

UNDERWRITTEN BY

Allianz 

Office Policy Details including a Policy Summary (pages 1-11)

Arranged by



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 Office?

Complete Office is designed to cover the assets, earnings and the legal liabilities of your business.

It is arranged by Touchstone Underwriting Limited and 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?

You have a right to cancel the policy within a 14 day cancellation 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 complaint?

We aim to get it right, first time every time. If we make a mistake we will try to put it right promptly.

We will always confirm to you receipt of your complaint within 5 working days and do our best to resolve it within 4 weeks. If we cannot we will let you know when an answer may be expected.

If we have not resolved the situation within 8 weeks we will provide you with information about the Financial Ombudsman Service.

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

Telephone number: **01483 552438**

Fax number: **01483 790538**

Email: accscsm@allianz.co.uk

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

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 claim?

If You need to claim, please contact your insurance adviser in the first instance or alternatively you may contact Touchstone Underwriting as follows:

Post: Touchstone Underwriting Limited
Meridien House
71 Clarendon Road
Watford WD17 1DS

Or You can notify Allianz Insurance plc of a claim by:

Telephone: **08448 710 789**

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

Post: Claims Division
Allianz Insurance plc
500 Avebury Boulevard
Milton Keynes
MK9 2XX

Please have your policy number to hand and as much information about the claim as possible. For further information please see page 12.

Please read the policy

Please periodically review the policy documentation 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 make a change or if there is anything you do not understand please contact your insurance adviser.

Core Covers

Contents – Policy Section 1

Significant Features and Benefits

All Risks cover which includes loss or damage to office contents including theft cover and subsidence

Glass breakage cover including sanitaryware and the cost of boarding up broken or damaged glass

Index linking – inflation adjustment in line with the Retail Price Index

Temporary removal of office contents up to 20% of the sum insured. £5,000 limit any one item

Automatic reinstatement of loss – sums insured are not reduced following a claim subject to payment of an additional premium

Removal of debris – the cost of removal of debris

Underground Services – the cost of repairing accidental damage to underground services

Cost of replacement of locks following theft of keys up to £2,500

Clothing and personal effects up to £1,000 any one person

Damage by theft – the cost of damage to the premises up to £25,000

Document transmission – failure to send documents by recorded delivery or registered post up to £2,500

Rent payments following loss or damage which renders the premises unfit for occupation up to 25% of the sum insured

Trace and access – covers the cost of locating source of escape of water or fuel oil from any tank, apparatus or pipe and subsequent making good of damage up to £25,000.

Loss of oil and metered water – covers loss of oil and additional metered water charges incurred up to £10,000

Landscaped grounds – up to £10,000 for damage to grounds as a result of damage to the property insured

Emergency vehicles – covers the cost of reinstating or repairing landscaped grounds following damage by emergency services vehicles up to £10,000

Alterations and additions – automatic cover for alterations, additions and improvements made to your property for no more than 15% of the sum insured or £500,000 whichever is the less

Damage to lamps, signs and nameplates up to £2,500

Exhibitions – up to £10,000 whilst at and in transit to/from exhibitions

Clearing of drains - covers expenses incurred in cleaning, clearing or repairing drains, gutters and sewers following damage, up to £2,500.

Optional portable property cover whilst anywhere in the UK or the world.

Significant Exclusions or Limitations

- theft by any employee not involving forcible and violent entry to or exit from the premises
- theft from any unattended vehicle
- frost, wear and tear, gradual deterioration
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- dyeing, cleaning, repair, renovation or faulty manipulation
- scratching or chipping of glass or sanitaryware
- mechanical breakdown, failure, derangement, depreciation or any computer virus
- faulty design, plan, specification or materials
- erasure or distortion of information on computer systems or other records
- Landlord's fixtures and fittings and tenant's improvements
- any amount in excess of the policy limits for specified items
- subsidence cover excludes:
 - coastal or river erosion
 - damage prior to the inception of cover
- £200 excess applies to each claim, except theft not due to forcible entry to or exit from the premises – £500, and £1,000 for subsidence.

