

Allianz Insurance plc

# Motor Fleet

Information including Policy  
Summary (pages 1-3) and  
Proposal Form (pages 5-6)



**Allianz** 

# Introduction

Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we've been providing leading insurance solutions in the UK for over 100 years. We work in partnership with your insurance adviser to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to support your business.

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

# Motor Fleet Policy Summary

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This is a summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy wording, a copy of which is available on request.

## What is covered

The policy is underwritten by Allianz Insurance plc. Unless specifically agreed otherwise your policy will cover you for 12 months and is renewable annually. There are three different types of cover, which are summarised below.

### Third Party Only (TPO)

If you are involved in an accident, you are covered for damage you cause to other peoples' vehicles or property or for injuries they sustain.

### Third Party Fire & Theft (TPFT)

In addition to the cover described in TPO, you are also covered for loss of or damage to your own vehicle caused by fire or theft.

### Comprehensive (Comp)

In addition to the cover described in TPFT, you are also covered for any damage your vehicle sustains in an accident or for any damage caused by vandalism.

Please periodically read the policy and the policy schedule carefully and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions. If you wish to change anything or if there is anything you do not understand please notify your insurance adviser. If you fail to notify us your policy may not operate or not operate fully.

## What happens if I take out cover and then change my mind?

If you are an individual or sole trader (including a partnership in England or Wales) you have a right to cancel the policy within a 14 day reflection period and receive a return of any premiums paid, less an administration charge and an amount representing the cover you have received. Full details can be found in the policy wording.

## How do I notify a claim?

**claims START** is a service from Allianz to help you through the sometimes difficult first stage when making a claim.

An immediate call on 0800 587 5858 will ensure that your claim is handled quickly and smoothly. This number is open 24 hours a day, 365 days a year. Allianz will provide all drivers with a **claims START** card to allow you to contact us immediately in the event of a claim.

## Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if We are unable to meet Our liabilities. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

## Complaints Procedure

Our aim is to get it right, first time every time. If we make a mistake we will try and put it right promptly.

We will always confirm to you the receipt of 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 provide you with information about the Financial Ombudsman Service.

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

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

Telephone number: 01483 552438

Fax Number: 01483 790538

Email: [acccsm@allianz.co.uk](mailto:acccsm@allianz.co.uk)

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

# Significant Features, Exclusions and Limitations

Cover	Section Applicable
Third Party Fire and Theft.	Sections A, C, D, G, H, J, K and L. Section B operates only in respect of loss or damage caused by fire, theft or attempted theft.
Third Party Only.	Sections A, C, D, G, J, K and L.

Significant Features	Exclusions and Limitations	Policy Section
<b>Loss or damage to your vehicle</b> <ul style="list-style-type: none"> <li>Nationwide Approved Repairer Network</li> <li>Repair estimates are not required</li> <li>Free class A courtesy vehicle whilst yours undergoes repair at an Approved Repairer*</li> <li>Free collection and delivery of your vehicle</li> <li>5 year guarantee on all repairs through our Approved Repairer Network</li> <li>Free wash and vacuum.</li> </ul>	<ul style="list-style-type: none"> <li>Excludes loss or damage arising from theft or attempted theft whilst the ignition key has been left in or on the vehicle.</li> </ul> <p>* Vehicle undergoing repair must be a private car or commercial vehicle up to 3.5 tonnes.</p>	B
<b>Accidental Damage, Fire, Theft and Malicious Damage Excess</b>	<p>The following excesses apply in addition to any other excess shown in the Policy Clause(s).</p> <ul style="list-style-type: none"> <li>Drivers under 25 years of age £250</li> <li>Drivers 25 years or over who have not held a full driving licence for 12 months. £175</li> </ul>	B
<b>New for old Cover</b> 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.	<ul style="list-style-type: none"> <li>The vehicle must be under one year old</li> <li>You must have owned, hired (under HP) or leased the vehicle since first registered</li> <li>Excludes goods carrying vehicles in excess of 7.5 tonnes GVW.</li> </ul>	B
<b>Windscreen Cover</b> In partnership with Autoglass we provide <ul style="list-style-type: none"> <li>Total nationwide coverage for the repair or replacement of windscreens, bodyglass and rear windows</li> <li>A facility to set up an Autoglass account</li> <li>Windscreen repair without deduction of excess.</li> </ul>	<ul style="list-style-type: none"> <li>Replacement windscreens subject to the excess stated in the Policy Wording</li> </ul>	B
<b>Third Party Liability for death, injury and accidental damage to property</b>	<ul style="list-style-type: none"> <li>Unlimited indemnity for death or injury</li> </ul> <p>Indemnity for accidental damage to other persons property:</p> <ul style="list-style-type: none"> <li>£20,000,000 in respect of cars</li> <li>£5,000,000 for all other vehicles</li> <li>£5,000,000 in respect of all vehicles for acts of terrorism</li> <li>£1,000,000 in respect of all vehicles carrying hazardous goods</li> <li>£5,000,000 in respect of prosecution under the Corporate Manslaughter Act.</li> </ul>	A

