

Commercial Vehicle

Policy booklet



Underwritten by Allianz Insurance plc



Policyfast

Welcome to Policyfast

Welcome to your new Commercial Vehicle policy exclusively arranged via Policyfast Limited and underwritten by Allianz Insurance plc. Your insurance policy comprises this booklet and your Schedule. You should read these documents carefully and keep them in a safe place together with copies of any documentation you have provided to us. If you are involved in an incident likely to result in a claim under this policy, please refer to our claims procedure on page 3.

Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz SE Group, leading financial services providers and insurer of over 50 million vehicles worldwide.

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 needs, as we've been providing leading insurance solutions in the UK for over 100 years. We work in partnership with your Insurance Advisor to ensure you receive the highest levels of product and service excellence. If you need to make a claim, you can rest assured that you will be in safe hands.

Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. Should you need further details or have any questions your Insurance Advisor will be delighted to help.

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Introduction

Your Allianz Clear Commercial Vehicle policy is made up of several parts which must be read together as they form your contract.

Please take time to read all parts of this policy to make sure they meet your needs and that you understand the cover provided and the general exclusions and general conditions that apply. If you wish to change anything or if there is anything you do not understand, or any statement is incorrect, please contact your Insurance Advisor.

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 this policy
- the schedule, which includes all Endorsements applied to the policy while this 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 this policy which has a specific meaning has the same meaning

wherever it appears in this policy. These words are highlighted in bold.

Allianz will insure 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



Jonathan Dye
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, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

General Definitions

The terms below have their meaning shown next to them and appear in bold throughout your policy.

Certificate of Motor Insurance

The document issued by us showing that this policy provides the cover you need by law to comply with the relevant United Kingdom and European Traffic laws.

It shows who is entitled to drive your vehicle and the purposes for which your vehicle can be used.

Endorsement

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

Excess/Excesses

The amount you will have to pay if you make a claim regardless of who was to blame. The excess amounts are shown in this policy but other additional excesses may be shown in your schedule

Hazardous Goods

Hazardous Goods means any goods requiring the display of hazard warning (Hazchem or ADR) panels and/or Trem cards whilst the goods are being carried.

Insurance Advisor

This is the person who you arranged your insurance with.

Spouse/Civil Partner

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

Market Value

The cost of replacing your vehicle at the time of the loss or damage, taking into account its make, model, specification, age, mileage and condition. This will 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.

Prejudicial Claim

Any claim made against your policy that has either resulted in us making a payment and we are not able to recover the full amount of this payment, or a claim that is outstanding and responsibility for the claim has not been decided.

Schedule

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

Statement of Facts

A record of the information you have provided us with.

Territorial limits

Great Britain, Northern Ireland, The Channel Islands, The Isle of Man, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City. 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

The insured named on the schedule.

Your vehicle

Any vehicle and accessories 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 - 0345 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 **0345 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 vehicle - 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 vehicle at one of our national approved repairers.
- If your vehicle is below 3.5 tonnes it can be

repaired by one of our national approved repairers; they will provide you with use of a small van whilst your vehicle is being repaired following a claim that has been accepted under this policy.

- All repairs are guaranteed for 5 years.

Accidents outside of the UK

If your vehicle is involved in an accident whilst being driven outside the United Kingdom, you will need to call 01483 218200 if calling from the United Kingdom or 00 44 1483 218200 if calling from abroad. The lines are open 24 hours a day, 365 days a year.

United Kingdom

01483 218200 **Abroad** 00 44 1483 218200

Legal advice helpline

Your Clear commercial vehicle policy provides access to Lawphone to give advice, 24 hours a day, 365 days a year, on any personal legal matter. We may record the calls for your and our mutual protection and our training purposes. The advice you get from Lawphone will always be according to the laws of Great Britain and Northern Ireland.

Lawphone: 0370 241 4140

When you call Lawphone please state that you are an Allianz policyholder and quote master policy reference number **28614**. You will then be asked for a brief summary of the problem and these details will be passed on to an adviser who will return your call.

Complaints procedure

1. Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly.
2. 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 maybe expected.
3. 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.
4. If you have a complaint please contact our Customer Satisfaction Manager.