Money and Personal Assault – Policy Section 2

Significant Features and Benefits

Crossed cheques and other non-negotiable money – maximum benefit £500,000

Cash and other negotiable money:

- on the premises during business hours, in transit or in a bank night safe – maximum benefit £5,000
- in a locked safe at the premises out of business hours – maximum benefit £2,500
- out of a safe outside business hours in the premises £500
- in your personal custody £500
- company credit or debit cards £500

Loss or damage to any safe at the premises up to £10,000

Personal Accident Assault extension –

If you or your partners, directors or employees are attacked during theft or attempted theft of money whilst on business:

- Death, loss of limb, loss of sight and permanent total disablement £25,000
- Temporary total disablement £100 per week (up to 104 weeks)
- Temporary partial disablement £50 per week (up to 104 weeks)
- Victim care (professional counselling fees for emotional stress) £1,000 any one incident £5,000 in total
- Clothing or personal effects up to £500.

Significant Exclusions or Limitations

- loss due to dishonesty of any employee not discovered within 15 days
- loss from any unattended vehicle
- consequential loss or shortages due to errors or omissions and any depreciation in value
- any loss from a machine operated by a coin, note or token
- Personal assault benefits to any person aged under 16 or over 75 years

Conditions

- whenever the premises are closed for business the safe keys must be removed from the premises
- money in transit other than by a security organisation or by registered post must be accompanied by two able-bodied adults when in excess of £3,000 and three able-bodied adults when in excess of £6,000
- you must keep a written record of all property insured and all money in safes.

Core Covers

(continued)

Liabilities – Policy Section 4

Significant Features and Benefits

Public Liability – covers your legal liability in connection with your business for accidental injury to members of the public or accidental damage to property not owned by you up to the limit of indemnity as shown in the Schedule

Employers Liability – covers your legal liability to your employees for death or injury in the course of their employment with you up to £10 million any one claim

Personal and Guests' Effects – liability for personal effects or vehicles belonging to partners, directors, employees, guests or visitors

Leased, Rented or Hired Premises – liability for damage to leased rented or hired premises

Cover includes the legal liabilities of:

- Members of your canteen, social, sports or welfare organisation or ambulance first aid or fire services
- Your partners, directors or employees
- Anyone you are carrying out work for under a contract in respect of that work

Health and Safety at Work Legal Defence costs – provides legal and other costs incurred in defending prosecutions

Contingent Motor Liability – covers you against liability for vehicles not owned or provided by you in connection with the business

Joint Insured – if more than one party is named as the Insured, the policy will cover them separately subject to the overall policy limit

Court attendance – covers attendance as a witness in connection with the defence of a claim. Limits are:

- £500 for each days attendance for partners and directors
- £250 for each days attendance by an employee

Manslaughter Defence costs – covers legal costs and costs of the prosecution awarded against you from proceedings brought under the Corporate Manslaughter and Corporate Homicide Act 2007. The maximum amount payable shall be £5,000,000 in respect of Employers Liability and £5,000,000 or the Limit of Indemnity (whichever is the lower) in respect of Public Liability in any one period of insurance

Defective Premises Act 1972 – protects you from potential liabilities for defects in properties let, sold or disposed of by you

Overseas Personal Liability – covers a temporary visit to any other country made in connection with the business

Data Protection Act – provides protection up to a limit of £250,000

Consumer Protection and food safety acts legal defence costs – covers cost of defence of criminal proceedings.

