



Small Fleet policy overview and proposal form



Chartered

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 intermediary 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 intermediary will be delighted to help.

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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 Small Fleet?

Small Fleet provides insurance cover for your business vehicles registered in the United Kingdom and is designed for fleets of between 4 and 14 vehicles.

The policy is underwritten by Allianz Insurance plc.

Territorial Limits

The Small 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, 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 intermediary 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 intermediary 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 intermediary.

Please tell your insurance intermediary 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 intermediary, 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 Customer Satisfaction Manager at:

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

Telephone number: **01483 552438**
Fax Number: **01483 790538**
Email: accsm@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 on the Policy Schedule or on the schedule of vehicles.
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	✓	✓	✓	X	X
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.	X	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	✓	✓	✓	X	X
D Driving Abroad	✓	✓	✓	X	X
E Medical Expenses	✓	X	X	X	X
F Personal Belongings	✓	X	X	X	X
G Child Seat Cover	✓	✓	X	✓	✓
H In-Vehicle Safety Technology	✓	X	X	X	X
I Unlicensed Drivers	✓	✓	✓	X	X
J Replacement Locks	✓	✓	X	X	X
K Personal Accident	✓	X	X	X	X
L Unauthorised Movement	✓	✓	✓	X	X
M Legal Protection	✓	✓	✓	X	X

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
<p>Third Party Liability for death, injury and accidental damage to property</p> <ul style="list-style-type: none"> Unlimited indemnity for death or injury 	<ul style="list-style-type: none"> Indemnity for accidental damage to other persons property: <ul style="list-style-type: none"> £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
<p>Indemnity to Principals Provides legal liability for any principal of the policyholder.</p>	<ul style="list-style-type: none"> 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
<p>Contingent Liability Cover Provides Third Party cover for vehicles not owned by you.</p>	<ul style="list-style-type: none"> Only whilst being used by your employee in connection with your business. 	A
<p>Loss or damage to your vehicle</p> <ul style="list-style-type: none"> Free collection and delivery of your vehicle Nationwide Approved Repairer Network: <ul style="list-style-type: none"> Repair estimates are not required Free Class A courtesy vehicle* Lifetime guarantee on all repairs Free wash and vacuum. 	<ul style="list-style-type: none"> 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. <p>* Vehicle undergoing repair must be a private car or commercial vehicle up to 3.5 tonnes.</p>	B
<p>Accidental Damage, Fire, Theft and Malicious Damage</p>	<ul style="list-style-type: none"> The following excesses apply in addition to any other excess shown in the policy clause(s): <ul style="list-style-type: none"> 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
<p>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.</p>	<ul style="list-style-type: none"> 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
<p>Windscreen Cover</p> <ul style="list-style-type: none"> Total nationwide coverage for the repair or replacement of windscreens, bodyglass and rear windows Windscreen repair without deduction of excess. 	<ul style="list-style-type: none"> Replacement windscreens subject to the excess stated in the policy wording. 	B
<p>Electric Vehicles</p> <p>If the vehicle is an electric vehicle we will pay the cost of loss of or damage to:</p> <ul style="list-style-type: none"> 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. 	<p>Excess of £50 applies for the replacement or repair of electric charging cables, connectors, electric charging wallboxes or charging posts.</p> <p>Recharging must be in accordance with the manufacturers guidance and charging equipment installed by an OLEV (Office for Low Emission Vehicles) approved installer.</p>	B
<p>Misfuelling</p> <p>If your vehicle is incorrectly fuelled we will pay the costs of:</p> <ul style="list-style-type: none"> Draining the incorrect fuel and cleansing the fuel tank Fixing any subsequent damage caused to the vehicle through it being driven or moved inadvertently. 	<ul style="list-style-type: none"> 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
<p>Trailers</p> <p>Attached cover applies to all trailers. Detached cover applies to all trailers owned by you or for which you are responsible.</p>	<ul style="list-style-type: none"> 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
<p>Driving Abroad</p> <p>Includes all European Union countries and Andorra, Bosnia-Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia, Switzerland and Vatican City.</p>		D