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

Complaints procedure (continued)

Customer Satisfaction Manager
Allianz Insurance plc
2530 The Quadrant
Aztec West, Almondsbury
Bristol BS32 4AW
Tel: 0330 102 1781
Fax: 01483 529 717
Email: allianzretailcomplaints@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

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit **your** complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service.

Please quote **our** e-mail address: allianzretailcomplaints@allianz.co.uk
Alternatively, you can contact the Financial Ombudsman Service directly.

The Cover Provided

All sections of **your** policy apply unless **your** **schedule** shows **Endorsements** saying otherwise. The General exclusions and General conditions at the back of this policy apply to all sections.

Changes to your circumstances

Please contact **your Insurance Advisor** if there are any changes to **your** circumstances which could affect **your** insurance. There are some changes that **you** should tell **us** about before they happen, for example, if **you** intend to change **your vehicle** or if **you** wish to include other drivers.

Please refer to General Condition 11 of this policy.

If **your** circumstances change and **you** do not tell **us**, **you** may find that **you** are not covered if **you** need to make a claim.

Section 1 – Your Liability to Others

What is covered in section 1

1a Cover we provide for you

We will pay all the amounts **you** may become legally responsible for in respect of:

- accidental death of or bodily injury to any person; or
- accidental damage to anyone's property. The indemnity is limited to £5,000,000 including all costs (or any higher limits provided for by local legislation in territories outside the United Kingdom but within the **territorial limits**) for any one occurrence or series of occurrences arising from one cause. Whilst **your vehicle** is carrying any **Hazardous Goods**, the indemnity is limited to £1,000,000 for any one occurrence or series of occurrences arising from one cause

caused by or arising out of:

- i the use of
- ii goods falling from or
- iii the operations of loading and unloading **your vehicle**

1b We will also provide the same cover as 1a above in respect of any disabled mechanically propelled **vehicle** which is being towed by **your vehicle**

- ii any trailer or caravan owned by **you** or for which **you** are responsible whilst it is
 - a) attached to **your vehicle**
 - b) detached from any **vehicle**

Provided that **you** are not entitled to indemnity under any other policy **we** will also indemnify **you** (and no other person) in respect of any trailer or caravan described above whilst it is attached to a **vehicle** which is neither owned by **you** nor in **your** custody or control.

2 Cover we provide for other people

We will cover the following people for legal liabilities to others:

- Anyone **you** allow to drive or use **your vehicle** as long as they are entitled to drive by **your** current **Certificate of Motor Insurance** and **schedule** and are using **your vehicle** within the limitations of use specified in **your Certificate of Motor Insurance** .
- Anyone traveling in, getting into or out of **your vehicle**.
- All companies forming **the insured**

as though separate policies had been issued in their individual names.

- Any principal of **the insured** provided that **the insured** would have been entitled to cover if the claim had been made against **the insured**.

3 Your legally appointed representatives

After the death of anyone who is insured under this policy, **we** will protect that person's estate against any liability they had if that liability is insured under this policy.

4 Legal fees and expenses

If there is an accident insured under this policy **we** will, subject to **our** written agreement, arrange and pay for:

- a solicitor or barrister to represent anyone insured under this policy at a coroner's inquest or criminal court;
- defending anyone covered under this policy if they are charged with manslaughter or causing death by careless, reckless or dangerous driving.

5 Emergency Treatment

If there is an accident insured by this policy, **we** will pay for emergency medical treatment which is required under any compulsory motor insurance legislation.

What is not covered in section 1

We will not cover:

Liability for causing the death of or bodily injury to any employee in the course of their employment by anyone insured by this policy unless cover is compulsory under motor insurance legislation within the **territorial limits** of this policy.

Liability for loss of or damage to property which belongs to, or is held in trust by **you**, or is in **your** care custody or control.

Liability for loss of or damage to property which belongs to, is held in trust by, or is in the care custody or control of anyone **you** allow to drive **your vehicle** and who is entitled to drive by **your Certificate of Motor Insurance** .

Loss of or damage to **your vehicle** or any trailer or caravan being towed by **your vehicle**.

Liability incurred by anyone who is covered under any other insurance.

Liability caused by using **your vehicle** and/or any trailer on any part of an aerodrome, airport, airfield or military base where aircraft can go.