Significant Exclusions or Limitations

- loss of or damage to property belonging to you or in your charge or control
- liability for loss or damage to goods sold, supplied, delivered, installed or erected
- the cost of recalling or refunding a defective product or rectifying faulty work
- liability arising out of ownership, possession or use of any mechanically propelled vehicle and attached trailer or any water craft or aircraft
- liability arising out of any breach of professional duty, error or omission in any advice, specification, examination, prescription or treatment by you
- liability arising out of the making up, dispensing, sale, supply, or exchange of any drugs, medicines, hypodermic needles or medical supplies or equipment
- any liability arising from any products sold or supplied
- any liability in respect of pollution or contamination:
 - in the USA or Canada
 - occurring elsewhere unless caused by a sudden and unintended incident
- fines, penalties or liquidated, aggravated, punitive or exemplary damages
- work on an offshore installation or travel to or from
- manual work outside of the EU
- injury to any employee where motor insurance is required by legislation.

Commercial Legal Expenses – Policy Section 5

Commercial Legal Expenses is a 'claims made' cover section, which means that claims must be initially notified to the insurers during the period of insurance.

Significant Features and Benefits

1 Employment Defence and Awards of Compensation

You have cover of up to £100,000 for any one claim in respect of your legal costs to:

- defend disputes at an Employment Tribunal
- pay Basic and Compensatory awards
- pursue a previous employee to recover possession of premises belonging to you
- pursue a previous employee following a breach of an express restrictive covenant

2 Taxation proceedings

You have cover of up to £100,000 (apart from a business self assessment Aspect enquiry where the most we will pay is £2,000) for any one claim in respect of your professional fees and costs to represent you in:

- a business self assessment Full or Aspect Enquiry by HM Revenue & Customs
- an Employer Compliance Dispute with HM Revenue & Customs into your PAYE, National Insurance Contributions or Construction Industry Scheme affairs
- a VAT dispute with HM Revenue & Customs following a written decision, assessment or statement of alleged VAT arrears or a written notice of VAT default surcharge

3 Criminal Prosecution Defence

You have cover of up to £100,000 for any one claim in respect of your legal costs to defend your legal rights after an event which arises out of your normal business activities and results in criminal proceedings against you

4 Damage to Premises

You have cover of up to £100,000 for any one claim in respect of your legal costs if legal action is taken in a dispute relating to physical damage caused to your business premises which results in proven financial loss to you

Significant Exclusions or Limitations

- Any claim arising from disciplinary action against an employee, or change to an employee's contract of employment, where you have not sought and followed the advice of the Lawphone Legal Helpline before making the change to the employee's contract or before taking any action which leads to the giving of a formal warning or dismissal of an employee.
- Any incident giving rise to a claim must occur at least three months after the start of the first period of insurance
- Any dispute with an employee who was subject to a written or verbal warning in the six months before the start of the first period of insurance
- Any costs arising out of an internal disciplinary hearing or grievance
- Any claim relating to a breach of an express restrictive covenant where the employee was working his or her notice period before the inception of this cover
- An excess of £200 in respect of a business self assessment Aspect enquiry by HM Revenue & Customs
- Any IR35 enquiry by HM Revenue & Customs
- Any claims relating to HMRC Specialist Investigations or conducted under the HMRC Civil Investigation of Fraud or Criminal Investigations procedures
- Any claim relating to deliberate, reckless or careless mis-statements by you
- The defence of a prosecution relating to:
 - fraud, theft or other dishonesty; or
 - the ownership, possession or use of motor vehicles, aircraft, watercraft, trailers or caravans; or
 - any investigation by HM Revenue & Customs
- Damage arising out of a contract you have with another person or organisation

