



SELF DRIVE HIRE

POLICY OVERVIEW AND PROPOSAL FORM

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INTRODUCTION

Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we've been providing leading insurance solutions in the UK for over 100 years. We work in partnership with your insurance adviser to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to support your business.

Should you need further details or have any questions your insurance adviser will be delighted to help.

Self Drive Hire Policy Overview

This is a policy overview only and does not contain the full terms and conditions of the contract. The covers applicable will depend on the level of policy cover you have chosen, details of which can be found within the quote or policy schedule. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

What is Self Drive Hire?

Self Drive Hire is a specific insurance cover designed for your rental business and covers your fleet of vehicles you hire to your customers under a rental contract.

The policy is underwritten by Allianz Insurance plc.

Territorial Limits

The Self Drive Hire policy applies in respect of accidents occurring in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands as well as in the European Union and Iceland, Norway and Switzerland.

What is the policy duration?

This policy has a 12 month period of insurance (unless shown differently on your quote or policy schedule) and is annually renewable. Start and end dates of the policy are detailed in the policy schedule.

How do I cancel the contract?

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 £50 and an amount representing the cover you have received. A minimum amount of £100 is payable. Full details can be found in the policy wording.

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

Outside of the reflection period you have no cancellation rights.

How do I make a claim?

If you need to make a claim, our Motor Claims team can help you. 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.

Please have your policy number to hand and as much information about the claim as possible.

If you have a Legal Protection claim you can notify Allianz Legal Protection by contacting the Lawphone Legal Advice Helpline on 0344 854 1784.

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, by emailing 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?

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: 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

Website: www.financial-ombudsman.org.uk
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

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

Visit <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 your policy documentation.

Cover

The policy sections that apply depend on the type of cover selected as shown below :

Section	Comprehensive	Third Party Fire and Theft	Third Party Only
A – Third party Liability	✓	✓	✓
B – Damage	✓	*	
C – Trailers	✓	✓	✓
D – Foreign Use	✓	✓	✓
E – Eligibility of Renter and/or Driver	✓	✓	✓
D – Foreign Use	✓	✓	✓

* Cover 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. Subject to the provisions of any Clause(s) specified on the quotation or Policy Schedule.

Features, Exclusions and Limitations

Significant Features	Exclusions and Limitations	Policy Section
Loss or damage to your vehicle <ul style="list-style-type: none"> Nationwide Approved Repairer Network <ul style="list-style-type: none"> Repair estimates are not required Free collection and delivery of your vehicle 5 year guarantee on all repairs through our Approved Repairer Network 	<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. Excludes loss or damage as a result of wear and tear 	B
Accidental Damage, Fire, Theft and Malicious Damage	The following excess apply in addition to any other excess shown in any Policy Clause. <ul style="list-style-type: none"> Drivers under 25 years of age £400 	B
Windscreen Cover In partnership with Autoglass we provide <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. 	<ul style="list-style-type: none"> Replacement windscreens are subject to an excess. Please refer to your Policy Schedule which will detail the excess that will apply. 	B
Third Party Liability for death, injury and accidental damage to property <ul style="list-style-type: none"> Unlimited indemnity for death or injury 	Indemnity for accidental damage to other persons property: <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 all vehicles carrying hazardous goods £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 vested in us. 	A

Significant Features	Exclusions and Limitations	Policy Section
<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"> Cover is restricted to Third Party Only, Section A 	C
<p>Standard Hirer Eligibility Policy cover for hirers from 21 to 70 years of age.</p>	<p>Excludes hirers and drivers who</p> <ul style="list-style-type: none"> have not held a full driving licence for 12 months if aged 25 or over have not held a full driving licence for 24 months if between 21 and 24 years of age are engaged in professional gambling, sport or entertainment, hawking or general dealing, street or market trading, or modelling have been involved in more than one motoring accident or claim in the last 3 years have been convicted of any motoring offence or has a prosecution pending other than parking or one speeding offence. suffer from any medical condition requiring notification to the DVLA and authorisation has not been granted <p>We may consider exceptions to the above on a case by case</p>	E
<p>Legal Protection Up to £100,000 for legal services and advice. Contact our Motor helpline number on 0344 854 1784.</p>	<ul style="list-style-type: none"> A claim for an event which is not covered under your current Self Drive Hire Policy Legal advice is only available over the telephone. 	F

Additional Features

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

Additional Benefits	Risk Management Features	Claims Features
<ul style="list-style-type: none"> • Access to the Allianz Motor Insurance Database website – providing immediate access to vehicle data to help you establish a robust reporting process. Helpdesk also available. • FREE windscreen repairs when Comprehensive cover selected. • Motor legal advice line providing 24/7 access to specialist legal advisors. 	<ul style="list-style-type: none"> • FREE risk management guidance and support via our dedicated risk management website. • Access to discounts on a range of products and services through our trusted partners: <ul style="list-style-type: none"> – TRACKER Network – discounted products from the UK's most successful stolen vehicle recovery system. – Lightfoot fleet safety solutions – providing real time, in-vehicle feedback to drivers, reducing accident risk, fuel consumption and vehicle maintenance costs. – In-vehicle safety solutions such as CCTV and telematics to manage risk and improve driver safety. 	<ul style="list-style-type: none"> • FREE claims reporting cards and 'scene of accident' information to support your needs and control claims costs.* • Flexible claims reporting through our Motor Claims 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.* • Nationwide Allianz approved repairer network, includes a five year guarantee on all repairs at competitive pricing*. • Claims Relationship Managers providing access to a dedicated claims expert for larger clients. • Dedicated UK based claims handlers. • Vehicle repair tracking via our ActiveWeb tool when vehicle at one of our Approved Repairers. • Access to a cloud platform allowing you to upload video footage or imagery to help support a claim.