Damage to any bridge, viaduct, weigh-bridge,

road or anything beneath by vibration or by the weight of **your vehicle** and its load if **your vehicle** and/or trailer exceeds the maximum gross **vehicle**, plated or train weighted permitted by the relevant law.

Liability arising out of the operation as a tool, of any plant forming part of **your vehicle** or any trailer (other than a lifting device for self loading) except so far as is necessary to meet the requirements of any compulsory motor insurance legislation.

Loss or damage to any **vehicle** or trailer being towed or any property being carried in or on it. Liability arising from

- the use of any heating, welding, cooking or similar equipment or plant in or on **your vehicle** or any trailer
- the explosion of any pressurised container in or on **your vehicle** or trailer or which forms part of any plant attached to **your vehicle** or trailer

except as required by compulsory motor insurance legislation. Liability caused by any manufacture, construction, alteration, repair directly or indirectly caused in connection with using **your vehicle** or trailer.

Liability caused by food poisoning, or anything contained in goods supplied, or any harmful or incorrect treatment given at or from **your vehicle** or trailer.

Section 2 – Loss of or Damage to Your Vehicle

What is covered in section 2

We will, at **your** request, pay for:

- loss of or damage to **your vehicle** up to the **market value of your vehicle**; if **we** repair **your vehicle** **we** may use alternative parts not supplied by the original manufacturer.
- the cost of draining **your vehicle's** fuel tank due to accidental misfuelling and of repairing any damage caused to **your vehicle's** engine as a consequence of it
- the cost of protecting and removing **your vehicle** to the nearest repairer and the cost of delivering **your vehicle** back to **you** after it has been repaired as long as **your** home is in the United Kingdom, Channel Islands or the Isle of Man.
- replacement or repair of **your vehicle's** windscreen or windows

Replacing your vehicle

We will at **your** request replace **your vehicle** with a new one of the same make, model and specification if **your vehicle** is:

- stolen and not recovered within 28 days of **you** reporting the theft to **us**; or
- damaged to the extent that the cost of repair is more than 50% of an identical new **vehicle** at the time of loss or damage (based on the manufacturers last United Kingdom list price).

we will only do this if

- you have owned **your vehicle** (or it has been hired to **you** under a hire-purchase agreement or personal contract hire agreement) since it was first registered as new;
- The loss or damage happens before **your vehicle** is one year old;
- **We** have **your** permission or the hire purchase company's permission to replace **your vehicle**;
- **Your vehicle** is under 3.5t gross **vehicle** weight, is in current production and available in the United Kingdom.

If **your vehicle** is on lease hire, hire purchase or personal contract hire **we** may be required to pay the owner for damage to **your vehicle**. In that event **our** payment will be in full and final settlement of **our** liability under this section.

Obsolete and Spare Parts

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 United Kingdom price list, plus a fitting cost.

If the part is not listed in the manufacturers last United Kingdom price list **we** will pay the cost of an equivalent part plus the fitting cost.

If no equivalent part is listed the most **we** will pay is £250.

Salvage

If **we** are going to settle **your** claim by replacing **your vehicle** or by paying **you** the **market value**, **your vehicle** will become **our** property.

If **your vehicle** has a personalised registration **you** may retain this, subject to DVLA (Driver and Vehicle Licensing Agency) rules and regulations.

What is not covered

We will not cover:

Loss of or damage to **your vehicle** following theft or attempted theft if it was unoccupied at the time of the loss or damage, unless **your vehicle** was locked and the ignition key or other removable ignition device was not in or on **your vehicle**.

Loss of or damage to, **your vehicle** resulting from fraud or deception or by using any counterfeit form of payment which a bank or building society will not authorise.

Any amount over £750 for loss of or damage to audio communication, navigational, or in-car entertainment equipment unless it is standard equipment, or a manufacturer fitted optional extra for **your vehicle** when built. Such equipment must be permanently fitted to **your vehicle** and operated exclusively by **your vehicle's** electrical system.

Fire, theft and malicious damage excess

You will have to pay the first £150 of any claim made for fire, theft or attempted theft or malicious damage.

