



Public Liability
Personal Accident

Terms and Conditions

Effective from 8 February 2022

Contents

Terms and Conditions

How your cover works	2
Definitions applying to Section A and Section B	2
General Conditions applying to Section A and Section B	2 - 4
Section A – Public Liability	5 - 6
Section B – Personal Accident	7 - 12
General Exclusions applying to sections A and B	13 - 15
Making a claim	16
Fraud	16
Legal helpline	16 - 17
Making a complaint	17
Financial Services Compensation Scheme	18
Privacy Notice - How we use personal information	18 - 21
How to contact us	22

Please contact us if you require a copy of this booklet in large print or Braille.

Terms and Conditions

Allianz Musical Insurance does not provide advice or any personal recommendation about the insurance products offered.

How your cover works

We will insure **you** within the conditions of **your** policy for those **sections** and levels of cover named in **your certificate of insurance** for any insured event which takes place during the **period of insurance**.

Your Certificate of Insurance details any additional terms, exclusions and conditions that apply to **your policy** in addition to those contained in these Terms and Conditions.

These policy Terms and Conditions are part of **your** insurance contract and must be read in conjunction with **your Certificate of Insurance**. To understand exactly what **your** insurance contract covers **you** must read **your Certificate of Insurance**, together with these policy Terms and Conditions.

We will provide **you** with **indemnity** in accordance with and subject to the Terms and Conditions of this policy document during the **period of cover**.

Definitions applying to Section A Public Liability and Section B Personal Accident

If **we** explain what a word means that word has the same meaning wherever it appears in these Terms and Conditions.

Act of terrorism - The use, or threatened use of force (including but not limited to biological, chemical or nuclear force) by any person or group of people, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed to political, religious, ideological or similar purposes including the intention to influence any government or to put the public or any section of the public in fear.

Certificate of Insurance - The document issued to **you** which shows the **sections** of cover, level of cover and any special clauses and/or terms which apply.

Europe - The United Kingdom, EU member states, Switzerland, Norway, Sweden and Liechtenstein.

Period of cover - The period specified in the **Certificate of Insurance**.

Policy - **Your Certificate of Insurance, Policy Schedule** and Terms and Conditions.

Start date - The date this insurance commences as stated in **your Certificate of Insurance**.

Section/Sections - The parts of this **policy** that detail the insurance cover provided for each individual section of this **policy**.

We, our, us - Allianz Insurance plc.

You, your - The person(s) named in **your Certificate of Insurance**.

General Conditions applying to Section A Public Liability and Section B Personal Accident

You must comply with the following conditions and the conditions stated under each **section** to have the full protection of **your policy**. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

1. Fair Representation of Risk

- a. **You** must make a fair presentation of the risk at inception, renewal and when **you** make changes to the **policy**.
- b. **We** may avoid the **policy** and refuse to pay any claims where any failure to make a fair presentation is:
 - i. deliberate or reckless; or
 - ii. of such other nature that, if **you** had made a fair presentation, **we** would not have issued the **policy**.

We will return the premium paid by **you** unless the failure to make a fair presentation is deliberate or reckless.

- c. If **we** would have issued the **policy** on different terms had **you** made a fair presentation, **we** will not avoid the **policy** (except where the failure is deliberate or reckless) but **we** may instead:
 - i. 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; and/or
 - ii. treat the **policy** as if it had included such additional terms (other than those requiring payment of premium) as **we** would have imposed had **you** made a fair presentation.

For the purposes of this condition references to:

- a. avoiding a **policy** means treating the **policy** as if it had not existed from the inception date (where the failure to make a fair presentation of the risk occurs before or at the inception of the **policy**), the renewal date (where the failure occurs at renewal of the **policy**), or the variation date (where the failure occurs when the **policy** is varied);
- b. refunds of premium should be treated as refunds of premium back to the inception date, renewal date or variation date as the context requires;
- c. issuing a **policy** should be treated as references to issuing the **policy** at inception, renewing or varying the **policy** as the context requires;
- d. premium should be treated as the premium payable for the particular contract of insurance which is subject to this condition (where there is more than one contract of insurance).

2. Claims conditions

No claim will be paid unless **you** comply strictly with these conditions:

- a. **You** must give **us** notice within ninety (90) calendar days of any loss damage or occurrence which may result in a claim under this **policy**;
- b. **You** must provide **us** with all information and evidence which **we** may reasonably require at no cost to **us**;
- c. **You** must at **our** request provide a medical examination report in respect of any **accidental bodily injury** where **you** require **us** to consider a claim under this **policy** for which **we** will pay the cost of the medical examination fee;
- d. **You** must ensure that as soon as possible after the occurrence of any **accidental bodily injury you** obtain and follow the advice of a **qualified medical practitioner**;
- e. **We** will not be liable for any **bodily injury** or medical condition which is worsened or prolonged or any other consequences which arise as a result of **your** failure to obtain and follow such advice and to use such treatment remedies or appliances as we may be prescribed;
- f. In the event of **your death we** will be entitled to have a post-mortem examination carried out at our expense; For **you** to claim for **weekly**

benefits under this **policy you** must have no other **weekly benefits** insurance in force except as declared to and accepted by **us** during the **period of insurance**

3. Fraud

If **you** or anyone acting on **your** behalf:

- a. makes any false or fraudulent claim;
- b. makes any exaggerated claim;
- c. supports a claim by false or fraudulent documents, devices or statements (whether or not the claim is itself genuine);
- d. makes a claim for loss or damage which **you** or anyone acting on **your** behalf deliberately caused, **we** will:
 - i. refuse to pay the whole of the claim; and
 - ii. recover from **you** any sums that **we** have already paid in respect of the claim.

