

Allianz Insurance plc

# Complete Cargo

Policy Details (including Policy Summary pages 1-5)



**456700  
Y650**

**MAX. GROSS 30.480 KG  
67.200 LB  
TARE 2.230 KG  
4.920 LB**

**NET 28.250 KG  
62.280 LB  
CU. CAP. 33.2 CU. M  
11.72 CU. FT**

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Chartered

**Allianz** 

# Policy Summary

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some covers are optional and will only apply if you have selected them. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

## What is Complete Cargo?

Complete Cargo is designed to cover the goods of your business whilst being transported.

It is underwritten by Allianz Insurance plc (Allianz).

## What is the policy duration?

This policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable.

## Will I have any cancellation rights?

You have a right to cancel the policy within a 14 day period and receive a return of premium paid, less an administration charge of £25 and an amount representing the cover you have received to date.

This is subject to certain terms and conditions, full details of which can be found in the policy wording.

## How do I make a claim?

If you need to claim, your dedicated claims handler will help and guide you through the process.

Please note your claim details will be passed to Allianz Global Corporate and Specialty which is within the Allianz SE group of companies ("Allianz") who are cargo claims specialists.

You can notify Allianz of a claim by:

Telephone: **0330 102 8608**

## Our claims helpline is available 24 hours a day, 7 days a week.

Please try to notify Allianz of a claim promptly after the incident, or immediately in the event of a serious loss or damage.

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

Post: Allianz Global Corporate and Specialty  
Marine Claims  
60 Gracechurch Street  
London  
EC3V 0HR

Please have your policy number to hand and as much information about the claim as possible. For further information please see page 6.

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

In the event that Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Further details are shown in the policy wording.

## How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

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

Alternatively:

Phone: **01483 552438** Email: [accdsm@allianz.co.uk](mailto:accdsm@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Telephone: **0800 0234567** or **0300 1239123**  
Email: [complaint.info@financial-ombudsman.org.uk](mailto: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 <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: [accdsm@allianz.co.uk](mailto:accdsm@allianz.co.uk)

Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in your policy documentation.

## Please read the policy

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to make a change or if there is anything you do not understand please contact your insurance adviser or the Allianz office that issued your policy.

# Core Cover

## Cargo – Policy Section 1

### Significant Features and Benefits

#### Territories

Damage to goods, whilst in transit or anywhere in the UK or worldwide as specified by you.

#### Postal Sendings

Covers loss or damage to goods despatched by package or parcel by non-courier postal services.

#### Exhibition Risks

Covers loss or damage to goods (including stands, literature and presentation stands) whilst in transit to and from exhibitions, trade fairs or shows including whilst at such sites for a period not exceeding 30 days. Cover is also provided for expenses incurred due to the abandonment or interruption of such events.

#### Tools or Samples

Covers loss or damage to tools or samples whilst in any motor vehicle or trailer owned or operated by the Insured and/or any employee in connection with the business.

#### Own Equipment

Covers loss or damage to the Insured's own equipment whilst in any motor vehicle, motor vehicle and attached trailer or detached trailer owned or operated by the Insured and/or any employee in connection with the business.

#### Buyers and/or Sellers Contingent Interest

Covers the Insured's contingent financial interest in any goods where the Insured has no responsibility to insure the goods under the terms of sale.

#### Additional Discharge Expenses

Covers additional costs incurred by the Insured to discharge, handle store, reload or transport the goods.

#### Airfreight Replacement

Covers costs incurred in returning by airfreight damaged goods for repair or forwarding replacement items to the original destination.

#### Concealed damage

Cover includes damage to goods discovered once unpacked at final destination.

#### Duty and taxes

Covers customs and excise duty or taxes levied on the proportion of damaged goods.

#### ISM and ISPS Code Forwarding Charges

Covers any extra costs incurred in unloading, storing or forwarding goods to the original destination due to a vessel not being certified in accordance with The International Management Code for the Safe Operation of Ships and Pollution Prevention or The International Ship and Port Facility Security Code.

### Significant Exclusions or Limitations

£250 excess applies

Duration of cover (other than in respect of war risks):-

Cover commences from the time the goods are loaded for the start of transit, continuing during the ordinary course of transit and ending at the first of either:

- a completion of unloading at the final warehouse or place of storage or
- b 60 days after the day of completion of unloading at the final destination port or airport

whichever shall first occur

Duration of cover for war risks:-

Cover commences from the time the goods are loaded on board a vessel or aircraft and ends either:

- a completion of unloading from the vessel or aircraft at the final destination port, or airport
- b 15 days after the day of arrival at the final destination, port or airport

whichever shall first occur

**Basis of Valuation** The basis of establishing the value of goods for claims adjustment purposes is:

	<b>Domestic Transit within the UK</b>	<b>Imports and/or Exports including UK to Free on Board</b>
New Goods where a sales contract has been agreed	Invoice price	Cost insurance and freight plus 10%
New Goods where no sales contract has been agreed	New replacement value	New replacement value plus insurance and freight
Used and/or second hand Goods; including exhibitions, tools or samples and own equipment	Current market value	Current market value plus insurance and freight