Windscreen damage excess

If **your** claim is only for repair or replacement of **your vehicle's** windscreen or windows or for bodywork scratched as a direct result of a damaged windscreen or window **you** will have to pay the first –

- £75 for replacement using **our** approved

repairer Autoglass

- £nil for repair using **our** approved repairer Autoglass
- £100 for replacement or repair using any other repairer.

Accidental damage excess

If **your** claim is not for fire, theft, malicious damage or windscreen, **you** will have to pay the **excess** shown in the category of driver table below. These **excesses** are additional to any other **excess** which may apply (please refer to **your schedule**).

Category of driver

Drivers Age	Experienced	Inexperienced
17 to 20	£350	£350
21 to 24	£250	£350
25 or over	£150	£250

An inexperienced driver is someone who has not held a full licence issued in the European Union, Great Britain, Northern Ireland, the Channel Islands or the Isle of Man for at least one year.

Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, breakdowns or breakages.

Damage to tyres caused by braking, punctures, cuts or bursts.

Damage or destruction due to pressure waves caused by aircraft or other flying objects.

Loss of or damage caused directly or indirectly by fire if **your vehicle** is equipped for the cooking and/or heating of food and/or drink.

Loss or damage arising from confiscation, requisition or destruction of **your vehicle** by or under order of any Government, Public or Local Authority.

Loss of value following repairs to **your vehicle**.

Loss of use of **your vehicle** or other indirect loss.

The cost of reinstating or replacing data of any type that was held in or stored on any equipment in **your vehicle**.

Any damage caused deliberately by **you** or anyone else insured under this policy.

Any loss or damage as a result of theft of or the unauthorised taking of **your vehicle** by a family member or anyone who lives with **you**, unless **you** report them to the police for taking **your vehicle** without **your** consent.

Section 3 – Medical Expenses

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

Section 4 – Personal Belongings

What is covered in section 4

We will pay, at **your** request, up to £100 for personal belongings while in or on **your vehicle** if they are lost or damaged by an accident, fire, theft or attempted theft.

What is not covered in section 4

We will not pay for loss of, or damage to:

- money including cash, cheque books, credit, debit, cheque and loyalty cards;
- tickets vouchers documents or securities (financial certificates such as shares and bonds);
- jewellery including watches;
- mobile phones; or
- goods, samples or business equipment which **you** or any person insured by this policy carry in connection with any trade or business.

We will not pay for any loss following theft or attempted theft if **your vehicle** was unoccupied at the time of the loss, unless **your vehicle** was locked and the ignition key or other removable ignition device was not in or on **your vehicle**.

Section 5 – If You or Your Spouse or Civil Partner are involved in an Accident

What is covered in section 5

If **you** or **your Spouse** or **Civil Partner** are in an accident while travelling in **your vehicle** or getting into or out of any motor car and this is the only cause of death or bodily injury to **you** or **your Spouse** or **Civil Partner**, we will pay £5,000 per person if **you** or **your Spouse** or **Civil Partner** die, suffer the total and permanent loss of sight in one or both eyes or lose any limbs.

We will only pay for one benefit for death or injury to each person for any one injury in any one **period of insurance**.

What is not covered in section 5

We will not cover:

- death or loss of sight or limb if this happens more than three months after the accident.
- any loss under this section if **you** are a firm, company or more than one person.
- any loss due to:
 - deliberately injuring **yourself** or **spouse** or **Civil Partner**;
 - suicide or attempted suicide;
 - any injury caused by a natural disease or weakness; or
 - 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.

Section 6 – Replacement Locks

We will cover the cost of changing locks on **your vehicle** 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 £1,000.

Section 7 – Foreign Travel

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

- **Territorial limits** - Great Britain, Northern Ireland, The Isle of Man, The Channel Islands, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

It also includes travelling between these countries by air, rail or sea, including loading and unloading.

Where the level of cover in any European Community Member State is less than that provided by the legal requirements of the United Kingdom, the level of cover that applies in the United Kingdom will apply in that Member State.

Provided that:

- **your vehicle** 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 temporary

If **you** wish to increase the level of cover up to the cover shown on **your schedule**, **you** must tell **your Insurance Advisor** or contact **Allianz**. If **we** agree to extend cover **we** may charge an additional premium or apply terms or both.

Section 8 – No claim discount (NCD)

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 further 12 months.