4. **Assignment - You** shall not assign any of the rights or benefits under this **policy** or any **section** of this **policy** without **our** prior written consent. **We** will not be bound to accept or be affected by any notice of trust charge lien or purported assignment or other dealing with or relating to this **policy** or any **section** of this **policy**.

Third Parties - A person or company who was not a party to this **policy** has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this **policy** but this does not affect any right or remedy of a third party which exists or is available apart from such Act.

5. **Precautions - You** must take all reasonable precautions to prevent accidents and damage. If there is a disagreement between **you** and **us** as to what reasonable precautions are, the details will be referred to a specialist body mutually agreed upon.
6. **Change in circumstances - We** need to know about certain changes in **your** circumstances. The changes **we** need to know about are detailed on **your Certificates of Insurance** in the section called 'Do **we** have the correct information for **you** and **your** insured items?'. Please make sure **you** read this section in all **Certificate of Insurance you** receive to ensure **you** are aware of the information **we** need from **you**. If **you** do not provide the information **we** ask for it could result in a claim not being paid or can affect the cover **we** provide.

7. **Changes at renewal** - If **we** offer a further **period of cover we** may change the premium, excess and **policy** Terms and Conditions. **We** also have the right not to invite renewal and **we** will notify **you** in writing of any such action.
8. **Claims, our rights** - **We** are entitled at **our** own expense to enter into proceedings in **your** name to recover any payment made under this **policy**, when **we** consider that there are rights of recovery against other parties and **you** must assist **us** when **we** ask **you** to.
9. **Other insurances** - If at the time of any loss or damage **you** are entitled to indemnity from another source, **our** liability will end and **we** will not cover any costs.
10. **Transfer of interest** - **We** will not be bound by any passing of **your** interest in this insurance other than by death or operation of law unless and until **we** agree to accept such transfer of interest by the issue of a revised **Certificate of Insurance**.
11. **Jurisdiction:**
 - a. The laws of England and Wales apply to this insurance contract and it is subject to the decisions of English courts.
 - b. Unless **we** agree otherwise the language of the **policy** and all communications relating to it will be English.
12. **Cancellation rights:**
 - a. **You** have the right to cancel this **policy** within 14 days of the **start date** or receipt of this **policy** document with **your policy schedule**, whichever is later. If **you** cancel within this 14-day cancellation period **you** will receive a full refund of any premium paid.
 - b. **You** can cancel **your policy** at any time after the 14-day period and **we** will give **you** a refund of the money **you** have paid for the **period of cover** after the cancellation date.

Applicable to **a** and **b** - if **you** have made a claim **you** will not receive a refund of the premium paid.

- c. The cancellation procedure detailed in **a** and **b** does not apply to policies with a duration of less than one month.
- d. **We** can cancel **your policy** at any time if **you** have been dishonest or fraudulent in any dealings with **us**. **We** will give **you** 7 days notice in writing to the last address **you** have given **us** and **we** will give **you** a refund of any money **you** have paid for the **policy** year after the cancellation date.

Section A – Public Liability

Demands and Needs

This product meets the demands and needs of an individual or group who wants cover for claims from third parties for injury and damage caused to them or their property.

Definitions

If **we** explain what a word means below that word has the same meaning wherever it appears in Section A Public Liability of these Terms and Conditions.

Accident(s) - A sudden and unexpected event which happens by chance during the **period of cover**.

Indemnity - To restore **you** to the same financial position after a valid claim that **you** were in immediately prior to the valid claim.

Products/Merchandise – CDs, recording media, artwork, small accessories and items of clothing sold by **you** in association with **your** music.

This excludes toys, weapons, knives, tobacco or tobacco products, medications, vitamins/supplements, vape pens, apparatus or liquids, alcohol, food and drink or other consumable items, fireworks, cigarette lighters, fuel or any other flammable materials.

Territorial limits - The **policy** provides cover in the United Kingdom and **Europe**.

Musical activities -

- Performing;
- Rehearsing;
- Auditioning;
- Teaching either at **your** home/ premises, the pupil's home or a public place excluding the arrangement or undertaking of overnight stays of any kind;
- Loading and unloading the musical equipment/instruments and setting up prior to, and clearing away after, a performance/gig;
- Music production, editing, composing, mastering and recording.

What is Covered

If property is damaged, or someone is killed, injured or falls ill as a result of an **accident** which occurs due to **your musical activities**, or **products/merchandise you** sell, during the **period of cover** within the **territorial limits** and

you are legally responsible, providing **you** are a resident of the United Kingdom, **we** will pay:

- Compensation and claimant's costs and expenses, and
- Legal costs and expenses for defending a claim against **you**.

