



Motor

# Protecting you and your vehicle

Policy

Allianz Insurance plc

**Allianz** 



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# Thank you for choosing Allianz

Your Motor **policy** is made up of several parts which must be read together as they form **your** contract. The basis of this contract is the information which **you** have sent to **us** and/or the application form including the declaration which **you** have signed and which has been sent to **us** and/or the Statement Of Facts which **you** have examined and accepted. Please take time to read all parts of the **policy** to make sure they meet **your** needs and that **you** understand the cover provided, general exclusions and general conditions. If **you** wish to change anything or if there is anything **you** do not understand, or any statement is incorrect, please let **your** insurance advisor or the **Allianz** office that issued **your policy** know.

The parts of the **policy** are:

- this Introduction; the General Definitions; the Cover Provided; the General Exclusions and General Conditions, all of which apply to all Sections of the **policy**
- the Sections of cover selected by **you**
- the **schedule**, which includes all endorsements applied to the policy while the **policy** is in force.
- the **Certificate of Motor Insurance**
- the Statement of Facts (only applicable where an application form was not required).

Any word or expression in the **policy** which has a specific meaning has the same meaning wherever it appears in the **policy**.

**Allianz** will indemnify **you** in accordance with and subject to the terms of this **policy**, in consideration of the payment to **Allianz** of the premium for the **period of insurance**.

Signed on behalf of Allianz



Andrew Torrance

Chief Executive

## Financial Services Compensation Scheme:

If Allianz is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). 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 0207 892 7300.

**Allianz** is working with the Home Office to help reduce car crime. On page 13 **you** will find security advice which **we** hope will protect **you** against car crime.

# General Definitions

## The Meaning of words

The terms below have the meanings shown next to them and appear in bold throughout **your policy** or **schedule**. The **policy** will be written and conducted in English.

## Certificate of Motor Insurance

A certificate that proves **you** have the motor insurance **you** need by law.

## Comprehensive cover

All parts of this **policy** will apply if **you** have chosen **comprehensive cover**. There may be endorsements written into **your** current **schedule** which may limit or extend this cover.

## Endorsement

Changes to the terms of **your policy** which will be shown in **your schedule**.

## Excess

The amount **you** will have to pay if **your car** is lost, stolen or damaged, irrespective of fault. **You** are entitled to seek recovery from the responsible party.

## Husband/Wife/Civil Partner

The person **you** are legally married to or have entered a legal Civil Partnership with.

## Market Value

The cost of replacing **your car** at the time of the loss or damage, taking into account its make, model, age, mileage and circumstances of its purchase by **you**.

This shall not exceed the estimate of value that **you** last gave to **us**.

## Period of Insurance

The period **you** are covered for as shown on **your Certificate of Motor Insurance** and **Schedule**.

## Policy

The contract of insurance between **you** and **us**.

## Schedule

A document which includes **your** details and specifies the cover provided by **your policy** and any **endorsements** applying to **your policy**.

## Terrorism

Any 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 or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Any act deemed by the government to be an act of **terrorism**.

## Territorial limits

Great Britain, Northern Ireland, The Isle of Man, The Channel Islands, all member countries of the European Union, Andorra, Croatia, Iceland, Liechtenstein, Norway and Switzerland. It also includes travelling between these countries by air, rail or sea, including loading and unloading.

## We, us, our, Allianz

Allianz Insurance plc.

## You, your, yourself

The insured named on the **schedule**.

## Your car

Any car and accessories in, on or attached to it, as described in paragraph 1 of **your** current **Certificate of Motor Insurance** or **your Policy Schedule**.

# Claims Information

## claims START - 0845 6000 676

Claims START is a service from Allianz to help you through the early stage of making a claim.