Claims that will not reduce your no claim discount:

Claims **we** pay solely for a broken windscreen or windows, or for repairing scratched paintwork directly caused by broken glass; and Claims made due to an accident with an uninsured driver, provided that **you** are able to meet the conditions of Section 9 Uninsured Drivers.

If **you** do not make a claim **your** NCD will continue to increase at each renewal up to a maximum of 9 years. If **you** have not chosen to protect **your** NCD, each claim in the **period of insurance** will reduce the discount by two years. Each subsequent claim will reduce the discount by another two years.

If **you** have chosen to protect **your** NCD and paid an extra premium for this, **we** will not reduce **your** discount if **you** have made only one claim. If **you** make more than one claim in the **period of insurance** **your** NCD will be reduced by two years for each additional claim made.

The tables on the following pages show how this works both with and without NCD protection.

NCD Years without no claims discount protection

NCD Years at Inception or last year's Allianz renewal	NCD Years at next Allianz renewal without no claims discount protection			
	Prejudicial Claims since the beginning of the period of insurance			
	None	1	2	3 or more
0	1	0	0	0
1	2	0	0	0
2	3	0	0	0
3	4	1	0	0
4	5	2	0	0
5	6	3	1	0
6	7	3	1	0
7	8	3	1	0
8	9	3	1	0
9+	9	3	1	0

NCD Years with no claims discount protection

NCD Years at inception or last year's Allianz renewal	NCD Years at next Allianz renewal with no claims discount protection				
	Prejudicial claims* since the beginning of the period of insurance				
	None	1	2	3	4 or more claims
0	1	n/a	n/a	n/a	n/a
1	2	n/a	n/a	n/a	n/a
2	3	n/a	n/a	n/a	n/a
3	4	n/a	n/a	n/a	n/a
4	5	4	2	0	0
5	6	5	3	1	0
6	7	6	3	1	0
7	8	7	3	1	0
8	9	8	3	1	0
9+	9	9	3	1	0

You will not be able to protect **your** NCD if **you** have earned less than 4 years NCD at the beginning of the **period of insurance**.

Section 9 – Uninsured drivers

If **you** make a claim following an accident and the driver of the other **vehicle** is not insured **you** will not lose **your** no claim discount or have to pay any **excess** as a result of that accident provided:

- **We** establish that the accident is not **your** fault and
- **You** are able to provide details of the other **vehicle's** make, model and registration number and the name and address of the person driving the other **vehicle**.

You may have to pay **your excess** when **you** first claim and **you** may also temporarily lose **your** no claim discount. If subsequently **we** are satisfied that the accident was not **your** fault **we** will repay **your excess**, reinstate **your** no claim discount and refund any premium which may be due to **you**.

General Exclusions applying to all parts of this policy

What is not covered:

- 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.
- 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 by any compulsory motor insurance legislation in force within the **territorial limits** of this policy.

- We** will not cover any claim or damage arising while **your vehicle** is being:
 - driven by anyone who is not mentioned in the Person or classes of persons entitled to drive section noted in **your** current **Certificate of Motor Insurance** ;
 or
 - used for a purpose which is not permitted by **your Certificate of Motor Insurance**

However, this exclusion does not apply to:

- Claims under Section 2 (Loss of or Damage to **your vehicle**) and
- the cover given to **you** (and no other person) under Section 1 (**Your** liability to others)

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

- We** will not cover any loss, damage or liability caused by riot or civil commotion outside England, Scotland, Wales, the Channel Islands or the Isle of Man unless **we** have to meet any compulsory motor insurance legislation.
- We** will not cover 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.

For the purpose of this exclusion an act of terrorism means;

- the use, or threatened use, of biological, chemical and/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 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.
- 6 We** will not cover any loss damage or liability caused 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 **period of insurance**.
- 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 shall not apply where **we** have to meet the requirements of any compulsory motor insurance legislation in force within the **territorial limits** of this policy.
- 7** Loss damage or liability arising out of or as a result of any agreement or contract **you** have entered into.
- 8 We** will not cover any loss damage or liability caused directly or indirectly by the carriage of **Hazardous Goods** in or on **your vehicle** or trailer except as required by compulsory motor insurance legislation.
- 9 We** will not pay more than **our** legal liability under compulsory motor insurance legislation for any claim, if the driver of **your vehicle**, at the time of the accident

- is found to be over the permitted limit for alcohol
- is unfit to drive through drink or drugs, whether prescribed or otherwise
- fails to provide a sample of breath, blood or urine when required to do so, without lawful reason

If **we** are obliged to make a payment in such circumstances **we** reserve the right to seek to recover any such amounts from **you** or the driver of **your vehicle**.