What is not Covered

1. More than the maximum amount shown in **your Certificate of Insurance**.
2. The first £50 of each and every claim arising from damage to third party property.
3. Any compensation, costs and expenses if **you** are aged under 16 years or over 85 years.
4. Any compensation, costs and expenses resulting from loss or damage to property which belongs to or is in the care, custody and control of **you**, **your** employee or a member of **your** family or household.
5. Any compensation, costs and expenses when **you** are entitled to **indemnity** from another source.
6. Any compensation, costs and expenses when punitive, exemplary or aggravated damages are awarded against **you**.
7. Any compensation, costs and expenses for the death, injury or illness of an employee or a member of **your** family or household.
8. Any compensation, costs and expenses arising from or due to:
 - a. **Your** trade, profession or business or assumed contract other than that of a musician, music teacher, sound or lighting engineer, entertainer, disc jockey or visual jockey.
 - b. Ownership, possession, **use** or occupation of land or buildings.
9. Any compensation, costs and expenses for an **accident** not involving **your musical activities** or the sale of **products/merchandise** by **you**.
10. Any compensation, costs and expenses if there is a contract in place unless **you** would have been liable in any event.
11. Any liability, compensation, costs and expenses related to the organisation, cancellation or failure of any event that has been organised by **you**. This **policy** is not an event insurance policy, if **you** wish to insure an event this should be insured by other means.

Conditions applicable to section A Public Liability

1. At all times whilst using any equipment **you** must follow the manufacturer's instructions and safety advice.
2. When **you** are using **your** musical equipment the sound must not exceed the noise levels set by the local environmental health officer (EHO) or if lower, the level stipulated on the event/venue license.
3. **You** must not admit responsibility, agree to pay any claim or negotiate with any other person following an **accident**.
4. **You** must inform **us** as soon as possible of any incident which may give rise to a claim of liability against **you** during the **period of insurance**.
5. **You** agree to provide **us** with any information connected with the claim which **we** ask for.
6. **You** agree to tell **us** or help **us** find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
7. **You** must allow **us** to take charge of **your** claim and allow **us** to prosecute in **your** name for **our** benefit.
8. **You** must immediately send **us** any writ, summons or legal documents **you** receive and **you** must never reply to any of these.
9. **You** must inform **us** immediately of any impending prosecution, inquest or fatal inquiry or civil proceedings.

Section B – Personal Accident

Demands and Needs

This product meets the demands and needs of an individual or group who want cover for personal injury caused to them.

Benefits Table

The benefits applicable to **your policy** are shown in **your schedule**.

Benefit		Level 1	Level 2
1	Death	£10,000	£30,000
2	Permanent Partial Disablement: Loss of Sight One Eye/One Limb/ Hearing One Ear/Speech	£5,000	£15,000
Further partial disablement: Permanent loss by physical separation of:			
a	one thumb		
	i. both phalanges	£3,000	£4,500
	ii. one phalange	£3,000	£4,500
b	one index finger		
	i. three phalanges	£2,000	£3,000
	ii. two phalanges	£2,000	£3,000
	iii. one phalange	£600	£900
c	one other finger		
	i. three phalanges	£1,000	£1,500
	ii. two phalange	£600	£900
	iii. one phalange	£300	£450
d	one great toe		
	i. two phalanges	£1,500	£2,250
	ii. one phalange	£1,000	£1,500
e	one other toe		
	i. three phalanges	£500	£750
	ii. two phalange	£300	£450
	iii. one phalange	£200	£300
3	Permanent partial disablement: Loss of Sight Both Eyes/Limbs/Hearing Both Ears	£7,500	£20,000
4	Permanent Total Disablement	£10,000	£30,000
5	Temporary Total Disablement (per month, paid weekly)	£750	£1,500

Benefit	Level 1	Level 2
Permanent total loss of use of:		
a. shoulder or elbow	£2,500	£3,750
b. wrist, hip, knee or ankle	£2,000	£3,000
c. total loss of use of the neck or cervical spine with no damage to the spinal cord	£3,000	£4,500
d. total loss of use of the back of spine below the bnck with no damage to the spinal cord	£4,000	£6,000
e. one lung or one kidney, the spleen or the liver	£2,500	£3,750
f. taste	£500	£750
g. smell	£500	£750
Removal by surgical operation of lower jaw	£3,000	£4,500
Sickness resulting in the loss of sight or permanent total disablement by paralysis	£2,000	£3,000
Permanent facial scar:		
a. 1cm to 5cm on the face	£500	£750
b. Over 5cm long on the face	£1,000	£1,500
c. Loss intellectual capacity	£10,000	£15,000

Cover Extensions		
Dental - emergency relief of pain	£250	£1,000
Cover where you have made a claim under Benefits 1-5 above		
Trauma counselling	£1,000	
Bereavement counselling	£1,000	
Optical expenses	£500	
Independent financial advice	£500	
Physiotherapy	£1,000	
Adaptions to instruments	£1,000	
Travel to hospital expenses for family	£500	
Return to residence from hospital expenses	£500	

Definitions

If **we** explain what a word means that word has the same meaning wherever it appears in Section B Personal Accident of these Terms and Conditions, these words are denoted by **bold** text throughout this **policy**.

Accidental bodily injury - Bodily injury and **associated illness** directly and solely caused by:

- a. a sudden unexpected identifiable physical injury or
- b. unavoidable exposure to the elements which
 - i. does not result from a series of events which occur or develop over time that cannot be wholly attributable to a single accident or
 - ii. is not intentionally self-inflicted or
 - iii. does not result from sickness, disease or psychological condition other than in respect of Benefit 4 of the Benefits Table.