# Optional Cover

## Storage – Policy Section 2

### Significant Features and Benefits

Covers loss or damage to goods whilst at a premises

### Significant Exclusions or Limitations

- theft or theft damage not involving forcible and violent entry to or exit from the premises, or involving any partner, director, employee or family member
- damage to goods caused by, contributed by or arising from terrorism is limited to £100,000 any one event or the value of goods damaged, whichever is the less
- hold up arising from theft not involving violence or threat of violence
- damage to the goods by any process of production, manufacture, fabrication, assembly or dis-assembly
- damage to the goods not contained in a permanent building of standard construction
- damage caused by or resulting from strikes, lock-outs, labour disturbances, riots or civil commotions
- £250 excess applies

## Basis of Valuation

The basis of establishing the value of goods for claims adjustment purposes is:

New Goods where a sales contract has been agreed

Invoice price

New Goods where no sales contract has been agreed

New replacement value

Used and/or second hand Goods

Current market value

## General – Policy Sections 1 - Cargo & 2 – Storage

### Significant Features and Benefits

#### Branded Goods

Covers the Insured's rights to control the disposal of goods by destruction, return or reconditioning, where they bear permanent markings identifying the Insured as the manufacturer of the goods.

#### Removal of Debris

Covers the cost and expenses incurred by the Insured in the event of damage to goods in connection with removing and disposing of any debris and transferring of goods from one conveyance to another in the event of an accident to the original conveyance.

#### Labels and Packing

Covers the cost of re-labelling and re-packaging of goods in the event of damage to labels, capsules, wrappers or packaging.

### Significant Exclusions or Limitations

#### Cyber Attack

Damage directly or indirectly caused by, contributed or arising from use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process, or any other electronic system.

#### Hi-Tech Equipment

Unless specified in the Schedule, damage caused to laptops, tablets, MP3 players, games, satnav's, mobile phones, smartphones, e-readers, cameras and similar consumer devices; microchips, microprocessors, memory chips, central processing units or other Hi-Tech components of a similar nature when not contained within fully assembled units.

#### Vehicle Security

Theft or attempted theft or malicious act from any vehicle unattended is not insured unless:

- doors and windows are locked and other openings closed with keys removed
- all locks and alarm installations and other security devices are maintained, in working condition and are made operative
- and if left overnight shall be parked in a fully enclosed building or in a locked yard or compound.

# How to Make a Claim

If you need to claim, your dedicated claims handler will help and guide you through the process.

Please note your claim details will be passed to Allianz Global Corporate and Specialty which is within the Allianz SE group of companies (“Allianz”) who are cargo claims specialists.

You can notify Allianz of a claim by:

Telephone: **0330 102 8608**

**Our claims helpline is available 24 hours a day, 7 days a week.**

Please try to notify Allianz of a claim promptly after the incident, or immediately in the event of a serious loss or damage.

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

Post: Allianz Global Corporate and Specialty  
Marine Claims  
60 Gracechurch Street  
London  
EC3V 0HR

## Claims Details

Please have the following information available, where possible, when making a claim:

- Your contact information, including address and telephone numbers
- Policy type and policy number
- Date the loss occurred
- Location and description of the loss

## What to expect when making a claim

We aim to deal with your claim promptly and fairly. We will update you on the progress of your claim by email, mail or by phone – whichever you prefer.

Depending on the type of claim and value involved, we may:

- forward a claim form for you to complete and sign
- ask you for additional information
- appoint an independent loss adjuster to deal with your claim (loss adjusters are claims specialists who investigate large or complex claims, usually at the scene of an incident, to establish the cause of the loss and assist the insurer in dealing with your claim)
- arrange for a member of our claims team to visit you

# Fair Processing Notice – how we use personal information

## 1. Who we are

When **we** refer to “**we**”, “**us**” and “**our**” in this notice it means Allianz Insurance plc or Allianz Engineering Inspection Services Limited.

When **we** say, “**individuals**” in this notice, **we** mean anyone whose personal information **we** may collect, including:

- anyone seeking an insurance quote from **us** or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses.

## 2. How we use personal information

**We** use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims to fulfil **our** contract
- to administer third party claims and prevent financial crime to meet **our** legal obligations
- to manage **our** business and conduct market research to meet the legitimate needs of **our** business
- to send marketing information about **our** products and services if **we** have received specific consent.

There is no obligation to provide **us** with personal information, but **we** cannot provide **our** products and services without it.

**Anyone whose personal information we hold has the right to object to us using it.**

**They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to.**

**Further details can be found below.**

## 3. Automated decision making, including profiling

**We** may use automated decision making, including profiling, to assess insurance risks and administer policies. This helps **us** decide whether to offer insurance, determine prices and validate claims.

Anyone subject to an automated decision has the right to object to it. To do so they should contact **us** by emailing **us** at [accsm@allianz.co.uk](mailto:accsm@allianz.co.uk) and **we** will review the decision.