An immediate call to claims START on 0845 6000 676 will ensure that your claim is handled quickly and smoothly. This number is open 24 hours a day, 365 days a year.

claims START provides the following services:

- The first point of call to notify a motor accident, damage to your windscreen, vandalism or theft of your car - regardless of fault.
- Experienced claims handlers at the end of the telephone 24 hours a day, 365 days a year.
- No need to complete a claim form.
- Priority service and speedy repair of your car at one of our national award winning approved repairers.
- If your car can be repaired by one of our national approved repairers, they will provide you with use of a Class A motor car whilst your car is being repaired for an insured peril.
- All repairs are guaranteed for 5 years.

## International Claims Department

If your car is involved in an accident whilst being driven outside the United Kingdom, you will need to call 01483 553099 if calling from the United Kingdom or 00 44 1483 553099 if calling from abroad.

The lines are open 24 hours a day, 365 days a year.

## Legal Helpline

You are also entitled to use our Lawphone service which gives you advice on any motor related personal legal matter. This service is available 24 hours every day.

Telephone 0870 241 4140

When you first ring, state that you are an Allianz policyholder and quote the master number (28614).

The call will be passed to a legal advisor who will return your call.

# The Cover Provided

All sections of your policy apply unless cover is described as follows on the Policy schedule.

Cover	Sections Applicable
Third Party Fire and Theft	Sections 1,3,7 and 8. Section 2 operates only in respect of loss or damage caused directly by fire, lightning, self-ignition or explosion or by theft or attempted theft or taking away without lawful authority.
Third Party Only	Sections 1,3,7 and 8.

General Exclusions and General Conditions apply to all covers.