Annual income - The average payments received for **your usual musical occupation** during the twelve months immediately prior to the date of the **accidental bodily injury**.

Associated illness - Sickness, disease or Post Traumatic Stress Disorder that results directly from **you** sustaining **accidental bodily injury** that would not otherwise have arisen and had not previously arisen.

Benefit - The sum or sums of money that **we** have agreed to pay **you** as shown in the **schedule**.

Capital Sum Benefit - A **benefit** that is not payable at a weekly rate.

Clause - Any addition, variation or alteration to the terms of this **policy** as detailed on the **schedule**.

Computer system - Any computer, hardware, software, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or data storage device, networking equipment or back up facility.

Contamination - Contamination or poisoning of people by nuclear and/or chemical and/or biological substances that cause illness and/or disablement and/or **death**.

Cyber Event - An unauthorised or malicious act or series of related unauthorised or malicious acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **computer system** or any data by any person or group(s) of persons.

Death - Death caused by **accidental bodily**

injury.

Deferment Period - The uninsured period of two weeks that must pass before payment for **temporary total disablement** begins.

Denial of Service - Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability of networks, network services, network connectivity or information systems. Denial of Service includes, but is not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses and the generation of excess or non-genuine traffic between and amongst networks.

Dental Injury - Damage to or loss of teeth gingival tissues alveoli or dental prostheses including implants bridges or crowns (whilst in situ within **your** mouth) which is caused solely by a force external to the mouth.

First aid expenses - Expenses necessarily incurred by **you** for immediate and urgent treatment due to **you** having sustained **accidental bodily injury** which results in a valid claim for any of Benefits 1 to 6 as shown in the Benefits Table

Hemiplegia - The permanent and total paralysis of one side of the body.

Hospital - Any National Health Service Trust or registered private hospital in the United Kingdom licensed by a recognised body for the undertaking of surgical operations or any equivalent establishment outside of the United Kingdom.

Hospitalisation/hospitalised - Any continuous period of 24 hours or more during which time **you** have been confined to **hospital** by a **qualified medical practitioner**.

Loss/losses - A loss or series of losses arising out of or consequent upon or contributed to directly or indirectly by one originating event.

Loss of hearing - Total and permanent hearing loss greater than 90 decibels across frequencies between 500 Hz and 3,000 Hz as tested by a **qualified medical practitioner**. The maximum amount payable for **loss of hearing** in one ear is 25% of the **sum insured** for Benefit 2 of the Benefits Table.

Loss of limb - In respect of

- a. an arm – physical severance or permanent loss of use of all four fingers at or above the metacarpal phalangeal joints (where the fingers join the palm of the hand) or
- b. a leg – physical severance or permanent loss of use at or above the level of the ankle (talo-tibial joint).

Loss of sight - Total and permanent loss of sight

which will be considered as having occurred:

- a. in both eyes if **your** name has been added to the Register of Blind Persons maintained by the United Kingdom government on the authority of a **qualified medical practitioner** or,
- b. in one eye, if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Loss of speech - Total and permanent loss of the ability to speak or communicate verbally.

Maximum benefit - The maximum amount of **benefit** payable, as shown in the Benefits Table and contained in this Terms and Conditions.

Maximum benefit period - A maximum period of 52 weeks (not necessarily consecutive) for which **temporary total disablement** is payable after the **deferment period** has expired.

Period of insurance - The period of insurance shown in the **schedule** being the period during which this **policy** remains valid.

The **period of insurance** will end on the earliest date of the following for an **insured** person:

- a. 11.59pm on the day immediately prior to the renewal date shown in the schedule.
- b. when **you** or **we** cancel this **policy** under Condition 4 or 5.
- c. the date the **policy** is cancelled.

Whichever the sooner.

Permanent partial disablement - Loss of sight, loss of hearing, loss of speech or loss of limb

Permanent total disablement - Any permanent disablement other than:

- a. **Loss of sight**
- b. **Loss of hearing**
- c. **Loss of limb**
- d. Listed under Benefit 2 of the Benefits Table

which having lasted without interruption for at least twelve (12) months, has no reasonable prospect of improving, and in the opinion of an independent referee who is a **qualified medical practitioner** and acceptable to us, will in all probability permanently, completely and continuously prevent **you** from engaging in or giving attention to **your usual musical activities**.

Qualified medical practitioner - A doctor or specialist who is registered or licensed to practice medicine ophthalmology or dentistry under the laws of the country in which they practice and who is not:

- i. **your** employee or
- ii. **you** or

iii. **your** spouse or

iv. a member of **your** immediate family

Schedule - The document showing details of the insured item(s), **sections** and any special clauses and/or terms which apply.

Sickness - An identifiable illness, disease, medical complaint or medical condition which is not an **accidental bodily injury**.

Spouse - **Your** spouse, partner or civil partner with whom **you** have been cohabiting for at least 3 months as though they were **your** spouse, partner or civil partner.

Sum insured - The maximum amount **we** will pay for each item insured under any **section**.

Temporary total disablement - Temporary disablement which completely prevents **you** from performing each and every function of **your usual musical activities**.

Terrorism - An act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or Government(s) committed for political, religious, ideological, ethnic or similar purposes or reasons including the intention to influence any Government and/or to put the public or any section of the public in fear.

