
- ask for a copy of their personal information **we** hold, subject to certain exemptions (a data subject access request)
- ask **us** to update or correct their personal information to ensure its accuracy (the right of rectification)
- ask **us** to delete their personal information from **our** records if it is no longer needed for the original purpose (the right to be forgotten)
- ask **us** to restrict the processing of their personal information in certain circumstances (the right of restriction)
- ask for a copy of their personal information, so it can be used for their own purposes (the right to data portability)
- complain if they feel their personal information has been mishandled. **We** encourage **individuals** to come to **us** in the first instance but they are entitled to complain directly to the Information Commissioner's Office (ICO) **www.ico.org.uk**
- ask **us**, at any time, to stop processing their personal information, if the processing is based only on **individual** consent (the right to withdraw consent).

If you wish to exercise any of these rights please contact our Customer Satisfaction Manager:

Address: Customer Satisfaction Manager, Allianz, 57 Ladymead, Guildford, Surrey, GU1 1DB
Email: **acccsm@allianz.co.uk**
Phone: 01483 552438

10. Allianz (UK) Group Data Protection Officer Contact details

Allianz Insurance plc and Allianz Engineering Inspection Services Limited are companies within the Allianz Holdings.

Any queries about how **we** use personal information should be addressed to **our** Data Protection Officer:

Address: Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB
Email: **dataprotectionofficer@allianz.co.uk**
Phone: 0330 102 1837

Changes to our Fair Processing Notice

Occasionally it may be necessary to make changes to this fair processing notice. When that happens **we** will provide an updated version at the earliest opportunity. The most recent version will always be available on **our** website **www.allianz.co.uk**

Consent for Special Categories of Personal Data

The global Allianz Group may need to collect and process data relating to **individuals** who may benefit from the policy ("Insured Persons"), which falls within the special categories of personal data under Data Protection Legislation, for example, medical history or convictions 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 the global Allianz Group and that this fact is made known to the Insured Persons.

By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of the Insured Persons Personal Data in this way and for these purposes and that your directors, officers, partners, and employees have consented to the global Allianz Group using their details in this way.

Employers Liability Tracing Office

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**

www.allianz.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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