# Section 1 - Your Liability to Others

What is covered	What is not covered
<p><b>1a Cover we provide for you</b></p> <p>We will pay all the amounts <b>you</b> may become legally responsible for if <b>you</b>:</p> <ul style="list-style-type: none"><li>• cause the accidental death of or bodily injury to any person; or</li><li>• cause accidental damage to anyone's property. The indemnity is limited to £20,000,000 including all costs (or any higher limits provided for by local legislation in territories outside the United Kingdom but within the <b>territorial limits</b>) for any one occurrence or series of occurrences arising from one cause; as a result of the use of <b>your car</b> and any trailer or caravan being towed by it or any other vehicle which <b>your Certificate of Motor Insurance</b> allows <b>you</b> to use.</li></ul> <p><b>1b Driving other cars</b></p> <p>If <b>your current Certificate of Motor Insurance</b> includes driving other cars, this <b>policy</b> provides the same cover as above when <b>you</b> are driving any other car provided:</p> <ul style="list-style-type: none"><li>• <b>You</b> do not own or have not hired the car under a hire purchase or lease hire agreement</li><li>• There are no other insurance policies in force covering the same claim</li><li>• <b>You</b> have the owner's permission to drive the car</li><li>• The car is being driven in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands</li><li>• <b>You</b> are 25 years of age or over</li><li>• <b>You</b> are not a firm, company or more than one person and</li><li>• The car is being used within the limitations of use shown in <b>your current Certificate of Motor Insurance</b>.</li></ul> <p><b>2 Cover we provide for other people</b></p> <p>We will cover the following people for legal liabilities to others:</p> <ul style="list-style-type: none"><li>• Anyone <b>you</b> allow to drive <b>your car</b> as long as they are entitled to drive by <b>your Certificate of Motor Insurance</b> and the <b>schedule</b>.</li><li>• Anyone travelling in, getting into or out of <b>your car</b>.</li><li>• The employer of anyone <b>you</b> allow to drive <b>your car</b> as long as they are entitled to drive by <b>your Certificate of Motor Insurance</b>.</li></ul> <p><b>3 Your legally appointed representatives</b></p> <p>After the death of anyone who is insured under this <b>policy</b>, <b>we</b> will protect that person's estate against any liability they had if that liability is insured under this <b>policy</b>.</p> <p><b>4 Legal fees and expenses</b></p> <p>If there is an accident insured under this <b>policy</b> <b>we</b> will, subject to <b>our</b> consent and written agreement, arrange and pay for:</p> <ul style="list-style-type: none"><li>• a solicitor or barrister to represent anyone insured under this <b>policy</b> at a coroner's inquest or court of summary jurisdiction;</li><li>• defending anyone insured under this <b>policy</b> if they are charged with manslaughter or causing death by reckless or dangerous driving.</li></ul> <p><b>5 Emergency medical treatment</b></p> <p>If there is an accident insured by this <b>policy</b>, <b>we</b> will pay for emergency medical treatment which must be provided under any compulsory motor insurance legislation.</p>	<p><b>We will not cover;</b></p> <p>Liability for death of or injury to any employee in the course of their employment by anyone insured by this <b>policy</b> if the employer is covered by an Employer's Liability policy.</p> <p>Liability for loss of or damage to property which belongs to, or is held in trust by or is in the care of or custody or control of anyone insured by this <b>policy</b>.</p> <p>Loss or damage to <b>Your car</b> or any trailer or caravan being towed.</p> <p>Liability of anyone who is covered under any other <b>policy</b>.</p> <p>Any contractual liability.</p> <p>Death or bodily injury to any person or damage to property directly or indirectly caused by pollution or contamination unless the pollution or contamination is directly caused by a sudden individual, unintentional and unexpected incident which entirely takes place at a specific time and location during the <b>Period of Insurance</b>. All pollution or contamination which results out of one incident shall be considered to have occurred at the time the incident took place. This exclusion to the <b>policy</b> shall not apply in circumstances where it is necessary to meet the requirements of any compulsory motor insurance legislation in force within the <b>territorial limits</b> of this <b>policy</b>.</p> <p>Liability for loss, damage, injury, death or any other cost or expense directly or indirectly caused by, resulting from or in connection with any act of <b>terrorism</b> regardless of any other cause or event contributing concurrently or in any other sequence to the loss or any action taken in controlling, preventing, suppressing or in any way relating to any act of <b>terrorism</b> except as is necessary to meet the requirements of any compulsory motor insurance legislation in force within the <b>territorial limits</b> of this <b>policy</b>.</p> <p>Liability for claims for death, bodily injury, damage to property or aircraft arising from <b>Your car</b> being driven or used in or on that part of an aerodrome, airport, airfield or military base provided for the take off or landing of aircraft or for the movement of aircraft on the surface or aircraft parking aprons including the associated service roads, refuelling areas and ground equipment parking areas.</p>