United Kingdom - Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

Usual musical activities - The musical activity that gives **you your** income including playing for reward, composing, teaching of music or the repair and servicing of musical instruments

War - Invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Weekly benefit - The amount shown in the **schedule** that **we** will pay to **you** for each complete working week, during any period of **temporary total disablement**.

Weekly wage - 1/52nd of **annual income**

We, our, us, insurer - Allianz Insurance plc.

You, your, insured - Any person described on the **schedule** who is under the age of eighty (80) at the start of the **period of insurance** and is resident in the United Kingdom.

What is Covered

We will pay **you** the **sums insured** shown in the **schedule** if **you** suffer **accidental bodily injury** during the **period of insurance**, which within twelve (12) months solely, directly and independently of any other cause results in the:

1. **Death**
2. **Loss of sight** in one eye or **loss of one limb** or **loss of hearing** in one ear or **loss of speech**
3. **Loss of sight** in both eyes or **loss of two or more limbs** or **loss of hearing** in both ears
4. **Permanent total disablement**
5. **Temporary total disablement**

Cover Extensions

Bereavement counselling

If within the **period of insurance you** sustain **accidental bodily injury** resulting in **death we** shall indemnify **you** for fees charged by a bereavement counsellor registered with the British Association for Counselling and Psychotherapy or equivalent body for up to five one hour sessions of bereavement counselling for **your** spouse and dependent child(ren) where such counselling is on the medical advice of a **qualified medical practitioner**.

The maximum amount payable for such sums for any one **insured** person £1,000.

Dental expenses

If within the **period of insurance you** sustain **accidental bodily injury** resulting in **dental injury we** shall indemnify **you** up to the amount in the Benefits Table for reasonable expenses necessarily incurred on the advice of a **qualified medical practitioner**.

Independent financial advice

If within the **period of insurance you** sustain **accidental bodily injury** resulting in **death** or **permanent partial disablement** or **permanent total disablement we** shall indemnify **you** up to £500 for fees charged by an Independent Financial Adviser authorised and regulated by the Financial Conduct Authority to provide **you** with two sessions of professional financial advice.

Modification expenses benefit

If within the **period of insurance you** suffer **accidental bodily injury** resulting in the **benefit** for **permanent partial disablement** or

permanent total disablement being paid, **we** will in addition pay the necessary costs incurred with **our** prior written consent of alterations that need to be made to the musical instruments or equipment owned by **you** to cater for **your** medical needs.

The maximum amount payable for such costs for any one **insured person** is £1,000.

Optical expenses

If within the **period of insurance you** suffer **accidental bodily injury** resulting in the need for immediate and urgent eye treatment required to prevent long term damage, **we** will pay up to £500 towards the costs of treatment.

Physiotherapy expenses

If within the **period of insurance you** sustain **accidental bodily injury** that **we** agree is likely to result in **permanent partial disablement, permanent total disablement benefit, temporary total disablement** becoming payable **we** will pay for physiotherapy costs to facilitate **your** return to **your usual musical activities** or adjustment to permanent disability provided that:

- i. **we** give **our** prior written approval of any physiotherapy costs
- ii. **your** physiotherapy plan is under **our** supervision

The amounts payable in respect of any one claim are up to £1,000.

This **benefit** shall cease:

- i. when **you** cease to be entitled to **temporary total disablement** or
- ii. fifty two (52) weeks after the date of the **accidental bodily injury**

whichever is the earlier.

Return to residence from hospital expenses

If within the **period of insurance you** sustain **accidental bodily injury** resulting in **you** being physically incapacitated and unable to return to **your** residence for a period in excess of forty eight (48) hours **we** shall indemnify **you** up to £500 for any reasonable additional costs necessarily incurred in returning **you** and **your personal property** to **your** residence.

Trauma counselling

If within the **period of insurance you**:

- a. are a victim of an unprovoked malicious assault by another person that has been

- reported to the police or
- b. directly witness an **act of terrorism** and are interviewed by the police as a witness or
 - c. directly witness the **death** or **permanent total disablement** of
 - i. **your** parent or
 - ii. **Spouse** or
 - iii. Child
 - d. sustains **accidental bodily injury** which resulting in **permanent total disablement** and are diagnosed by a **qualified medical practitioner** as suffering from Post-Traumatic Stress Disorder within 90 days of the above mentioned incidents **we** shall indemnify **you** for the fees charged by a trauma counsellor registered with the British Association for Counselling and Psychotherapy for up to five one hour sessions of counselling for **you**.

The maximum amount payable for such sums for any one **insured** person is £1,000.

Travel to hospital expenses for family

If **you** are receiving the hospitalisation **benefits** **we** shall indemnify **you** for reasonable expenses necessarily incurred for the services of a chauffeur or taxi or other additional travel costs to convey a spouse, child, or **your** parent from their residence to the **hospital** where **you** are an in-patient up to £100 per week a maximum period of 52 weeks.

The maximum amount payable for such sums for any one **insured** person is £500. Proof of actual costs are required in the event of a claim.