Core Covers

(continued)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>5 Data Protection</p> <p>You have cover of up to £100,000 for any one claim in respect of your legal costs to:</p> <ul style="list-style-type: none"> defend you in a civil dispute relating to the Data Protection Act 1998 appeal against a refusal of an application for registration or alteration of your registered particulars appeal against an Enforcement, De-registration or Transfer Prohibition Notice pay compensation awards against you relating to the holding, loss or unauthorised disclosure of data under Data Protection legislation <p>6 Commercial Tenancy Agreement</p> <p>You have cover of up to £100,000 for any one claim in respect of your legal costs to pursue your legal rights in a dispute relating to your commercial tenancy agreement</p> <p>7 Statutory Licence Appeal</p> <p>You have cover of up to £100,000 for any one claim in respect of your legal costs to appeal the withdrawal, restriction or suspension of your statutory licence</p> <p>8 Pension Trustee Defence</p> <p>You have cover of up to £100,000 for any one claim in respect of your legal costs to defend your legal rights as a trustee of a pension fund set up for the benefit of your employees</p> <p>9 Employees' Civil Defence</p> <p>You have cover of up to £100,000 for any one claim in respect of your legal costs to defend your employees legal rights, arising out of their work, under legislation for unlawful discrimination</p>	<ul style="list-style-type: none"> The defence of a criminal prosecution Any dispute relating to your failure to register as a Data Controller <ul style="list-style-type: none"> Any disputes relating to rent or service charges, planning or building regulations or decisions Any dispute relating to the renewal of a lease or tenancy agreement Any dispute relating to the letting of premises for residential purposes <ul style="list-style-type: none"> Any appeal arising out of a hearing resulting from a commercial decision made by you Any appeal relating to a statutory licence which had been the subject of an appeal within the 12 months prior to the inception of this cover Any disciplinary or internal procedures (or appeals from those procedures) conducted by authorities who regulate you or your employees in the performance of normal activities relating to your business Any appeal relating to the first application for or renewal of your statutory licence

Significant Features and Benefits	Significant Exclusions or Limitations
<p>10 Personal Injury</p> <p>You have cover of up to £100,000 for any one claim in respect of your legal costs to pursue your legal rights against another party who causes your death or bodily injury whilst you are engaged in your business</p> <p>11 Jury Service Allowance</p> <p>You have cover of up to £5,000 for any one claim in respect of the salary or wages of an employee that you cannot get back from the court if that employee has to go to court for jury service</p> <p>12 Contract Disputes – Below Small Claims Limit</p> <p>Cover of up to £50,000 for any one claim in respect of your legal costs to pursue or defend disputes with a manufacturer or supplier or customer relating to the sale, purchase, hire, service, supply or repair of goods or the supply or purchase of a service</p> <p>Additional Services available to all policyholders</p> <p>Commercial Litigator Service – Contract Disputes above the Small Claims Limit in Great Britain</p> <p>Access to free legal advice that will assess the merits of your business taking legal action against another person or organisation relating to a contractual dispute (including a professional negligence dispute)</p> <p>This service will be provided by one of our chosen solicitor firms.</p>	<ul style="list-style-type: none"> • Any dispute between you and any of your employee(s) • The limit is £100 per day • The amount in dispute must be at least £250 • The legal action must be taken in a Small Claims Court • Any dispute which occurs in the first three months of the first period of insurance • Any dispute to do with computers or lease or tenancy agreements • Any dispute relating to the ownership, possession, hire or use of motor vehicles • The legal action to pursue the dispute must be able to be taken within Great Britain • The amount in dispute must be more than the Small Claims Limit in Great Britain • This service provides up to 7 hours free work to assess your case. If more than 7 hours work is required to complete the assessment, the solicitor will offer to carry out that work at a cost that will be agreed with you before the work is carried out • If the solicitor needs to incur expenses or other disbursements to provide you with the assessment, you will be responsible for those costs, which will be agreed with you before they are incurred • This service will not be available in respect of disputes relating to: <ul style="list-style-type: none"> – libel or slander – debt recovery – employment contracts, partnerships or shareholdings – property (including intellectual property) – taxation, inheritance or trusts – insurance contracts; or – situations for which you have already received a legal opinion or taken legal action