General Conditions applying to this policy

1 Premiums

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

If **you** pay **your** premium by instalments, in the event that **you** fail to pay one or more instalments whether in full or in part, **we** will cancel the policy in line with General Condition 10 of this policy.

2 Taking care of your vehicle

You must do all **you** reasonably can to protect **your vehicle** from damage or theft and keep it in a good and roadworthy condition.

Where required by law, **your vehicle** must have a current Department Of Transport test certificate (MOT). If **we** ask, **you** must allow **us**, or **our** representative, to inspect **your vehicle** at any reasonable time.

3 Claims

In the event of a claim:

You must not admit fault or responsibility or pay/offer or agree to pay any money or settle any claim without **our** permission.

You must tell **us** at **your** first opportunity about any claim or incident that may lead to a claim and give **us** any information relevant to the claim that **we** may ask for.

You must co operate with **us** at all times.

We can, in **your** name;

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

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
- any declarations made and information given to **us** verbally electronically or in writing on the application or **Statement of Facts** on which this policy is based is complete and correct as far as **you** know.

5 Other insurances

We will not make any payment if there is cover under any other insurance.

6 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**.

7 Fraud

If **you** or anyone acting on **your** behalf makes a claim which is in any way false or fraudulent or supports a claim by false or fraudulent statement, device or documents, including inflating or exaggerating a claim **you** will lose all benefit and premiums **you** have paid for this policy. **We** may recover any sums that **we** have already paid under the policy.

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 Reflection period (applicable to new policies and renewals)

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 **your Insurance Advisor** or **us** at the address shown on page 4 of this policy. 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 plus Insurance Premium Tax to cover **our** operational costs which is subject to a minimum amount payable of £25 plus Insurance Premium Tax except where an incident has occurred which may give rise to a total loss claim, in which case the full annual premium will be payable to **us**.

10 Cancelling your policy (outside 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 refund the part of the premium that **you** have not yet used.

We may cancel **your** policy where there are serious grounds to do so, this includes:

- failure to meet the terms and conditions of this policy;
- Where **you** are required in accordance with the terms of **your** policy to cooperate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests;
- failure when requested to supply **us** with other relevant documentation or information that **we** need;
- where **we** reasonably suspect fraud or misrepresentation. Please see General Condition 7 – Fraud;
- changes to **your** policy details or circumstances that **we** do not cover under **our** policy; or
- use of threatening or abusive behaviour or language, or intimidation or harassment of **our** staff or suppliers.

If **you** wish to cancel this policy, please contact **your Insurance Advisor**. **Your** policy will be cancelled from the date **you** request, or the date **you** contact **your Insurance Advisor**, whichever is the later.

If **you** cancel the policy before the first renewal date **we** will refund the part of the premium **you** have not yet used less a charge of £50 plus Insurance Premium Tax except where an incident has occurred that may give rise to a **prejudicial claim**. If such an incident has occurred the full annual premium will be due to **us**. If **you** cancel the policy after the first renewal date **we** will refund the part of the premium **you** have not yet used less a charge of £25 plus Insurance Premium Tax except where an incident has occurred that may give rise to a **prejudicial claim**. If such an incident has occurred the full annual premium will be due to **us**.

11 Changing your details

You must tell **us** about any changes that may affect **your** policy cover. If **we** are not informed of any changes or corrections this may affect **your** ability to claim under **your** policy

Changes you must tell us about before continuing to use your vehicle:

If **you** want to

- change **your vehicle**;
- make any changes to **your vehicle** that make it different from the manufacturer's standard UK specification;
- use **your vehicle** for a purpose not permitted in **your Certificate of Motor Insurance** ;
- add a new driver.