# Section 2 - Loss of or Damage to Your Car

What is covered	What is not covered																				
<p>We will, at your request, pay for:</p> <ul style="list-style-type: none"> <li>loss of or damage to <b>your car</b> up to the <b>market value</b> of <b>your car</b>; and</li> <li>the cost of protecting and removing <b>your car</b> to the nearest repairer and the reasonable cost of delivering <b>your car</b> back to <b>you</b> after it has been repaired.</li> </ul> <p><b>Replacing your car</b></p> <p>We will, at <b>your</b> request, replace <b>your car</b> with a new one of the same make, model and specification if <b>your car</b> is:</p> <ul style="list-style-type: none"> <li>stolen and not recovered within 28 days of <b>you</b> reporting the theft to <b>us</b>; or</li> <li>damaged to the extent that the cost of repair is more than 50% of the price of an identical new car at the time of loss or damage (based on the United Kingdom list price).</li> </ul> <p>We will only do this if:</p> <ul style="list-style-type: none"> <li><b>you</b> have owned <b>your car</b> (or it has been hired to you under a hire-purchase agreement) since it was first registered as new;</li> <li>the loss or damage happens before <b>your car</b> is one year old;</li> <li>we have <b>your</b> permission or the hire-purchase company's permission to replace <b>your car</b>;</li> <li><b>your car</b> is in current production and immediately available in the UK; and</li> <li><b>you</b> have <b>comprehensive cover</b>.</li> </ul>	<p><b>We will not cover;</b></p> <p>Loss of or Damage to <b>your car</b> if at the time of the damage <b>your car</b> was being driven with <b>your</b> permission by a person aged 17 to 24 and that person is not named in Section 5 of <b>your Certificate of Motor Insurance</b>.</p> <p>Loss or damage to <b>your car</b> resulting from fraud or deception or by using any counterfeit form of payment which a bank or building society will not authorise.</p> <p><b>Fire, theft and malicious damage excess</b></p> <p><b>You</b> will have to pay the first £120 of any claim made for fire, explosion, theft, attempted theft or malicious damage.</p> <p><b>Windscreen Damage Excess</b></p> <p>If <b>your</b> claim is only for repair or replacement of <b>your car's</b> windscreen or windows or for bodywork scratched as a direct result of a damaged windscreen or window you will have to pay the first –</p> <ul style="list-style-type: none"> <li>£60 for replacement using <b>our</b> approved repairer Autoglass</li> <li>£Nil for repair using <b>our</b> approved repairer Autoglass</li> <li>£100 for replacement or repair using any other repairer</li> </ul> <p>We encourage the use of repair rather than replacement where possible.</p> <p><b>Accidental damage excess</b></p> <p>If <b>your</b> claim is not for fire, theft, malicious damage or windscreen, <b>you</b> will have to pay the <b>excess</b> shown in the category of driver table below. These <b>excesses</b> are additional to any other <b>excess</b> which may apply (please refer to <b>your schedule</b>).</p> <table border="1" data-bbox="815 1305 1345 1462"> <thead> <tr> <th rowspan="2">Driver's Age</th> <th colspan="2">Category of driver</th> </tr> <tr> <th>Experienced</th> <th>Inexperienced</th> </tr> </thead> <tbody> <tr> <td>17 to 20</td> <td>£350</td> <td>£350</td> </tr> <tr> <td>21 to 24</td> <td>£250</td> <td>£350</td> </tr> <tr> <td>25 or over</td> <td>£120</td> <td>£250</td> </tr> </tbody> </table> <p>An inexperienced driver is someone who has not held a full licence issued in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands for at least one year.</p> <p>Loss of or damage to <b>your car</b> following theft or attempted theft if it was unoccupied at the time of the loss or damage, unless <b>your car</b> was locked and the ignition key or other removable ignition device removed.</p> <p>More than the amount shown below for loss of or damage to audio, communication, navigational, or in-car entertainment equipment unless it is standard equipment for <b>your car</b> when built. Such equipment must be permanently and securely fitted to <b>your car</b> and operated exclusively by <b>your car's</b> electrics.</p> <table border="1" data-bbox="815 1921 1166 2022"> <thead> <tr> <th>Cover</th> <th>Limit</th> </tr> </thead> <tbody> <tr> <td>Comprehensive</td> <td>£750</td> </tr> <tr> <td>Third Party, Fire and Theft</td> <td>£250</td> </tr> </tbody> </table>	Driver's Age	Category of driver		Experienced	Inexperienced	17 to 20	£350	£350	21 to 24	£250	£350	25 or over	£120	£250	Cover	Limit	Comprehensive	£750	Third Party, Fire and Theft	£250
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*continued overleaf*

## Section 2 - Loss of or Damage to Your Car *continued*

What is covered	What is not covered
<p><b>Obsolete and Spare Parts</b> If any part or accessory is not available the most we will pay for that part will be the cost shown in the manufacturers last UK price list, plus a reasonable fitting cost.</p> <p><b>Salvage</b> If we are going to settle your claim by replacing your car or by paying you the market value, your car will become our property. If your car has a personalised registration you may retain this subject to DVLA rules and regulations.</p>	<p>Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, breakdowns or breakages.</p> <p>Damage to tyres caused by braking, punctures, cuts or bursts.</p> <p>Damage or destruction due to pressure waves caused by aircraft or other flying objects.</p> <p>Loss of market value following repairs to your car.</p> <p>Loss or damage arising from confiscation, requisition or destruction of your car by or under order of any Government, Public or Local Authority.</p> <p>Loss of use of your car or other indirect loss.</p>

## Section 3 - Medical Expenses

We will pay medical, surgical and dental fees up to £100 for each person being carried in your car if they are injured in an accident involving your car.

