

Allianz Insurance plc

Complete Mini Fleet

Information including Policy
Summary (pages 1–4)



Chartered



Allianz 

Policy Summary

keyfacts®

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

What is Complete Mini Fleet?

Complete Mini Fleet provides insurance for businesses with fleets of between 3 and 8 vehicles (with flexibility of up to 20 midterm and renewal) comprising mainly of business cars and light commercial vehicles. The policy provides cover against accidental damage as well as injury or damage you cause to others. The policy is underwritten by Allianz Insurance plc.

What is the policy duration?

The 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?

If you are an individual or sole trader (including a partnership in England or Wales) you have a right to cancel within a 14 day reflection period and receive a return of any premiums paid less an administration charge of £25 and an amount representing the cover you have received.

For any subsequent cancellation after the 14 day reflection period, provided you have not incurred any incident which may give rise to a claim, the policy provides a return of premium based on a pro rata basis. Full details can be found in the policy wording.

How do I make a claim?

Claims START is a service from Allianz to help you through the sometimes difficult first stage when making a claim. An immediate call on 0330 102 1998 will ensure that your claim is handled quickly and smoothly.

This number is open 24 hours a day, 365 days a year.

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

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

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

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: accsm@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

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: accsm@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

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

Please read the policy

Please periodically read the policy, policy schedule and statement of fact carefully 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 change anything or if there is anything you do not understand please notify your insurance adviser. If you fail to notify us your policy may not operate or not operate fully.

Cover

The cover which applies to your policy is stated against each insured vehicle within the your policy schedule. The sections that apply to each type of cover are as follows:

Section	Comprehensive	Third Party, Fire and Theft	Third Party Only	Laid Up Fire and Theft	Laid Up, Fire, Theft and Accidental Damage
A – Third Party Liability	✓	✓	✓	✗	✗
B – Damage	✓	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	✗	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	✓
C – Trailers	✓	✓	✓	✓	✓
D – Driving Abroad	✓	✓	✓	✗	✗
E – Medical Expenses	✓	✗	✗	✗	✗
F – Personal Belongings	✓	✗	✗	✗	✗
G – Child Seat Cover	✓	✓	✗	✓	✓
H – Unauthorised Movement	✓	✓	✓	✗	✗
I – Unlicensed Drivers	✓	✓	✓	✗	✗
J – Replacement Locks	✓	✓	✗	✗	✗
K – Personal Accident	✓	✗	✗	✗	✗
L – Legal Protection	✓	✓	✓	✗	✗
M – Motor Breakdown: Pay-On-Use Cover	✓	✓	✓	✗	✗

Subject to the provisions of any clause(s) specified on the policy schedule.

IMPORTANT: - You can only have Laid Up, Fire & Theft cover and Laid Up, Fire, Theft and Accidental Damage cover if your vehicle is declared SORN (officially off the road) with the DVLA and is not being used.

Significant Features, Exclusions and Limitations

Significant Features	Exclusions and Limitations	Policy Section
Third Party Liability for death, injury and accidental damage to property	<ul style="list-style-type: none"> Unlimited indemnity for death or injury <p>Indemnity for accidental damage to other persons property:</p> <ul style="list-style-type: none"> £20,000,000 in respect of cars £5,000,000 for all other vehicles £5,000,000 in respect of all vehicles for acts of terrorism £1,250,000 in respect of any Insured Vehicle carrying Hazardous Goods or the minimum monetary limit as required by the laws relating to compulsory insurance of motor vehicles, whichever is the greater amount £5,000,000 in respect of prosecution under the Corporate Manslaughter Act. 	A
Indemnity to Principals Provides legal liability for any principal of the policyholder.	<ul style="list-style-type: none"> Cover applies only if you would have been entitled to indemnity had the claim been made against you Conduct and control of all claims must be passed to us. 	A
Contingent Liability Cover Provides Third Party cover for vehicles not owned by you.	<ul style="list-style-type: none"> Only whilst being used by your employee in connection with your business. 	A
Loss or damage to your vehicle <ul style="list-style-type: none"> Nationwide Approved Repairer Network Repair estimates are not required Free Class A courtesy vehicle whilst yours undergoes repair at an Approved Repairer* Free collection and delivery of your vehicle 5 year guarantee on all repairs through our Approved Repairer Network Free wash and vacuum. 	<ul style="list-style-type: none"> Excludes loss or damage arising from theft or attempted theft whilst the ignition key has been left in or on the vehicle. <p>* Vehicles undergoing repair must be a business car or commercial vehicle up to 3.5 tonnes.</p>	B
Accidental Damage, Fire, Theft and Malicious Damage Excess	<p>The following excesses apply in addition to any other excess shown in the policy clause(s).</p> <ul style="list-style-type: none"> Drivers under 25 years of age £250 Drivers 25 years or over who have not held a full driving licence for 12 months. £175 	B
New for Old Cover A replacement car or commercial vehicle if your vehicle is stolen or damaged and the cost of repair exceeds 50% of the price of a new identical vehicle.	<ul style="list-style-type: none"> The vehicle must be under one year old You must have owned, hired (under HP) or leased the vehicle since first registered Excludes goods carrying vehicles in excess of 7.5 tonnes GVW. 	B
Misfuelling If your vehicle is incorrectly fuelled we will pay the costs of: <ul style="list-style-type: none"> Draining the incorrect fuel and cleansing the fuel tank Fixing any subsequent damage inadvertently caused to the vehicle through it being driven or moved. 	<ul style="list-style-type: none"> Cost of fuel or loss or damage to the vehicle caused by driving the vehicle by anyone having knowledge that the vehicle had been incorrectly fuelled. 	B