Features, Exclusions and Limitations (continued)

Features	Exclusions and Limitations	Policy Section
Medical Expenses For any person injured in the insured vehicle.	<ul style="list-style-type: none"> £250 indemnity limit per person subject to a maximum limit of £1,000 for any one cause. 	E
Personal Belongings Up to £500 for rugs, clothing and personal effects.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> £10,000 indemnity limit. 	K
Unauthorised Movement At your request provides policy cover for the movement of vehicles impeding legitimate access or exit.	<ul style="list-style-type: none"> Only applies to movement by you or your 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.	<ul style="list-style-type: none"> 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 Features

- **FREE windscreen repairs.***
- **Discounts on a range of breakdown services.**
- **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.
 - **VUE Group** – in vehicle safety solutions such as CCTV and video telematics to manage risk and improve driver safety.

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.
- **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

Proposal Form

Full name (If not a limited company show the full name of all principals and partners and any trading name. Show any subsidiary companies to be insured.)

Address

Postcode

Company Registration Number

Full Nature of Business or Trade

Number of Years Established

Period of Insurance: 12 months from

Are you VAT Registered?

Yes

No

1 Have you ever traded under a different name?

Yes

No

2 Has any Insurer ever refused to insure you or cancelled or declined to renew, or required special terms for any of your insurances?

Yes

No

3 Have you or any director or any partner ever been

a convicted of or charged (but not yet tried) with any criminal offence?

Yes

No

b declared bankrupt or insolvent?

Yes

No

c a director or partner of a company that went into liquidation?

Yes

No

d the subject of a recovery action by Customs and Excise or the Inland Revenue?

Yes

No

If the answer is 'Yes' to any of the above questions give full details (continue on a separate piece of paper if necessary).

Important Information

- You must observe the conditions which apply to your policy.
- Liability does not commence until this proposal has been accepted by Allianz Insurance plc and the premium has been paid, or if you have agreed to pay the premium and an official Allianz Insurance plc Covering note has been issued.

Your duty to make a fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

- a deliberate or reckless; or
- b of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your policy but we may instead:

- a reduce proportionately the amount paid or payable on any claim, the proportion for which we are liable being calculated by comparing the premium actually charged as a percentage of the premium which we would have charged had you made a fair presentation (e.g. if we would have charged you double the premium, we will only pay half the amount of any claims under your policy); and/or
- b treat your policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in this proposal are complete and accurate. You must also make reasonable enquiries to check with anyone you employ in your business that the facts and statements set out in this form are complete and accurate.

- A specimen copy of the policy is available on request.
- You should keep a record (including copies of letters) of all information supplied to us which relates to this proposal. A copy of this proposal will be supplied on request.

If any of the Facts, Statements and Information set out in this Proposal are incomplete or inaccurate, you or your insurance intermediary must contact us immediately. Failure to do so could invalidate your policy or lead to a claim not being paid.

Contact Details

Following the introduction of the Motor Insurance Database (MID) and the Ministry of Justice reforms to enhance claims processes, it is essential we are able to make immediate contact with you. This will allow us adequate time to investigate claims, mitigate costs or clarify questions relating to vehicle changes under your policy.

	Vehicle Changes (MID)	Claims
Contact Name:		
Contact Telephone. No:		
Contact Email Address:		