## Section 4 - Personal Belongings

What is covered	What is not covered
<p>We will pay, at your request, up to:</p> <ul style="list-style-type: none"><li>• £100 for personal belongings</li><li>• £200 for children's car seats and booster seats</li></ul> <p>whilst in or on your car if they are lost or damaged by an accident, fire, theft or attempted theft.</p>	<p>We will not pay for loss of or damage to:</p> <ul style="list-style-type: none"><li>money;</li><li>securities (financial certificates such as shares and bonds);</li><li>jewellery;</li><li>mobile phones; or</li><li>goods, samples or business equipment which you or any person insured by this policy carry in connection with any trade or business</li></ul>

# Section 5 – If You or Your Husband or Wife or Civil Partner are Involved in an Accident

What is covered	What is not covered
<p>If <b>you</b> or <b>your husband</b> or <b>wife</b> or <b>civil partner</b> are in an accident while travelling in <b>your car</b> or getting into or out of any motor car and this is the only cause of death or bodily injury to <b>you</b> or <b>your husband</b> or <b>wife</b> or <b>civil partner</b>, we will pay £5,000 per person if:</p> <ul style="list-style-type: none"><li>• <b>you</b> or <b>your husband</b> or <b>wife</b> or <b>civil partner</b> die;</li><li>• <b>you</b> or <b>your husband</b> or <b>wife</b> or <b>civil partner</b> suffer the total and permanent loss of sight in one or both eyes; or</li><li>• <b>you</b> or <b>your husband</b> or <b>wife</b> or <b>civil partner</b> lose any limbs.</li></ul> <p>We will only pay for one benefit for death or injury to any person for any one injury in any one <b>period of insurance</b>.</p>	<p><b>We will not cover</b></p> <p>Death or loss of sight or limb if this happens more than three months after the accident.</p> <p>Any loss under this section if <b>you</b> are a firm, company or more than one person.</p> <p>Any person aged 75 or over.</p> <p>Any loss due to:</p> <p>deliberately injuring <b>yourself</b> or <b>your husband</b> or <b>wife</b> or <b>civil partner</b></p> <p>suicide or attempted suicide;</p> <p>any injury caused by a natural disease or weakness;</p> <p>any injury caused by being under the influence of drugs or alcohol to a level which would be a driving offence in the country where the accident happens.</p>

## Section 6 - Replacement Locks

We will cover the cost of changing locks on **your car** if the keys, transmitter or immobiliser key have been lost or stolen provided **you** report the loss to the Police within 24 hours of discovering it.

The maximum we will pay for any one claim is £500

## Section 7 - Foreign Travel and European Union Compulsory Insurance

The policy provides the minimum cover **you** need by law to use **your car** in the following countries:

- Any member country of the European Union, Andorra, Croatia, Iceland, Liechtenstein, Norway and Switzerland

**Note.** Bulgaria and Romania joined the European Union on January 1st 2007. At the date of printing it is still necessary to take a “Green Card” if visiting Bulgaria or Romania. Please speak to **your** insurance advisor or the **Allianz** office that issued **your policy** for the latest information.

This **policy** provides the full cover shown in the **schedule** in any country in the **territorial limits** as long as:

- **your car** is taxed and registered in Great Britain, Northern Ireland, The Isle of Man or Channel Islands.
- **your car** is otherwise permanently kept in Great Britain, Northern Ireland, The Isle of Man or Channel Islands.