## 4. The personal information we collect

**We** collect the following types of personal information so **we** can complete the activities in section 2, “How **we** use personal information”:

- basic personal details such as name, age, address and gender
- family, lifestyle and social circumstances, such as marital status, dependants and employment type
- financial details such as direct debit or payment card information
- photographs and/or video to help **us** manage policies and assess claims
- tracking and location information if it is relevant to the insurance policy or claim
- identification checks and background insurance risk details including previous claims information
- medical information if it is relevant to the insurance policy or claim
- criminal convictions if it is relevant to the insurance policy or claim
- accessibility details if **we** need to make reasonable adjustments to help
- business activities such as goods and services offered.

## 5. Where we collect personal information

Direct from **individuals**, their representatives or information they have made public, for example, on social media.

From other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- other insurers or service providers who underwrite the insurance or provide the services for **our** products
- other involved parties, for example, claimants or witnesses.



## 6. Sharing personal information

**We** may share personal information with:

- other companies within the global Allianz Group [www.allianz.com](http://www.allianz.com)
- credit reference, fraud prevention and other agencies that carry out certain activities on **our** behalf, for example, the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- **our** approved suppliers to help deal with claims or provide **our** benefit services, for example, vehicle repairers, legal advisors and loss adjusters
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS); and other companies that provide services to **us** or you, for example, the Employers Liability Tracing Office (ELTO) and the Claims and Underwriting Exchange (CUE)
- prospective buyers in the event that **we** wish to sell all or part of **our** business.

## 7. Transferring personal information outside the UK

**We** use servers located in the European Union (EU) to store personal information where it is protected by laws equivalent to those in the UK. **We** may transfer personal information to other members of the global Allianz Group to manage the insurance policy or claim; this could be inside or outside the EU. **We** have Binding Corporate Rules (BCR's) which are **our** commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. For more information about BCR's, contact **our** Data Protection Officer.

Some of **our** suppliers have servers outside the EU. **Our** contracts with these suppliers require them to provide equivalent levels of protection for personal information.

## 8. How long we keep personal information

**We** keep information only for as long as **we** need it to administer the policy, manage **our** business or as required by law or contract.

## 9. Know your rights

Any **individual** whose personal information **we** hold has the right to:

- object to **us** processing it. **We** will either agree to stop processing or explain why **we** are unable to (the right to object)
- ask for a copy of their personal information **we** hold, subject to certain exemptions (a data subject access request)
- ask **us** to update or correct their personal information to ensure its accuracy (the right of rectification)
- ask **us** to delete their personal information from **our** records if it is no longer needed for the original purpose (the right to be forgotten)
- ask **us** to restrict the processing of their personal information in certain circumstances (the right of restriction)
- ask for a copy of their personal information, so it can be used for their own purposes (the right to data portability)
- complain if they feel their personal information has been mishandled. **We** encourage **individuals** to come to **us** in the first instance but they are entitled to complain directly to the Information Commissioner's Office (ICO) [www.ico.org.uk](http://www.ico.org.uk)
- ask **us**, at any time, to stop processing their personal information, if the processing is based only on **individual** consent (the right to withdraw consent).

**If you wish to exercise any of these rights please contact our Customer Satisfaction Manager:**

Address: Customer Satisfaction Manager, Allianz,  
57 Ladymead, Guildford, Surrey, GU1 1DB  
Email: [accscm@allianz.co.uk](mailto:accscm@allianz.co.uk)  
Phone: 01483 552438

## 10. Allianz (UK) Group Data Protection Officer Contact details

Allianz Insurance plc and Allianz Engineering Inspection Services Limited are companies within the Allianz Holdings.

Any queries about how **we** use personal information should be addressed to **our** Data Protection Officer:

Address: Data Protection Officer, Allianz, 57 Ladymead,  
Guildford, Surrey GU1 1DB  
Email: [dataprotectionofficer@allianz.co.uk](mailto:dataprotectionofficer@allianz.co.uk)  
Phone: 0330 102 1837

## Changes to our Fair Processing Notice

Occasionally it may be necessary to make changes to this fair processing notice. When that happens **we** will provide an updated version at the earliest opportunity. The most recent version will always be available on **our** website [www.allianz.co.uk](http://www.allianz.co.uk)

## Consent for Special Categories of Personal Data

The global Allianz Group may need to collect and process data relating to **individuals** who may benefit from the policy (“Insured Persons”), which falls within the special categories of personal data under Data Protection Legislation, for example, medical history or convictions of Insured Persons for the purpose of evaluating the risk and/or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by the global Allianz Group and that this fact is made known to the Insured Persons.

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

## Employers Liability Tracing Office

If your policy provides Employers Liability cover information relating to your insurance policy will be provided to the Employers Liability Tracing Office (the “ELTO”) and added to an electronic database, (the “Database”) in a format set out by the Employer’s Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers’ liability insurance of their employers, (the “Claimants”):

- I. to identify which insurer (or insurers) was (or were) providing employers’ liability cover during the relevant periods of employment; and
- II. to identify the relevant employers’ liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers’ liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website [www.elto.org.uk](http://www.elto.org.uk)



[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 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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