

Allianz Insurance plc

# Complete Truck

Policy Overview



Chartered

**Allianz** 

# Policy Overview

This is a policy overview 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 Truck?

Complete Truck provides single vehicle insurance for private individuals or businesses with commercial vehicle(s) over 7.5 tonnes used for the carriage of own goods or hire and reward. The policy provides cover against accidental damage if selected as well as injury or damage you cause to others. The policy is underwritten by Allianz Insurance plc.

## What is the policy duration?

This policy has a 12 month period of insurance and is annually renewable. Start and end dates of the policy are detailed in the policy schedule.

## How do I cancel the contract?

To cancel the policy, please contact the insurance adviser who arranged the policy.

Provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current period of insurance, 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 no claim has been made or incident has arisen which is likely to give rise to a claim during the current period of insurance, you will be entitled to a return of premium calculated on a pro-rata basis, less an administration charge of £25.

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?

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

An immediate call on **0344 209 0775** will ensure that your claim is handled quickly and smoothly.

Our claims helpline is available 24 hours a day, 365 days a year.

## Your obligations

You must make a fair presentation of the risk at inception, renewal and variation of the Policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of premium.

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.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.

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

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

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

## What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

## How do I make a complaint?

Our aim is to get it right, first time every time. If you have a complaint we will try to resolve it straight away but if we are unable to we will confirm we have received your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

If we have not resolved the situation within eight weeks we will issue you with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service. If you have a complaint, please contact our Customer Satisfaction Manager at:

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

Telephone number: 01483 552438

Fax Number: 01483 790538

Email: [accsm@allianz.co.uk](mailto:accsm@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](http://www.financial-ombudsman.org.uk)

Telephone: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Using our complaints procedure or contacting the FOS does not affect your legal rights.

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](mailto:accsm@allianz.co.uk)

Alternatively, you can contact the Financial Ombudsman Service directly.

# Cover

The Cover which applies to Your Policy is stated against the 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
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	✗
C – Trailers	✓	✓	✓
D – Driving Abroad	Subject to payment of additional premium.	✓	✓
E – Medical Expenses	✓	✗	✗
F – Replacement Locks	✓	✓	✗
G – No Claims Discount	✓	✓	✓
H – Legal Protection	✓	✓	✓

Subject to the provisions of any Clause(s) specified on the Policy Schedule.

# Significant Features, Exclusions and Limitations

Significant Features	Exclusions and Limitations	Policy Section
<p>Third Party Liability for death, injury and accidental damage to property</p>	<ul style="list-style-type: none"> <li>Unlimited indemnity for death or injury.</li> <li>£10,000,000 indemnity for accidental damage to other persons property.</li> <li>£5,000,000 in respect of prosecution under the Corporate Manslaughter Act.</li> </ul>	A
<p><b>Indemnity to Principals</b> Provides legal liability for any principal of the policyholder.</p>	<ul style="list-style-type: none"> <li>Cover applies only if you would have been entitled to indemnity had the claim been made against you.</li> <li>Conduct and control of all claims must be passed to us.</li> </ul>	A
<p><b>Loss or damage to your vehicle</b></p> <ul style="list-style-type: none"> <li>Nationwide Approved Repairer Network</li> <li>Repair Estimates are not required</li> <li>Free collection and delivery of your vehicle</li> <li>5 year guarantee on all repairs through our Approved Repairer Network</li> <li>Free wash and vacuum.</li> </ul>	<ul style="list-style-type: none"> <li>Excludes loss or damage arising from theft or attempted theft whilst the ignition key has been left in or on the vehicle.</li> </ul>	B
<p>Accidental Damage, Fire, Theft and Malicious Damage Excess</p>	<ul style="list-style-type: none"> <li>The following excesses apply in addition to any other excess shown in the policy clause(s): <ul style="list-style-type: none"> <li>Drivers under 25 years of age <b>£250</b></li> </ul> </li> </ul>	B
<p><b>Incorrect Fuelling</b> If your vehicle is incorrectly fuelled we will pay the costs of:</p> <ul style="list-style-type: none"> <li>Draining the incorrect fuel and cleansing the fuel tank</li> <li>Fixing any subsequent damage inadvertently caused to the vehicle through it being driven or moved.</li> </ul>	<ul style="list-style-type: none"> <li>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.</li> </ul>	B
<p><b>Windscreen Cover</b> In partnership with Autoglass we provide</p> <ul style="list-style-type: none"> <li>Total nationwide coverage for the repair or replacement of windscreens, bodyglass and rear windows</li> <li>A facility to set up an Autoglass account</li> <li>Windscreen repair without deduction or excess.</li> </ul>	<ul style="list-style-type: none"> <li>Replacement windscreens subject to the excess stated in the Policy Schedule.</li> </ul>	B
<p><b>Trailers</b> 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"> <li>Whilst detached, cover is restricted to Third Party Only, Section A, if unspecified.</li> <li>No wider cover will apply to any trailer than is provided by the towing vehicle unless the trailer is specified.</li> <li>Indemnity is provided up to the value specified in the policy schedule whilst detached from the insured vehicle under Section B.</li> </ul>	C