- **your** main permanent address is in Great Britain, Northern Ireland, The Isle of Man or Channel Islands.
- **your** visits are only temporary and do not exceed 90 days in any one **period of insurance**.

For cover outside the **territorial limits** or an extended period, **you** must tell **your** insurance advisor or the **Allianz** office that issued **your policy**.

We may charge an additional premium and/or apply additional terms.

We will pay any customs duty if **your car** is damaged and we cannot return it to Great Britain, Northern Ireland, The Isle of Man, Channel Islands after a claim covered by this **policy**.

# Section 8 – No Claim Discount

If you do not claim under this policy during the period of insurance, we will give you a no claim discount on your premium when you renew your policy as shown on the table below.

No claims years	Discount
0	0%
1	30%
2	40%
3	50%
4	60%
5 or more	65%

If you do make a claim under this policy, your no claims discount may be affected as shown in the table below.

If you have chosen to protect your no claim discount and paid an extra premium for this, we will not reduce your discount when you renew your policy if you have made only one claim. If you make a second claim, we will reduce your discount by one year and each subsequent claim will reduce your discount by two years.

If you have not chosen to protect your no claim discount, a single claim will reduce the discount by one year. Each subsequent claim will reduce the discount by another two years.

We will give you a no claim discount as long as the insurance has been in force for 12 months and that each renewal period is for a similar period.

We will not reduce the no claim discount if the only payment we make is for a broken windscreen or windows or for bodywork scratched as a direct result of a damaged windscreen or window.

## No Claim Discount when you renew your Allianz Policy

### WITHOUT NCD PROTECTION

No claim discount at start of Period of Insurance	No claim discount at next renewal after:			
	No Claims	1 Claim	2 Claims	3 Claims
0%	30%	Nil	Nil	Nil
30%	40%	Nil	Nil	Nil
40%	50%	30%	Nil	Nil
50%	60%	40%	Nil	Nil
60%	65%	50%	30%	Nil
65%	65%	60%	40%	Nil

### WITH NCD PROTECTION

No claim discount at start of Period of Insurance	No claim discount at next renewal after:			
	No Claims	1 Claims	2 Claims	3 Claims
0%	30%	Nil	Nil	Nil
30%	40%	30%	Nil	Nil
40%	50%	40%	30%	Nil
50%	60%	50%	40%	Nil
60%	65%	60%	50%	30%
65%	65%	65%	60%	40%

# General Exclusions applying to all Parts of this Policy

This **policy** does not cover the following.

- 1 **We** will not cover loss or damage or legal liability directly or indirectly caused by:
  - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
  - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.
- 2 **We** will not cover loss, damage, injury or liability as a result of:
  - earthquake;
  - underground fire; or
  - war, invasion, revolution or any similar event.

However, **we** will provide the cover **you** need to meet the requirements of any compulsory insurance legislation in force within the **territorial limits** of this **policy**.

- 3 **We** will not cover any claim or damage arising while **your car** is being:

- driven by anyone who is not mentioned in the “Person or classes of persons entitled to drive” section noted in the current **Certificate of Motor Insurance**; or
- used for a purpose which is not permitted by the **Certificate of Motor Insurance**.

However, this exception does not apply to:

- claims under Section 2 (Loss of or damage to **your car**);

and

- the cover given to **you** (and to no other person) under Section 1 (**Your** liability to others)

while **your car** is being used without **your** authority or by a motor trader for servicing or repair.

- 4 **We** will not cover any loss, damage or liability caused by riot or civil commotion outside Great Britain, the Isle of Man or the Channel Islands other than is necessary to meet any compulsory motor insurance legislation.

# General Conditions Applying to this Policy

1 You shall pay the premium or any premium instalment on demand.

2 You shall, as soon as reasonably possible, notify us of any accident or claim and shall, with reasonable speed, provide such information as we require.

