

Professional Indemnity Insurance - Accountants

Important

Your Professional Indemnity Insurance cover is due for renewal shortly.

This form must be returned to Allianz Insurance plc in good time before the renewal date. It will not be possible for us to invite renewal unless a satisfactory Declaration is received prior to renewal date.

Failure to submit a Declaration prior to renewal date will cause the cover to be lapsed from that date.

Can we remind you that this type of cover is provided on a claims made basis.

Upon receipt of this form we will advise you of any changes to the terms and conditions of cover and the renewal premium for the forthcoming year.

Notes - please read before completing the Renewal Form:

- a) Please
 - answer every question fully. If necessary attach separate sheets with information which can be incorporated into your proposal.
 - sign and date the Declaration and state your authority to sign e.g. principal, partner, director or member
- b) A principal, partner director or member of the business must complete the proposal and make all the necessary enquiries of their fellow partners, directors, members and employees
- c) Whenever we ask questions in this proposal about you or your business we mean the principal, partners, directors, members or employees or any former principal, partners, directors, members or employees of any business or firm for which cover is required under this insurance. You should include details of any predecessor businesses where cover is required.
- d) Wherever we refer to partners, we include where applicable principals, directors or members of the business
- e) Individuals forming a Limited Liability Partnership (LLP) are known as members.

Policy number (Please insert)

Renewal Date (Please insert)

 / /

Insured

Your full name including any trading name (see Important Notes above)

1 In the last twelve months has there been any alteration in any material fact in relation to

a. your business activities or your professional services

Yes No

b. any principal, partner, director or member of your business?

Yes No

If yes, please provide full details on a separate sheet

2 Please provide your gross fees/turnover in the last 12 months derived from clients based in:

UK	£
EU	£
Elsewhere*	£
Total	£

*If fees/turnover are/is as declared as derived from clients based "Elsewhere" please provide details

3 In the last twelve months has your work split altered from that previously disclosed? Yes No
If yes, please provide details on the Declaration Work split section below.

4 What is the largest fee earned from one client and the average fee per client in the last 12 months? Largest: £
Average: £

5 Is any change in the Limit of Liability or Retention required? Yes No
If Yes, please state:
Limit of Liability required: £ Retention required: £

6 Is any partner, principal, director, consultant or employee, after reasonable enquiry, aware of any circumstances (other than circumstances already notified to Allianz Insurance plc) which might

a give rise to a claim against you or any predecessors in business or any of the present or former partner, principal, director, consultant or employee (this includes but is not limited to any client currently withholding payment for work or any escalating level of complaint on a particular project)? Yes No

b result in you or any predecessors in business or any of the present or former partner, principal, director, consultant or employee incurring any loss or expense which might be within the terms of this cover? Yes No

c otherwise affect our consideration of the renewal of this insurance? Yes No

If Yes, please give details on a separate sheet

Please give the percentage split of total gross fees received in the last complete financial year:

Audit/Company Tax		Insolvencies/Liquidations	%
(i) Quoted Companies	%	Mergers/Acquisitions	%
(ii) Unquoted Companies	%	Executorships/Trusteeships	%
(iii) Small Traders	%	Directorship	%
(iv) Banks/Financial	%	Pensions*/Endowments*/Mortgages*	%
Accountancy/Book Keeping/Payroll	%	Other Investments* (SCARP's, Split Caps, etc)	%
Personal Tax	%	Unit Trusts*	%
Management Consultancy	%	Other – Please Specify	%
Company Secretarial/Register	%	Total	%

*If any income is received or has in the past been received, in respect of Pensions, Endowments, Mortgages or any financial investment advice, please complete an **Allianz Financial Services Supplementary Questionnaire**.

Declaration

1 I/We declare that to the best of my/our knowledge and belief:

- A the above statements and particulars, whether written by me/us or by others on my/our behalf are true and complete;
- B any statement or particulars which have been given separately by me/us or by others on my/our behalf are true and complete; and
- C I/We have not withheld any material fact*.

* Material facts are those facts 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.

2 I/We wish to modify the above statements in the following respects: _____

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

4 I/We agree to accept the Allianz Insurance plc standard form of policy for this type of insurance.

5 I/We understand that Allianz Insurance plc reserve 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 _____

Date _____ / _____ / _____

Position in company _____

Important:

Your records

You should keep a record (including copies of letters) of all information to supply to Allianz Insurance plc 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 accsm@allianz.co.uk and **we** will review the decision.

Fair Processing Notice – how we use personal information

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.

Fair Processing Notice – how we use personal information

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: accsm@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