Significant Features	Exclusions and Limitations	Policy Section
<b>Trailers</b> Attached cover applies to all trailers. Detached cover applies to all trailers owned by you or for which you are responsible.	<ul style="list-style-type: none"> <li>Whilst detached, cover is restricted to Third Party Only, Section A</li> <li>No wider cover will apply to any trailer than is provided to the towing vehicle.</li> </ul>	C
<b>Foreign Travel</b> Western European-wide certificate wording includes all European Union Countries, dispensing with the need for Green Cards.		D
<b>Replacement Locks</b> If your vehicle keys have been lost or stolen.	<ul style="list-style-type: none"> <li>The maximum we will pay is £1000.</li> </ul>	H
<b>Personal Effects</b> Up to £500 for Rugs, Clothing and Personal effects.	<ul style="list-style-type: none"> <li>Excludes money, jewellery, securities, furs, goods or samples carried in connection with any business</li> <li>Excess of £50 applies</li> <li>Any loss where the vehicle is left unlocked.</li> </ul>	F
<b>Occasional Business Use</b> At your request provides policy cover for vehicles owned or loaned to an employee.	<ul style="list-style-type: none"> <li>Restricted to private cars used for the Insured's business.</li> </ul>	K
<b>Personal Accident</b> Cover for the driver.	<ul style="list-style-type: none"> <li>£5000 indemnity limit.</li> </ul>	I
<b>Medical Expenses</b> For any person injured in the insured vehicle.	<ul style="list-style-type: none"> <li>£250 indemnity limit per person subject to a maximum limit of £1000 for any one cause.</li> </ul>	E
<b>Legal Protection</b> Up to £100,000 for legal services and advice. Contact our Fleet helpline number on 0844 854 1784.	<ul style="list-style-type: none"> <li>A claim for an event which is not covered under your current motor fleet policy</li> <li>Legal advice is only available over the telephone.</li> </ul>	L
<b>Indemnity to Principals</b> Provides legal liability for any principal of the policyholder.	<ul style="list-style-type: none"> <li>Cover applies only if you would have been entitled to indemnity had the claim been made against you</li> <li>Conduct and control of all claims must be vested in us.</li> </ul>	A
<b>Contingent Liability Cover</b> Provides Third Party cover for vehicles not owned by you.	Only whilst being used by your employee in connection with your business.	A
<b>Unauthorised Movement</b> At your request provides policy cover for the movement of vehicles impeding legitimate access or exit.	Only applies to movement by you or your employees of vehicles not belonging to you.	J

# Additional Benefits

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 Benefits	Risk Management Features	Claims Features
<ul style="list-style-type: none"> <li>• <b>Access to the Allianz Motor Insurance Database website</b> – providing immediate access to vehicle data to help you establish a robust reporting process. Helpdesk also available.</li> <li>• <b>FREE windscreen repairs</b> with Autoglass.*</li> <li>• <b>Up to 66% discount on a range of breakdown services with AA.</b></li> <li>• <b>Motor legal advice line</b> providing 24/7 access to specialist legal advisors.</li> <li>• Detailed claims reports via our <b>Case Analysis Tool</b> to help you pin-point where your fleet is most at risk.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>FREE risk management information and use of award winning Risk Director website.</b></li> <li>• <b>Access to EXCLUSIVE discounts on a range of risk management products</b>, such as Fleet Risk Survey, Driver Development courses and Licence Checking via market leaders RoSPA.</li> <li>• <b>Allianz Partnership plus facility</b> – providing financial assistance towards the costs of implementing risk management initiatives.</li> <li>• <b>Tracker Network UK (Ltd)</b> – discounted products from the UK’s most successful stolen vehicle recovery system.</li> <li>• <b>In vehicle safety solutions</b> to manage risk and improve driver safety.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>FREE claims reporting cards</b> and ‘scene of accident’ information to support your needs and control claims costs.*</li> <li>• <b>Flexible claims reporting through our claims START service</b> – via telephone open 24/7, our web reporting facility or email. Ensures you can report claims and receive assistance whenever required.</li> <li>• <b>Recovery, protection and redelivery</b> of the insured vehicle following an accident.*</li> <li>• <b>Courtesy vehicles</b> are provided through the Allianz Approved repairer network (Class A vehicle).*</li> <li>• <b>Facility to provide a like for like replacement vehicle</b> at competitive hire rates should the Class A courtesy vehicle not be suitable. Removing the need for you to make additional arrangements. (the cost of hire will be borne by the hirer)*</li> <li>• <b>Nationwide Allianz approved repairer network</b>, includes a five year guarantee on all repairs at competitive pricing.</li> <li>• <b>Claims business consultants</b> providing access to a dedicated claims expert for larger clients.</li> <li>• <b>Claims Tracking for larger clients</b> – to keep track of claims online.</li> <li>• <b>Dedicated UK based claims handlers.</b></li> <li>• <b>Excess and VAT funding solution</b>, available to larger clients.*</li> </ul>