* Subject to Policy cover and availability

Important Information

- You must observe the conditions which apply to your policy.
- Liability does not commence until this proposal has been accepted by Allianz Insurance plc and the premium has been paid, or if you have agreed to pay the premium and an official Allianz Insurance plc Covering note has been issued.

Your duty to make a fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

- a** deliberate or reckless; or
- b** of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your policy but we may instead:

- a** reduce proportionately the amount paid or payable on any claim, the proportion for which we are liable being calculated by comparing the premium actually charged as a percentage of the premium which we would have charged had you made a fair presentation (e.g. if we would have charged you double the premium, we will only pay half the amount of any claims under your policy); and/or
- b** treat your policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in this proposal are complete and accurate. You must also make reasonable enquiries to check with anyone you employ in your business that the facts and statements set out in this form are complete and accurate.

- A specimen copy of the policy is available on request.
- You should keep a record (including copies of letters) of all information supplied to us which relates to this proposal. A copy of this proposal will be supplied on request.

If any of the Facts, Statements and Information set out in this Proposal are incomplete or inaccurate, you or your insurance adviser must contact us immediately. Failure to do so could invalidate your policy or lead to a claim not being paid.

Vehicle Notification

The Fourth EU Motor Insurance Directive is designed to improve the claims process for EU citizens who are involved in motor accidents in other EU member countries. The principle requirement is that a claimant should be able to identify the relevant insurer from the Vehicle Registration Mark. This may also help to combat uninsured driving. In the UK this legislative requirement is met by the 'Motor Insurance Database' (MID) which has been designed to provide a record of all insured motor vehicles registered for use on the road.

We require any additions or vehicle alterations to be notified immediately.

Various notification methods are available. Please indicate your preferred method from the choices stated opposite:

To comply with legislation please submit vehicle details to Allianz Insurance plc (either directly or via your broker)

Tick one box only

- a** Allianz website (this is the preferred method)
 - b** Fax
 - c** Post
 - d** Email
- Or, submission of vehicle information directly to the MID by
- e** Manual entry
 - f** Attended File Transfer Protocol
 - g** Unattended File Transfer Protocol

If you would like any clarification about the above mentioned transmission methods contact our Helpline on 0345 073 1118 (open 8am–6pm Monday to Friday)

Contact Details

Following the introduction of the Motor Insurance Database (MID) and the Ministry of Justice reforms to enhance claims processes, it is essential we are able to make immediate contact with you. This will allow us adequate time to investigate claims, mitigate costs or clarify questions relating to vehicle changes under your policy.

	Vehicle Changes (MID)	Claims
Contact Name:	<input type="text"/>	<input type="text"/>
Contact Tel. No:	<input type="text"/>	<input type="text"/>
Contact Email Address:	<input type="text"/>	<input type="text"/>

Please tick here if contact details are the same for both MID and Claims.

Declaration

- 1 I/we have read this proposal and understand that I/we are under a duty to make a fair presentation of the risk and that failure to do so could result in my/our policy being invalidated and/or a claim not being paid.
- 2 the facts, statements and information contained within this proposal, whether provided by me/us or by others on my/our behalf, are true and complete.
- 3 any facts, statements and information which are not contained within this proposal but which have been provided to Allianz separately by me/us or by others on my/our behalf are true and complete.
- 4 I/we have declared all material facts and circumstances which may affect the risk being accepted by Allianz under this policy even if Allianz has not asked me/us any questions about such facts.
- 5 I/we have made all reasonable enquiries of those who work for or with me/us to ensure that all facts, statements and information provided to Allianz are accurate and correct.
- 6 I/we understand that Allianz reserve the right to decline any proposal.
- 7 I/we agree to accept Allianz's standard form of policy for this type of insurance. A specimen copy of the policy is available on request.
- 8 I/we agree to check the driving licence of any person who will drive the vehicle(s) to be insured and will not allow anyone to drive who has any of the following:
 - suffers from any medical condition requiring notification to the DVLA and authorisation has not been granted unless such a person has been declared and has been given permission by Allianz to drive
 - a conviction for any motor offence(s) other than parking or one speeding offence or has a prosecution pending.
 - a conviction in the past 5 years for any offence or combination of offences which result in a disqualification from driving

NOTE: Convictions spent under the terms of the Rehabilitation of Offenders Act 1974 or any subsequent amendments thereto, should not be disclosed.
- 9 I/We agree to check the occupation of any person who will drive the vehicle(s) to be insured and will not allow anyone to drive who is engaged in professional gambling, sport or entertainment, hawking or general dealing, street or market trading, or modelling unless declared and permission granted by Allianz.
- 10 I/we agree all vehicles will be owned, hired, leased or loaned in the business name provided on this proposal form unless declared and agreed by Allianz.
- 11 I/we agree that the vehicles and/or trailers will not be used for the carriage of corrosive, explosive, inflammable, toxic or otherwise dangerous goods unless such use has been declared to Allianz Insurance plc and permission has been given by them for the carriage of these goods.
- 12 I/we have read the Fair Processing Notice contained within this document and consent to data being used for the purposes specified.

Authorised Signature:	<input type="text"/>	
Print Name	<input type="text"/>	
Position held	<input type="text"/>	Date <input type="text"/>

This proposal form must be signed by a Director or Principal of the Insured.

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

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.