## 3 How we deal with claims

If your car is lost, stolen or damaged, we may decide to:

- pay for any necessary repairs to your car; if we pay for any necessary repairs to your car, we may decide to use suitable replacement parts that are not supplied by the original manufacturer.
- replace your car; or
- pay you an amount up to the value of any loss or damage to your car but not exceeding the market value.

If your car is on lease hire or hire purchase, we may be required to pay the owner for damage to your car. In that event our payment will be in full and final settlement or our liability under Section 2 (Loss of or damage to your car).

You must not pay or offer or agree to pay any money or admit liability or settle any claim without our permission.

We can, in your name:

- take over and defend or settle a claim;
- take proceedings at our own expense and benefit to recover any payment we have made under this policy.

You must co-operate with us at all times.

## 4 Keeping to the terms of the policy

We will only give you the cover described in the policy if:

- any person claiming has met all the conditions as far as they apply; and
- the declaration and information given in the application or statement of facts on which this policy is based is complete and correct as far as you know.

## 5 Compulsory insurance

If the law of any country in which this policy covers you says we must pay a claim which we would otherwise not have paid, then we are entitled to recover such payments from you.

## 6 Reflection period

You may cancel this policy within 14 days of the date you receive it. You can do this by returning the Certificate of Motor Insurance to us at the address shown at the back of this policy or by returning the Certificate of Motor Insurance to your insurance advisor. If you choose to do this, you are entitled to a refund of the premium you have paid for this insurance. We will charge a pro-rata premium plus £15 to cover our operational costs which is subject to minimum amount payable of £25 except where an incident has occurred which may give rise to a total loss claim, in which case the full annual premium may be payable to us.

## 7 Cancelling your policy (outside of the Reflection Period)

We may cancel this policy by giving you seven days notice in writing to your last known address. If this happens we will return part of your premium for any period where you did not have insurance.

You may cancel this policy by returning the current Certificate of Motor Insurance to us;

If you cancel the policy before the first renewal date, as long as you have not made a claim we will refund the part of the premium you have not yet used less a charge of £50.

If you cancel the policy after the first renewal date, as long as you have not made a claim we will refund the part of the premium you have not yet used less a charge of £25.

## 8 Arbitration

If we accept your claim but you do not agree with the amount we will pay you, we will refer the matter to an arbitrator chosen by you and us. You cannot take any action against us until you and we have received the arbitrator's final decision.

## 9 Reasonable precautions

You must take all reasonable precautions to protect your car from loss and damage and to keep it in a good roadworthy condition. You must let one of our authorised representatives inspect your car at any reasonable time.

## 10 Fraud

If you or anyone acting on your behalf make any false or fraudulent claim or supports a claim by false or

fraudulent document, device or statement, this **policy** shall be void and **you** will forfeit all rights under the **policy**. In such circumstances, **we** retain the right to keep the premium and to recover any sums paid by way of benefit under the **policy**.

## 11 Choice of law

Unless **we** agree otherwise:

- a) the language of the **policy** and all communications relating to it will be English;  
  
and
- b) English law will apply to this contract of insurance.

## 12 Car sharing

**Your policy** also covers **your car** when **you** are paid for carrying passengers for social reasons or similar, as long as:

- **your car** is not built or adapted to carry more than eight passengers (not including the driver);
- the passengers are not being carried as part of a business of carrying passengers; and
- **you** do not profit from the total amount of money **you** are paid for the journey.

If **you** have any doubts as to whether or not any car sharing **you** have arranged is covered by this policy, please contact **us** immediately.