<p>Windscreen Cover In partnership with Autoglass we provide</p> <ul style="list-style-type: none"> • Total nationwide coverage for the repair or replacement of windscreens, bodyglass and rear windows • A facility to set up an Autoglass account • Windscreen repair without deduction of excess. 	<ul style="list-style-type: none"> • Replacement windscreens subject to the excess stated in the Policy Schedule. 	B
<p>Trailers Attached cover applies to all trailers. Detached cover applies to all trailers owned by you or for which you are responsible.</p>	<ul style="list-style-type: none"> • Whilst detached, cover is restricted to Third Party Only, Section A, if unspecified • No wider cover will apply to any trailer than is provided to the towing vehicle unless the trailer is specified. 	C
<p>Driving Abroad Western European-wide certificate wording includes all European Union Countries, dispensing with the need for Green Cards.</p>		D
<p>Medical Expenses For any person injured in the insured vehicle.</p>	<ul style="list-style-type: none"> • £250 indemnity limit per person subject to a maximum limit of £1,000 for any one cause. 	E
<p>Personal Belongings Up to £500 for rugs, clothing and personal effects.</p>	<ul style="list-style-type: none"> • Excludes money, jewellery, securities, furs, goods or samples carried in connection with any business • Excess of £50 applies • Any loss where the vehicle is left unlocked. 	F
<p>Child Seat Cover Cover for a replacement child seat.</p>	<ul style="list-style-type: none"> • The maximum we will pay is £150. 	G
<p>Unauthorised Movement At your request provides policy cover for the movement of vehicle impeding legitimate access or exit</p>	<ul style="list-style-type: none"> • Only applies to movement by you or employees of vehicles not belonging to you. 	H
<p>Unlicensed Drivers Cover for unlicensed drivers in circumstances where a licence is not required by law</p>	<ul style="list-style-type: none"> • Person concerned must be of an age to hold a licence to drive such vehicles. 	I
<p>Replacement Locks If your vehicle keys have been lost or stolen.</p>	<ul style="list-style-type: none"> • The maximum we will pay is £1,000. 	J
<p>Personal Accident Cover for the driver.</p>	<ul style="list-style-type: none"> • £5,000 indemnity limit. 	K
<p>Legal Protection Up to £100,000 for legal services and advice.</p>	<ul style="list-style-type: none"> • A claim for an event which is not covered under your current Mini Fleet Policy • Legal advice is only available over the telephone. 	L
<p>Pay-On-Use Motor Breakdown Access to breakdown services at preferential rates on a pay-on-use basis</p>	<ul style="list-style-type: none"> • Restrictions apply to some specialist vehicles. 	M

Additional Benefits

We offer a range of in-house services free of charge and have also secured a range of additional benefits via third party providers all at discounted prices.

Additional Benefits	Risk Management Features	Claims Features
<ul style="list-style-type: none"> • FREE windscreen repairs with Autoglass.* • FREE access to Pay-On-Use Motor Breakdown cover through Allianz Global Assistance. • Motor legal advice line providing 24/7 access to specialist legal advisors. 	<ul style="list-style-type: none"> • FREE risk management information and use of award winning Risk Director website. • Access to EXCLUSIVE discounts on a range of risk management products. Examples include: <ul style="list-style-type: none"> – Fleet Risk Survey, Driver Development Courses and Licence Checking via market leaders ROSPA. – Live driver coaching and fuel saving tool via Lightfoot – Real time tracking and driver behaviour telematics through FMG – In-vehicle camera solutions via VUE CCTV – Tracker Network UK (Ltd) – discounted products from the UK's most successful stolen vehicle recovery system. 	<ul style="list-style-type: none"> • Flexible claims reporting through our claims START service – via telephone open 24/7, our web reporting facility or email. Ensures you can report claims and receive assistance whenever required. • Recovery, protection and redelivery of the insured vehicle following an accident.* • Courtesy vehicles are provided through the Allianz Approved repairer network (Class A vehicle).* • Facility to provide a like for like replacement vehicle at competitive hire rates should the Class A courtesy vehicle not be suitable. Removing the need for you to make additional arrangements. (the cost of hire will be borne by the hirer)* • Nationwide Allianz approved repairer network, includes a five year guarantee on all repairs at competitive pricing. • Dedicated UK based claims handlers.

* Subject to policy cover and availability

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 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
- 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
- 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: accsm@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
 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

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.

Motor Insurers Database

As Your Policy provides Motor cover, information relating to Your insurance Policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- I. Electronic Licensing
- II. Continuous Insurance Enforcement;
- III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- IV. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If You are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds Your correct registration number. If it is incorrectly shown on the MID You are at risk of having Your vehicle seized by the Police. You can check that Your correct registration number details are shown on the MID at www.askmid.com

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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