Core Covers

(continued)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Undisputed Debt Recovery Service Access to this service which will pursue debts arising out of a contract and which are not disputed by the person or organisation that owes them to your business</p> <p>The service is provided by DWF LLP for undisputed debts within England and Wales, and HBJ Claim Solution solicitors for undisputed debts within Scotland</p> <p>Additional Benefits available to all policyholders</p> <p>Lawphone Legal Helpline Advice on any business related legal matter</p> <p>Tax Advice Helpline Advice on any tax matter affecting your business</p> <p>The advice is provided by Abbey Tax Protection a trading division of AbbeyTax and Consultancy Ltd</p> <p>Allianz Legal Online Online support to help you produce legal paperwork in connection with your business</p> <p>Allianz Legal Online is provided by Epoq Legal Ltd.</p>	<ul style="list-style-type: none"> The legal action to recover the debt must be able to be taken within Great Britain The amount of the undisputed debt must be at least £250 We will not cover any fees or expenses necessary to recover the undisputed debt. These fees and expenses will be confirmed to you before any work is undertaken to recover the undisputed debt This service does not apply where the person or organisation that owes the debt to your business has a realistic chance of defending the legal action you take to recover that debt <ul style="list-style-type: none"> Advice is only available over the telephone Advice only relates to your company's legal problem Advice will always be in accordance with the laws of England, Wales, Scotland and Northern Ireland <ul style="list-style-type: none"> Advice is only available over the telephone No advice is available in respect of tax planning Advice will always be in accordance with the taxation laws of England, Wales, Scotland and Northern Ireland <ul style="list-style-type: none"> This service is only available over the internet The legal paperwork and guidance will always be in accordance with the laws of England, Wales, Scotland and Northern Ireland <p>Limit of Indemnity</p> <ul style="list-style-type: none"> We will pay up to £1,000,000 for all claims first notified to us during the Period of Insurance <p>General Exclusions and Conditions</p> <ul style="list-style-type: none"> Claims where there are no reasonable prospects of a satisfactory outcome Claims that are not reported to us during the period of insurance Any legal expenses incurred without our written consent At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises that means the legal representative chosen by us cannot act for you. This does not apply to claims where we may be liable to pay Awards of Compensation under Event 1a Employment Defence or Data Protection Compensation Awards under Event 5 Data Protection. In these circumstances we will always choose the legal representative If we agree to appoint a legal representative that you choose an excess of £500 will apply

Optional Covers

Buildings – Policy Section 6

Significant Features and Benefits

All risks cover for buildings, including the cost of demolition, removal of debris, shoring or propping up, architects and solicitors fees

Loss or damage arising from subsidence, ground heave and landslip is available as a further optional extension

Alterations and Additions– automatic cover for alterations, additions and improvements to property insured for no more than 15% of the sum insured or £500,000 whichever is the less.

Significant Exclusions or Limitations

- moveable property in the open or gates or fences by wind, rain, hail, sleet, snow, flood or dust
- wear and tear, erosion, corrosion, or other deterioration or market depreciation, frost, settlement or movement of made up ground, coastal or river erosion
- decorated and lettered glass, shop and showroom windows of plate, float or armoured glass, external fixed and hanging signs
- faulty manipulation, design, plan, specification or materials
- bursting, overflowing, discharging or leaking of water pipes or apparatus when the premises are empty or disused
- mildew, rust, insects, woodworm, vermin
- dyeing, cleaning, repair, renovation
- cracking, fracturing, collapse or overheating of boilers, economisers or associated plant
- pollution or contamination
- consequential loss other than for loss of rent insured
- £200 excess applies
- £1,000 excess applies to subsidence claims under the optional cover extension

Additional Computer Cover – Policy Section 7

Significant Features and Benefits

Damage to computers and ancillary equipment caused by accidental failure of electricity or telecommunications services or by denial of access to your premises

The cost of reinstating programs or data accidentally or maliciously erased

Increased cost of working following accidental or malicious erasure of programs or data

Consulting Engineers' Fees and Claims Investigation Costs – up to £5,000

Incompatibility of Computer records – if replacement computer equipment is incompatible with the Insured's undamaged computer system records – up to £5,000

Removal of Debris / Protection from further damage – up to £5,000

Temporary repairs and expediting permanent repairs – up to £5,000.