Conditions applicable to section B Personal Accident

The following conditions apply to Section B - Personal Accident

1. **We** will not pay more than the **maximum benefit** for benefits 1 to 6 or any other **sum insured** as shown in the **schedule** for any one **insured** person.
2. It is **your** duty to inform **us** if any claim payment exceeds these limits. **We** shall be entitled to seek recovery of any overpayment or adjust future payment of any Personal Accident benefit or extensions until these limits are not exceeded.
3. Payment by **us** to **you** of any **weekly benefit** does not prejudice **your** entitlement to any other **benefit** but payment of **weekly benefits** will cease if **we** pay any of the **capital sum benefits** and **we** will not be liable to pay any further **benefits** in respect of the same person for the same **loss**.
4. The **schedule** shows the **weekly benefit** payable to **you** for each complete working week of **temporary total disablement**.
Payment for any incomplete working week will be calculated as a proportion of the **weekly benefit** shown in the **schedule** equivalent to the number of days of disablement compared to the number of days which **you** work in a normal week.
5. **We** will not pay more than one of the Benefits 1 to 4 shown in the Benefits Table in respect of any one **insured** person for injuries arising from the same **loss**.
6. If **we** have offered a rehabilitation service and **you** do not comply with the medical treatment or advice provided **we** may reduce proportionately the amount paid or payable on any claim.
7. If the period of disablement is not consecutive a new **deferment period** does not apply.
8. **Disappearance - Death** of any **insured** person shall not be presumed by reason of their disappearance.
If after a reasonable period of time has elapsed **we** have examined all the evidence available have no reason to suppose other than that **you** have sustained an accident during the **period of insurance** resulting in **your death**, **your** disappearance shall be deemed to constitute **death** by accident for the purposes of this **policy**.

In the event of **your** re-appearance after payment of the **death benefit** the beneficiary will repay such compensation to **us**.

General Exclusions applicable to all sections (Section A Public Liability and Section B Personal Accident)

What is not covered

1. Any claim for any section of this **policy** arising out of or consequent upon or contributed to directly or indirectly by:
 - a. **you** taking part or whilst engaged in civil commotions or riots of any kind.
 - b. **you**
 - i. taking illegal drugs or taking non-prescribed drugs for recreational purposes or taking drugs prescribed for **your** drug addiction or alcoholism
 - ii. serving in the Armed Forces of any Nation or International Authority
 - iii. participating in any sport as a professional
 - c. War (whether declared or not):
 - i. between any of the Major Powers (specifically China, France, the United Kingdom, any of the former member states of the Soviet Union and the United States of America) and/or
 - ii. within **Europe** in which any of such Major Powers or their armed forces are involved or any enforcement action within **Europe** by or on behalf of the United Nations.
2. Any claim in any way caused or contributed to by a **cyber event** or **denial of** service
3. Any claim in any way caused or contributed to by **your** participation in any sports activities or recreational or competitive cycling on or off-road.
4. Any liability related to **you** as a tenant or owner of property.
5. Any claim in any way caused or contributed to from ownership, possession, sale or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, drones, animals and firearms and weapons.
6. Any costs or damage caused by the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment, to correctly recognise and process any calendar date or time.
7. Costs or damage by confiscation or detention or nationalisation or requisition by Customs or other officials or legal authorities.
8. Loss or damage happening in connection with an earthquake or a volcanic eruption.
9. Loss, damage or bodily injury arising from:
 - a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or any nuclear components of such assembly
 - c. Pressure waves caused by aircraft and other aerial devices.
 - d. Any nuclear, chemical, biological, biochemical or electromagnetic weapon.
10. Loss or damage due to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power.
11. Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from, or in connection with, any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.
12. Loss of or damage to data, computer memory or other electronic memory or data storage, discs, memory cards or microchips.
13. Loss, damage or bodily injury due to:
 - a. Suicide, attempted suicide or intentional self-inflicted injury or deliberate exposure to exceptional danger (except in an attempt to save human life).
 - b. **Your** own criminal act.
 - c. **You** being in a state of insanity or under the influence of alcohol or drugs (except drugs prescribed by a registered doctor which are not prescribed for a drug addiction).
 - d. Solvent abuse by **you**

14. Any claim for any section arising out of your employment in:
- defence security or law and order activities
 - cleaning services and waste/refuse disposal
 - overseas political organisations
 - professional sports
 - offshore work
 - fair, amusement parks, gambling and betting activities
 - construction or mining activities
 - medical or health work
 - overseas charity work
 - haulage
15. Any claim for any section arising out of you: welding, grinding or cutting; or working at a height of more than 1.8m above ground level
16. Any event which would give rise to a claim to the extent that the provision of such cover, payment of such claim or provision of such benefit thereunder would expose us or members of the Allianz Group to:
- a. any sanction, prohibition or restriction under United Nations resolutions; or
 - b. the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America; or
 - c. any other applicable economic or trade sanctions law or regulations.

Sanctions programs are subject to change and prohibitions or restrictions could take effect post-inception of this **policy**.

Sanctions seek to prevent particular governments, non-state entities or individuals from purchasing arms, accessing financial support or services, or trading in specified goods or services, and are backed by criminal and civil penalties.

Sanctions can include asset freezes, arms and trade embargoes, travel bans and other.