Significant Features	Exclusions and Limitations	Policy Section
<b>Driving Abroad</b> Minimum cover automatically extended to member countries of the European Union, Iceland, Norway or Switzerland.		D
<b>Medical Expenses</b> For any person injured in the insured vehicle.	<ul style="list-style-type: none"> <li>£250 indemnity limit per person subject to a maximum limit of £1,000 for any one cause.</li> </ul>	E
<b>Replacement Locks</b> If your vehicle keys have been lost or stolen.		F
<b>Legal Protection</b> Up to £100,000 for legal services and advice.	<ul style="list-style-type: none"> <li>A claim for an event which is not covered under your current Complete Truck Policy.</li> <li>Legal advice is only available over the telephone.</li> </ul>	H



# Optional Covers

Significant Features	Exclusions and Limitations	Policy Section
<p><b>Driving Abroad – Green Card</b>            Comprehensive cover for any member country of the European Union or Iceland, Norway and Switzerland.</p> <p>Subject to acceptance, payment of any additional premium required and to such terms and conditions as maybe required by Us.</p>	<p><b>Excludes:</b></p> <ul style="list-style-type: none"> <li>• The insured vehicle, unless it is being used for purposes described in the certificate of insurance.</li> <li>• Customs or Excise Duties.</li> <li>• Using the Insured Vehicle abroad for longer than the agreed additional cover period.</li> <li>• Loss or damage in any country which is not a member of the European Union or Iceland, Norway and Switzerland.</li> <li>• Any additional accommodation or travel costs or expenses incurred</li> </ul>	<p>D</p>

# Additional Benefits

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

Additional Benefits	Risk Management Features	Claims Features
<ul style="list-style-type: none"> <li>• <b>Free Windscreen Repairs</b> with Autoglass*</li> <li>• <b>Motor legal advice line</b> providing 24/7 access to specialist advisors.</li> </ul>	<ul style="list-style-type: none"> <li>• Free risk management information and use of <b>award winning Risk Director website</b>.</li> <li>• Access to EXCLUSIVE discounts on a range of risk management products. Examples include:               <ul style="list-style-type: none"> <li>– Driver Development Courses and Licence checking via market leaders <b>AA Drivetech</b>.</li> <li>– In-vehicle camera solutions via <b>VUE CCTV</b></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Flexible claims reporting through our claims START service</b> – via the telephone open 24/7, our web reporting facility or email. Ensures you can report claims and receive assistance whenever required.</li> <li>• <b>Recovery, protection and redelivery</b> of the insured vehicle following an accident.*</li> <li>• <b>Nationwide Allianz approved repairer network</b>, includes a five-year guarantee on all repairs at competitive pricing.</li> <li>• <b>Dedicated UK-based claims handlers</b>.</li> </ul>

\* 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](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: [accsm@allianz.co.uk](mailto: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](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.

## Motor Insurance Database

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

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

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

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

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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. Financial Services Register number 121849.

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