Significant Exclusions or Limitations

- wear and tear, erosion, corrosion, or other deterioration
- loss due to maintenance or replacement of consumables, scratching or painting of polished surfaces
- any loss, damage costs or expenses recoverable under the terms of any warranty, guarantee or maintenance contract
- the deliberate act of the supplier of electricity or telecommunications, industrial action or use of non-approved equipment
- £100 excess applies

Conditions

Duplicate programs/data – you are required to keep and maintain at regular intervals duplicate copies of all software programs and data information

Storage of software/data materials – you are required to store all software/data materials, discs and tapes in a safe place in accordance with the manufacturer's recommendations

If you fail to comply with these conditions your policy may not operate or not operate fully

Optional Covers

(continued)

Business Interruption – Policy Section 3

Significant Features and Benefits

Cover options are:

- Loss of Income as a result of loss or damage by any cause covered by the Contents section. The sum insured and indemnity period is selectable
- Additional expenses to meet additional employment costs, any additional abnormal expense and the cost of obtaining and occupying temporary offices or surgeries
- Book debts cover up to £500,000 to cover outstanding debts that cannot be traced if your accounts are destroyed

Accountants charges incurred in connection with a claim

Public utilities – provides cover arising from damage to property at the electricity station or sub station gas or waterworks of the public supply undertaking

Specified Illnesses – loss due to any Specified Illness at the Premises or food or drink supplied from the Premises, the occurrence of a Specified Illness within a radius of 25 miles of the Premises, the discovery of an organism at the Premises likely to result in the occurrence of a Specified Illness, any occurrence of Legionellosis at the Premises, and the discovery of vermin, pests, or defects in the drains at the Premises which cause restrictions by order of the local authority. A limit of £25,000 applies due to costs incurred in cleaning and decontamination

Records – includes loss resulting from damage at premises to which books of accounts or other records are temporarily removed or whilst they are in transit

Government or local authority action – covers up to £25,000 following prevention of access to the premises following the actions or advice of a government or local authority due to an emergency which is likely to endanger life or property

Loss of attraction – following damage to property within the vicinity of the premises which directly causes loss of custom to the business

National Lottery – covers any additional expense incurred as a result of an employee resigning from their post as a direct consequence of securing a jackpot win in the National Lottery up to £25,000.

Significant Exclusions or Limitations

- exclusions as shown under the Contents section
- the deliberate act of the electricity supplier in restricting the supply
- the connivance of any employee
- mislaying or misfiling of tapes

Conditions

- computer records must be backed up daily
- computer system records must be duplicated
- records must be stored in a fireproof cabinet or safe or alternatively at other premises
- the total amount outstanding in customers accounts must be recorded at the end of each month

Deterioration of Stock – Policy Section 8

Significant Features and Benefits

Loss of stock in any cold chamber or freezer by deterioration caused by a rise or fall in temperature as a result of damage to or a fault in the refrigeration machinery or accidental failure of the electricity supply.

Significant Exclusions or Limitations

- failure of the public electricity supply due to drought or a deliberate act of the supplier
- loss or damage due to faulty packing or stowage, inherent defect or any normal trade loss
- £50 excess each and every claim

Conditions

- A maintenance contract must be in force for any cold chamber or freezer over 10 years old.

Terrorism – Policy Section 9

Significant Features and Benefits

Covers loss or damage to property insured and / or business interruption as a consequence of an act of terrorism.

Significant Exclusions or Limitations

- Damage to a computer or other equipment as a result of a virus or similar mechanism, or by hacking, or by a denial of service attack.

Personal Accident – Policy Section 10

Significant Features and Benefits

Provides compensation in accordance with the Scale(s) of Compensation specified in the Schedule for accidental bodily injury during the period of insurance and operative time of cover which, within 12 months thereof solely directly and independently of any other cause results in:

Death

Permanent Total Disablement

Loss of Hearing

Loss of Internal Organ

Loss of Limb

Loss of Sight

Loss of Speech

Temporary Total Disablement

Temporary Partial Disablement.