17. E-Risks

- a. Loss or destruction of or damage to any **computer equipment** (as defined below) consisting of or caused directly or indirectly by:
 - i. programming or operator error whether by the insured or any other person

- ii. **Virus or similar mechanism** (as defined below)
 - iii. **Hacking** (as defined below)
 - iv. malicious persons
 - v. failure of external networks unless, in respect of i, ii and iii above, such damage results from a concurrent or subsequent cause not excluded by this or any other **policy** exclusion
- b. any financial loss or expense of whatsoever nature, including but not limited to business interruption, resulting directly or indirectly from the type of loss, destruction or damage described in paragraph a of this exclusion unless, in respect of a i, ii or iii above, the financial loss or expense results from a concurrent or subsequent cause not excluded by this or any other **policy** exclusion
 - c. Loss or destruction of or damage to any property other than **computer equipment** where it arises directly or indirectly out of loss or destruction of or damage to any **computer equipment** of the type described in paragraph a of this exclusion unless, in respect of loss or damage to other property arising from a i, ii or iii above, resulting from a concurrent or subsequent cause not excluded by this or any other **policy** exclusion
 - d. Loss or destruction of or damage either to **computer equipment** or any other property where it consists of or arises directly or indirectly out of:
 - i. the erasure, loss, distortion, corruption or unauthorised access to or modification of information on computer systems or other records, programs or software by rioters, strikers, locked-out workers, persons taking part in labour disturbances or civil commotions, or malicious persons
 - ii. the erasure, loss, distortion, corruption or unauthorised access to or modification of information on computer systems or other records, programs or software due to any cause not included in d i above
 - iii. any misinterpretation, **use** or misuse of information on computer systems or other records, programs or software unless, in respect of d ii and iii above, such loss, destruction or damage results from a concurrent or subsequent cause not excluded by this or any other **policy** exclusion

- e. any financial loss or expense of whatsoever nature, including but not limited to business interruption, where it arises directly or indirectly from the type of loss, destruction or damage described in paragraphs c and d of this exclusion unless, in respect of c, d ii and iii above, the financial loss or expense results from a concurrent or subsequent cause not excluded by this or any other **policy** exclusion.

For the purpose of this exclusion:

Computer Equipment – means **computer equipment**, component, system or item which processes, stores, transmits or retrieves data, or any part thereof, whether the property of the insured or not, whether tangible or intangible and including without limitation any information, programs or software.

Virus or Similar Mechanism – means any program code, programming instruction or other set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations (whether involving self replication or not), including but not limited to ‘Trojan Horses’, ‘Worms’ or ‘Logic Bombs’.

Hacking – means unauthorised access to any computer or **computer equipment**, component, system or item, whether the property of the insured or not, which processes, stores, transmits or retrieves data.

18. Contagious and Infectious Disease

Loss, destruction, damage, cost, expense, or any consequential loss, directly or indirectly caused by, arising out of, attributable to, or contributed to by:

- a **Contagious or infectious disease**;
- b the fear or threat (whether actual or perceived) of a **contagious or infectious disease**;
- c the presence or suspected presence of **pathogens** at, in, or on the premises or property of any person or entity; or
- d any action taken or advice given (whether or not by a competent authority) to prevent, reduce, control or mitigate the occurrence, outbreak, spread or effects of a **contagious or infectious disease** or any **pathogens** irrespective of any other cause, occurrence or event operating concurrently, independently or in any sequence to cause the loss.

But this exclusion will not apply to **physical damage** to property insured under the **policy** and any business interruption directly resulting from such **physical damage**, where such **physical damage** itself results from fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal, or theft.

For the purposes of this exclusion:

Loss includes, but is not limited to financial and business interruption loss, loss of value, marketability or **use** of property, fines and penalties.

Cost or expense includes, but is not limited to any cost or expense to:

- a clean-up, detoxify, decontaminate, or remove **pathogens** from any property where the property is or is feared to have been affected by **pathogens** or a **contagious or infectious disease**;
- b monitor or test for **pathogens** or a **contagious or infectious disease**; or
- c provide medical treatment for persons affected by a **contagious or infectious disease**.

Malicious persons do not include persons who maliciously, deliberately or recklessly:

- a cause **pathogens** to come into contact with the premises or property of any person or entity; or
- b cause or attempt to cause another person or persons to contract a **contagious or infectious disease** and, in or by so doing, cause **pathogens** to come into contact with the premises or property of any person or entity.

Physical Damage – means physical loss, damage or destruction. For the avoidance of any doubt, the presence of a **pathogen** on property or contamination of property by a **pathogen** does not constitute **physical damage**.

Contagious or Infectious Disease – means any disease, illness or condition affecting humans or animals which is caused by or can be transmitted by means of any **pathogen**, where the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily

fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms (including from one human to another, one animal to another, from an animal to a human or vice versa, or through contaminated water, faeces or food).

Pathogen – means any **pathogen**, including but not limited to a virus, bacterium, parasite, fungus, other organism, micro-organism, any variation or mutation thereof, whether deemed living or not, or any other substance or agent capable of causing a **contagious or infectious disease**.

Making a Claim

1. If an incident happens that could lead to a claim **you** must notify our claims team as soon as possible, or **your** insurance broker if **you** have one.
2. Within 30 days of notifying **us**, **you** must supply, at **your** own expense, full details of the claim in writing together with any supporting information, and proofs which **we** may require.

Fraud

- If **you** or anyone acting on **your** behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this **policy** will be void. In such circumstances, **we** retain the right to keep the premium and to recover any claim payments made under the **policy**. 'Void' means **we** will stop **your** insurance from the date the fraud occurred. If **we** take this action **you** must tell any other insurer that **we** have voided **your** cover and failure to do this could invalidate any future insurance policy.
- If **we** receive a claim under **your policy we** may ask **you** or any person covered under the **policy** to give written consent, during the claims process, for **us** to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help **us** verify claims and to guard against fraud. If **you** or a covered person gives such consent **you** or the covered person will be given the opportunity to receive a copy of the information and material the police release to **us**.