Declaration

- 1 I/we have read this proposal and understand that I/we are under a duty to make a fair presentation of the risk and that failure to do so could result in my/our policy being invalidated and/or a claim not being paid.
- 2 the facts, statements and information contained within this proposal, whether provided by me/us or by others on my/our behalf, are true and complete.
- 3 any facts, statements and information which are not contained within this proposal but which have been provided to Allianz separately by me/us or by others on my/our behalf are true and complete.
- 4 I/we have declared all material facts and circumstances which may affect the risk being accepted by Allianz under this policy even if Allianz has not asked me/us any questions about such facts.
- 5 I/we have made all reasonable enquiries of those who work for or with me/us to ensure that all facts, statements and information provided to Allianz are accurate and correct.
- 6 I/we understand that Allianz reserve the right to decline any proposal.
- 7 I/we agree to accept Allianz’s standard form of policy for this type of insurance. A specimen copy of the policy is available on request.
- 8 I/we agree to check the driving licence of any person who will drive the vehicle(s) to be insured and will not allow anyone to drive who has any of the following:
 - a conviction for any motor offence(s) coded AC, BA, CD40-99, DD, DG, DR, IN, LC30–59, MR , MS50 –99, UT or equivalent in the past 5 years or has a prosecution pending in respect of any of the above offences
 - a conviction in the past 5 years for any offence or combination of offences which result in a disqualification from driving

- suffers from any medical condition requiring notification to the DVLA and authorisation has not been granted unless such a person has been declared and has been given permission by Allianz to drive

Note: Convictions spent under the terms of the Rehabilitation of Offenders Act 1974 or any subsequent thereto, should not be disclosed.

- 9 I/we agree all vehicles will be owned, hired, leased or loaned in the business name provided on this proposal form unless declared and agreed by Allianz.
- 10 I/we agree that the vehicles and/or trailers will not be used for the carriage of corrosive, explosive, inflammable, toxic or otherwise dangerous goods unless such use has been declared to Allianz Insurance plc and permission has been given by them for the carriage of these goods.
- 11 I/We have read the Privacy Notice contained within this proposal and consent to data being used for the purposes specified.

Authorised Signature:

Print Name

Position held

Date

This proposal form must be signed by a Director or Principal of the Insured.

Privacy Notice:

How we use personal information

Introduction

This notice explains how we collect, use and store personal information. Your privacy and personal information are important to us and we are committed to keeping it protected. We've tried to make this notice as clear and transparent as possible, so you are confident about how we use your information. As data controller, we are responsible for decisions about how your information will be processed and managed. You will also find details below regarding your rights under data protection laws and how to contact us.

1 Who we are and whose personal information we collect

When we refer to "we", "us" and "our" in this notice it means Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy. When we say "you" and "your" and "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
- anyone who has a business relationship or transacts business with us or provides us with a service, such as brokers, intermediaries and animal breeders.

2 How we use personal information

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims and carry out engineering inspections to fulfil our contract
- to administer third party claims, deal with complaints and prevent financial crime to meet our legal obligations
- to manage our business, conduct market research and manage our relationships with business partners to meet the legitimate needs of our business
- to send marketing information about our products and services if we have received your 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 Marketing

We use an individual's personal information to market products and services to them.

Our marketing activities may include:

- providing information about products and services by telephone, post, email and SMS; we will either do this ourselves or use third party partners to do it for us
- working with selected partners to display relevant online advertisements, and to our other customers, on third party websites and social media platforms. To do this, we may provide our partners with an individual's personal information in an encrypted format, which they use only to identify the appropriate audiences for our advertisements. We ensure that our partners delete this information once the advertisement audiences have been identified, and do not use the information for their own purposes.

If you do not wish to receive marketing information about our products and services you can tell us at any time by using the contact details found in Section 10: Know your Rights.

4 Automated decision making, including profiling

We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. 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 please contact us using the details in Section 10: Know Your Rights and we will review the decision.

Privacy Notice:

How we use personal information (continued)

5 The personal information we collect

The information we collect will depend on our relationship with you. 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, contact details 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, including surveillance 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
- information relating to the use of our websites via the use of cookies
- accessibility details if we need to make reasonable adjustments to help
- business activities such as goods and services offered

In certain circumstances, we may request and/or receive special category or sensitive information about you. We would only collect this information if it is relevant to the insurance policy or claim or where it is necessary for a legal obligation:

- your current or former physical or mental health
- criminal offences, including alleged offences, criminal proceedings, outcomes and sentences (previous criminal convictions, bankruptcies and other financial sanctions such as County Court Judgements)

6 Where we collect personal information

We collect personal information direct from individuals, their representatives or from information they have made public, for example, on social media.