Changes you must tell us about at your first opportunity:

If **you**

- change **your** address, or where **You** normally keep **your vehicle**;
- or any other driver covered by **your** policy, are convicted of a criminal or motoring offence including fixed penalty notices;
- fixed penalty notices;
- or any other driver covered by **your** policy, have a prosecution pending for any motoring offence;
- or any driver covered under **your** policy become unemployed or change occupation, including any part-time work.
- or any other driver have had changes made to the status of **your** or their driving licence;
- become aware of any physical or medical condition of any driver which may affect **your** or their ability to drive;
- exceed **your** stated annual mileage; or
- or any driver covered under **your** policy have a change of name due to marriage or via Deed Poll

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 (which will include a charge of £10 plus Insurance Premium Tax to cover operational costs) or terms and asked to agree before any change are made. To reduce costs **we** will not refund or charge amounts less than £25 plus Insurance Premium Tax.

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 10.

12 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.

13 Choice of law

Unless **We** agree otherwise:

- the language of this policy and all communications relating to it will be English; and
- all aspects of this policy including negotiation and performance are subject to English law and the decisions of English courts.

14 Vehicle sharing

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

- **your vehicle** is not built or adapted to carry more than eight passengers (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 vehicle** sharing **you** have arranged is covered by this policy, please contact **us** or **your Insurance Advisor**.

15 Paying by instalments

If **you** pay **your** premium by the **Allianz** Premium Instalment Plan, when **your** policy is due for renewal it will be renewed automatically which saves **you** the worry of remembering to contact **us** prior to the renewal date.

We will write to **you** 14 days before **your** 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, contact **your Insurance Advisor**, prior to the renewal date so that **we** do not take payment, with clear instructions that **you** do not wish to renew.

If **your** request to cancel **your** policy is received within 14 days of the renewal date, **your** policy will be cancelled in line with the provisions of General Condition 9. If **your** request is received after this 14 day period **your** policy will be cancelled in line with the provisions of General Condition 10

If **we** decide not to renew **your** policy **we** will notify **you** in writing 14 days prior to the renewal date.

16 Renewal

Regardless of **your** claims history, **your** no claim discount or whether **you** have paid for no claim discount protection at renewal **we** have the right to amend **your** policy terms and conditions.

This includes:

- imposing terms such as the application of **excesses** or **Endorsements**;
- increasing **your** premium;
- excluding cover;
- amending the policy wording;
- changing **your** payment type; and/or
- declining to renew **your** policy.

We will notify **you** in writing of any such action prior to the renewal date of **your** policy.

17 Tax and registration

Your vehicle must be taxed where applicable and registered in Great Britain, Northern Ireland, the Channel Islands or Isle of Man.

18 Proof of no claims

If **you** have declared to **us** that **you** are entitled to a No Claim Discount in respect of the **vehicle** covered under this policy **we** will require proof of this No Claim Discount in writing, unless **we** otherwise agree. If **you** do not provide this proof **your** policy may be invalid or **we** may change the terms or premium. **Your** period of no claims must have been earned on a private car or commercial **vehicle** policy in the United Kingdom which expired no more than 2 years before the start of this policy.

Protecting Your Vehicle and Belongings

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

- Remove the ignition key or other removable ignition device when you get out of the **vehicle**, even when parking in **your** own drive or at a petrol station. **Your** policy may not cover you if **your vehicle** is unoccupied with the keys inside it or on it.
- If you can, leave the **vehicle** in a locked garage and lock **your vehicle** and the garage. If you do not have a garage, try to park in a well-lit, open space.
- Don't leave money, credit cards or cheque books in the glove compartment.
- Don't leave any belongings in **your vehicle**. 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 vehicle**.
- 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 **vehicle** has actually locked before you leave it.

Your policy may not cover you if you do not protect **your vehicle** against damage or theft.

Remember! **Your** policy may not cover loss of **your vehicle**, accessories or spare parts if **your** ignition key or other removable ignition device is in, or on, an unoccupied **vehicle**.

- 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 ParkMark® car parks – details of approved Park Mark car parks can be found on www.parkmark.co.uk.

- Never leave **your vehicle** documents in the **vehicle**; they could help a thief to sell it.
- Etch the **vehicle's** registration number on all glass surfaces – windows, sunroofs etc. Thieves don't want the expense of replacement.

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

www.allianz.co.uk

Allianz Insurance plc. Registered in England number 84638.

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

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Underwritten by