Should **you** or any covered person decline to give such consent **we** may in turn decline to settle the claim without the required information and material. **We** will not release information or material about a covered person to **you** without their consent.

Legal helpline

Your policy includes access to a legal helpline to give advice, 24 hours a day, 365 days a year, on any personal legal matter or a legal matter relating to **your** musical profession. The advice **you** receive from the legal helpline will always be according to the laws of Great Britain and Northern Ireland.

We may record the calls for **your** and **our** mutual protection and **our** training purposes.

Legal helpline: 0370 241 4140

When **you** call the legal helpline quote the master **policy** number from **your policy** schedule, and confirm that **you** are covered by the Allianz Musical Insurance **policy**. **You** will then be asked for a brief summary of the problem and these details will be passed on to an advisor.

Allianz Legal Assistance services

We have arranged for a selection of legal assistance services to be included as part of **your policy**. Allianz Legal Assistance services provide **you** with immediate access to a solicitor, and are designed to support, guide and provide **you** with options to resolve **your** legal needs.

Service 1 – Lawphone Legal Advice Helpline

Lawphone provides advice on any legal matter 24 hours a day, 365 days a year. There is no additional charge for the advice provided by Lawphone. The advice **you** receive from Lawphone will be in accordance with the laws of Great Britain and Northern Ireland. Lawphone does not provide advice on the laws of any other country or jurisdiction. **We** will record the calls for **your** and **our** mutual protection and **our** training purposes.

Lawphone: 0370 241 4140

When **you** contact Lawphone **you** should quote the **policy** number contained within **your policy schedule** and provide a brief summary of the problem. The details will be passed to an advisor who will return **your** call.

All areas of law relevant to **you** are covered. This advice is available to the insured during the **period of cover** of the **policy**.

Lawphone is provided by Allianz Legal Protection, part of Allianz Insurance plc.

Service 2 – Lawclub Legal Online

As part of the **policy you** have unlimited, free access to various online tools and services that will help **you** to produce legal paperwork and other documents in connection with a wide range of matters that can affect **your** personal lifestyle or those relating to **your** musical profession. Legal Assistance Online enables **you** to draft over 150 legal documents which can be prepared by following the online interactive questionnaire. Once created the documents can be downloaded, printed and stored in **your** secure online legal account. In addition, Legal Assistance Online has a detailed Law Guide which can provide **you** with up to date guidance and advice on many legal issues.

To access Legal Assistance Online visit: www.allianzlegalassistance.co.uk and register using the registration code which can be found on **your policy schedule**.

Some documents include the option of instructing Epoq to review **your** draft document for an additional fixed fee. The amount of the additional fixed fee will be confirmed to **you** at the time that **you** use the service. This document review service extends to documents which **you** have begun drafting through Legal Assistance Online where **you** want Epoq to review **your** document and ensure it is fully prepared and amended to meet **your** needs.

This service is provided by Epoq Legal Ltd of Middlesex House, 29–45 High Street, Edgware, Middlesex HA8 7UU.

Making a complaint

If your complaint relates to how the policy was sold to you

If **you** purchased **your policy** through a broker please contact **your** broker, quoting **your policy** number. If **you** purchased **your policy** directly from Allianz Musical Insurance please contact **us** using the details below.

If your complaint relates to anything other than how the policy was sold to you

Our aim is to get it right, first time every time. If **you** have a complaint **we** will try to resolve it straight away. If **we** are unable to, **we** will confirm **we** have received **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected. 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:

Allianz Musical Insurance, PO Box 224,
Huddersfield, HD8 1FS

Telephone 0344 391 4037

Email: csm@allianz.co.uk

You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter. If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service,
Exchange Tower, London E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone 0800 0234567 or 0300 1239123

Email:

complaint.info@financial-ombudsman.org.uk

Using **our** complaints procedure or contacting the FOS does not affect **your** legal rights.

Financial Services Compensation Scheme

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** liabilities **you** may be entitled to compensation under the FSCS. 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.

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. Who we are and whose personal information we collect

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.

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 - <https://www.allianz.co.uk/cookie-policy.html>

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 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.

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) www.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 www.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 <https://www.allianz.com/en/privacy-statement.html>

How to contact us

By telephone: 0330 100 9903

Monday to Friday 9am to 5.30pm

By email: musicalinsurance@allianz.co.uk

**In writing: Allianz Musical Insurance
PO Box 224,
Huddersfield,
HD8 1FS United
Kingdom**

For claims notifications and queries only

By telephone: 0344 391 4051

Monday to Friday 9am to 5pm

By email: mi.claims@allianz.co.uk

**In writing: Allianz Musical
Insurance Claims
Department PO Box 224,
Huddersfield,
HD8 1FS United Kingdom**

Allianz Musical Insurance is a trading name of Allianz Insurance plc. Allianz Insurance plc is registered in England No. 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 Prudential Regulation Authority. Financial Services Register No. 121849. Allianz Musical Insurance's trading address is: PO Box 224, Huddersfield, HD8 1FS.

Email: musicalinsurance@allianz.co.uk Phone: 0330 100 9903 Website: www.allianzmusic.co.uk