We also collect personal information from other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- veterinary practices, animal charities and breeders
- 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.

We also collect information from your computer in the form of cookies. Please refer to our Cookie Policy for more details – allianz.co.uk/cookie-policy.html.

Privacy Notice:

How we use personal information (continued)

7 Sharing personal information

We only share your information when necessary for the purposes stated in Section 2: How we use personal information.

We may share personal information with:

- other companies within the global Allianz Group [allianz.com](https://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 manage our benefit services, for example, vehicle repairers, veterinary advisors, legal advisors and loss adjusters
- other partners, local authorities and councils, including the RSPCA, if we suspect or conclude, following investigation, poor breeding practices and animal cruelty
- 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) and network organisations of which you are a member
- external agencies for market research purposes
- any organisation where you have agreed for them to receive that data as part of the terms and conditions of your membership or affiliation
- prospective buyers in the event that we wish to sell all or part of our business.

8 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 (BCRs) 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 BCRs, please 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.

9 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.

Privacy Notice:

How we use personal information (continued)

10 Know Your Rights

Any individual whose personal information we hold has a number of rights in relation to how that information is processed by us. You have the following rights:

- **The right to object** – individuals can object to us processing their data and we will either agree to stop processing or explain why we are unable to
- **The right of access** – individuals can request a copy of their personal information we hold, subject to certain exemptions (a subject access request)
- **The right of rectification** – individuals can ask us to update or correct their personal information to ensure its accuracy
- **The right to be forgotten** – individuals can ask us to delete their personal information from our records if it is no longer needed for the original purpose
- **The right of restriction** – individuals can ask us to restrict the processing of their personal information in certain circumstances
- **The right to data portability** – individuals can ask for a copy of their personal information, so it can be used for their own purposes
- **The right to withdraw consent** – individuals can ask us, at any time, to stop processing their personal information, if the processing is based only on individual consent
- **The right to make a complaint** – individuals can 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) ico.org.uk.

If you wish to exercise any of these rights you can do so by contacting our Data Rights team:

Phone: **0208 231 3992**
 Email: **datarights@allianz.co.uk**

Address: Allianz Insurance Plc, Allianz,
 57 Ladymead, Guildford, Surrey GU1 1DB

11 Allianz (UK) Group Data Protection Officer contact details

Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy are companies within the Allianz Holdings.

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

Phone: **0330 102 1837**
 Email: **dataprotectionofficer@allianz.co.uk**

Address: Data Protection Officer, Allianz,
 57 Ladymead, Guildford, Surrey GU1 1DB

12 Changes to our Privacy Notice

This Privacy Notice was last updated in September 2020.

Occasionally it may be necessary to make changes to this 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 allianz.co.uk.

13 Allianz Privacy Standards (APS)

The Allianz Privacy Standard provides you with information on the rules governing the international transfer of personal data between Allianz Group companies operating in the European Economic Area (EEA) and Allianz Group companies outside that area. The Allianz Privacy Standard also describes your rights in respect of such transfers, what to do if you want to exercise your rights or complain about such transfers, and how to contact us. The latest Allianz Privacy Standard can be found at allianz.com/en/privacy-statement.html.

Privacy Notice:

How we use personal information (continued)

Motor Insurers Database

As Your Policy provides Motor cover, information relating to Your insurance Policy will be added to the Motor Insurance Database („MID“) managed by the Motor Insurers' Bureau („MIB“). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- I. Electronic Licensing
- II. Continuous Insurance Enforcement;
- III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- IV. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If You are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds Your correct registration number. If it is incorrectly shown on the MID You are at risk of having Your vehicle seized by the Police.

You can check that Your correct registration number details are shown on the MID at askmid.com.

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.