Significant Exclusions or Limitations

The policy does not cover injury arising from:

- Suicide or self injury
- Drugs or alcoholism
- Winter sports (other than curling or skating)
- Flying as a member of aircraft crew
- Service in the armed forces
- Sexually transmitted diseases including HIV
- Sickness or disease

Condition – Age Limitation

Unless otherwise agreed by the Insurer and specifically noted in this Section no person aged 75 or over at the commencement of the period of insurance will be covered by this section.

Theft by Employee – Policy Section 11

Significant Features and Benefits

Covers loss of money or goods belonging to the Insured caused by theft by any employee described in the schedule.

Significant Exclusions or Limitations

- Theft by an employee discovered more than 24 months after the termination of this section
- Loss of interest or consequential loss of any kind
- Loss where the insured continues to entrust the defaulting employee with money or goods after becoming aware of any material fact bearing on the honesty of the said employee
- Any unexplained shortages
- £250 excess each and every claim.

How to Make a Claim

If You need to claim, please contact your insurance adviser in the first instance or alternatively you may contact Touchstone Underwriting as follows:

Post: Touchstone Underwriting Limited
Meridien House
71 Clarendon Road
Watford WD17 1DS

Or You can notify Allianz Insurance plc of a claim by:

Telephone: **08448 710 789**

Post: Claims Division
Allianz Insurance plc
500 Avebury Boulevard
Milton Keynes
MK9 2XX

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

Claims Details

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

Property Claims

- Your contact information, including address and telephone numbers
- Policy type and Insurer Unique I.D.
- Date the loss occurred
- Location and description of the loss

Injury Claims

- Your contact information, including address and telephone numbers
- Policy type and Insurer Unique I.D.
- Date the loss occurred
- Name and address of injured party
- Description of the injury, where and how it occurred

Commercial Legal Expenses Claims

- Your contact information, including address and telephone numbers
- Master wording reference shown in the policy schedule
- Brief summary of the problem

If you have a Commercial Legal Expenses claim you can notify Allianz Legal Protection by contacting Lawphone Legal Advice Helpline on **0844 873 0845** quoting the Master wording reference shown in the policy schedule

Post: The Claims Department
Allianz Legal Protection
Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol
BS32 4QW

Lines are open 24 hours a day, 365 days a year.

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
- arrange for a member of our claims team to visit you

Data Protection Act

Allianz Insurance plc together with other companies within the Allianz SE group of companies (“Allianz Group”) may use the personal and business details you have provided or which are supplied by third parties including any details of directors, officers, partners and employees (whose consent you must obtain) to:

- provide you with a quotation, deal with the associated administration of your policy and to handle claims;
- search credit reference, credit scoring and fraud agencies who may keep a record of the search;
- share with other insurance organisations to help offset risks, administer your policy, for statistical analysis, and to handle claims and prevent fraud;
- support the development of our business by including your details in customer surveys, for market research and business reviews which may be carried out by third parties acting on our behalf.

Allianz Group may need to collect and process data relating to individuals who may benefit from the policy (“Insured Persons”), which under the Data Protection Act is defined as sensitive (such as medical history 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 Allianz Group and that this fact is made known to the Insured Persons.

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

Telephone calls may be recorded for our mutual protection, training and monitoring purposes.

Under the Data Protection Act 1998 individuals are entitled to request a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

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

This policy is arranged and administered by Touchstone Underwriting Limited. Touchstone Underwriting Limited.
Part of the Seventeen Group. Registered in England No. 2264985. Authorised and Regulated by the Financial Conduct Authority.
Touchstone Underwriting Limited is not part of the Allianz Group. This policy is underwritten by Allianz Insurance plc.

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Financial Services Register number 121849.