## 13 Changing your details

**You** must tell **us** immediately about any changes that may affect **your policy** cover. Here are some of the changes **you** should tell **us** about:

- **You** change **your car**
- Changes **you** make to **your car** that make **your car** different from the manufacturer's standard UK specification
- **You** want to use **your car** for a purpose not permitted in the **Certificate of Motor Insurance**.
- **You** become aware of any physical or medical condition of any driver which may affect their ability to drive
- **You**, or any other driver covered by **your policy**, are convicted of a criminal or motoring offence including fixed penalty notices

- **You** change **your** address or where **you** normally keep **your car**
- **You** or any driver covered under this **policy** change occupation including any part-time work

This is not a complete list and **you** should contact **your** insurance advisor if **you** are unsure whether a change of circumstances may affect **your policy**.

When **you** tell **us** of a change of details **we** will reassess the premium and terms of **your Policy**. **You** will be informed of any revised premium or terms and asked to agree before any change is made.

To reduce costs **we** will not make small refunds or charge small additional premiums for the period from the date of the change to the renewal date of **your Policy**.

In some circumstances **we** may not be able to continue **your policy** following the changes, where this happens **you** will be told and the **policy** will be cancelled in line with the provisions of General Condition 7.

## 14 Rights of 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 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 that Act.

## 15 Automatic Renewal

If **you** pay **your** premium by the Allianz Premium Instalment Plan **we** will automatically renew **your policy**. This saves **you** the worry of remembering to contact **us** prior to the renewal date. **We** will write to **you** before the **policy** expires with full details of next year's premium and **policy** terms. **We** will also issue **you** with a new **Certificate of Motor Insurance**.

If **you** do not want to renew this **policy**, simply return the **Certificate of Motor Insurance** issued with **your** renewal notice to **your** insurance advisor with clear instruction that **you** do not wish to renew.

If the **Certificate of Motor Insurance** is returned after the renewal date, the **policy** will be cancelled in line with the provisions of General Condition 7.

If **we** decide not to renew **your policy** we will notify **you** in writing prior to the renewal date.

# Complaints Procedure

**Our** aim is to get it right, first time, every time. If **we** make a mistake **we** will try to 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 sorted out the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service.

Please contact **us** at:

Customer Satisfaction Manager

Allianz Insurance plc

2530 The Quadrant

Aztec West

Almondsbury

Bristol

BS32 4AW

Telephone: 0800 072 4760

Fax: 01483 529717

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

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

# Protecting Your Car and Belongings

## The following information is for guidance only; it does not form part of your policy

Remove the ignition key when you get out of the car, even when parking in your own drive or at a petrol station. Your policy may not cover you if your car is unoccupied with the keys inside it.

Never leave a door unlocked or a window or sunroof open, even when just going into a shop for a moment or two. If you use the key fob check the car has actually locked before you leave it. Your policy may not cover you if you do not take reasonable precautions.

Don't leave any belongings in your car. A thief won't know that a bag or coat doesn't contain something valuable and might break a window to get at it. If you can't take them with you, lock them out of sight. If you have a removable sat nav remove the cradle as well as the device plus any suction marks that could show that it is in your car.

Don't leave money, credit cards or cheque books in the glove compartment.

Never leave your car documents in the car; they could help a thief to sell it.

If you can, leave the car in a locked garage and lock your car and the garage. If you do not have a garage, try to park in a well-lit, open space.

At home, ensure your car keys are kept in a safe place, out of sight and away from windows and doors.

When parking in a public car park, look for one that is well supervised, with restricted entry and exit points, good lighting and security cameras. Wherever possible use Park Mark ® car parks – details of approved Park Mark ® car parks can be found on [www.saferparking.com](http://www.saferparking.com).

Etch the car's registration number on all glass surfaces – windows, sunroofs etc. Thieves don't want the expense of replacement.

If your car is not fitted with an alarm or immobiliser, consider fitting one which is Thatcham approved. Also think about fitting a tracking device especially if you have a high-performance or an expensive car.

## Remember!

Your policy may not cover loss of your car, accessories or spare parts if your ignition key or card is in an unoccupied car

**DON'T GIVE THEM AN EASY RIDE**

**CRIME**  
LET'S BRING IT

**DOWN**

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

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This can be checked by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.