\* Subject to Policy cover and availability

# Motor Fleet

**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 Notes

- You must ensure that any statements and particulars given to us are true and complete and advise us of any changes to **Material facts**\*
- 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.

A specimen copy of the policy is available on request.

You should keep a record (including copies of letters) of all information supplied to the Company which relates to this proposal. A copy of this proposal will be supplied on request.

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

## Vehicle Notification

The Fourth EU Motor Insurance Directive is designed to improve the claims process for EU citizens who are involved in motor accidents in other EU member countries. The principle requirement is that a claimant should be able to identify the relevant insurer from the Vehicle Registration Mark. This may also help to combat uninsured driving. In the UK this legislative requirement is met by the 'Motor Insurance Database' (MID) which has been designed to provide a record of all insured motor vehicles registered for use on the road.

We require any additions or vehicle alterations to be notified immediately.

Various notification methods are available. Please indicate your preferred method from the choices stated opposite:

To comply with legislation please submit vehicle details to Allianz Insurance plc (either directly or via your broker)

### Tick one box only

- a** Allianz website (this is the preferred method)
- b** Fax
- c** Post
- d** Email

Or, submission of vehicle information directly to the MID by

- e** Manual entry
- f** Attended File Transfer Protocol
- g** Unattended File Transfer Protocol

If you would like any clarification about the above mentioned transmission methods contact our Helpline on 0845 0731118 (open 8am–6pm Monday to Friday)

## 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:	<input type="text"/>	<input type="text"/>
Contact Tel. No:	<input type="text"/>	<input type="text"/>
Contact Email Address:	<input type="text"/>	<input type="text"/>

Please tick here if contact details are the same for both MID and Claims.

## Declaration

- I/we declare that to the best of my/our knowledge and belief that any statement or particulars which have been given in this proposal or separately by me/us or by others on my/our behalf are true and complete and that no **Material fact\*** has been withheld, misrepresented or mis-stated.
- 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.
- I/we understand that Allianz reserve the right to decline any proposal.
- 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.
- 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, CD40-90, DD, DR, IN, LC30-50, MS40-90, 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 grantedunless such a person has been declared and has been given permission by Allianz to drive
- 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.
- 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.
- I/we have read the Data Protection Act section on page 7 of the Policy Details document and consent to data being used for the purposes specified.

Authorised Signature

Print name

Date

Position Held

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



# Data Protection Act

Allianz Insurance plc together with other companies within the Allianz SE group of companies ("Allianz") may use the personal and business details you have provided or which are supplied by third parties including any details of directors, officers, partners and employees (whose consent you must obtain) to:

- provide you with a quotation, deal with the associated administration of your policy and to handle claims;
- search credit reference, credit scoring and fraud agencies who may keep a record of the search;
- share with other insurance organisations to help offset risks, administer your policy, for statistical analysis, and to handle claims and prevent fraud;
- support the development of our business by including your details in customer surveys, for market research and business reviews which may be carried out by third parties acting on our behalf.

Allianz may need to collect and process data relating to individuals who may benefit from the policy ("Insured Persons"), which under the Data Protection Act is defined as sensitive (such as medical history 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 Allianz and that this fact is made known to the Insured Persons.

If 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 [www.askmid.com](http://www.askmid.com)

Telephone calls may be recorded for our mutual protection, training and monitoring purposes.

Under the Data Protection Act 1998 individuals are entitled to request a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

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

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**[www.allianz.co.uk](http://www.allianz.co.uk)**

Allianz Insurance plc. Registered in England number 84638.  
Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.  
Allianz Insurance plc is a member of the Association of British Insurers.

Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Financial Services Register number 121849.



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