

# Commercial Vehicle

Motor

This is a summary of the policy only; it does not form part of the contract between you and us. For full details please refer to the policy booklet, a copy of which will be supplied to you on request, or with your documents if you have purchased a policy.

## Who provides the cover?

Allianz Insurance plc

## How long does the cover last?

The policy lasts for 12 months

## What is covered?

If you are involved in an accident **Third Party Only (TPO)** provides cover for damage or injury caused to anyone else.

**Third Party Fire & Theft (TPFT)** also provides cover if your vehicle is stolen.

**Comprehensive (Comp)** also includes cover for damage to your own vehicle.

Your insurance advisor will advise you which cover you have.

Subject to acceptance criteria, you can take out a policy as long as:

- You are aged 25 to 69
- You live permanently in the UK
- Your vehicle is taxed where applicable and registered/kept in the UK. Your vehicle must also have a current Department of Transport(MOT) test certificate where required.

This policy is only available via insurance advisors whom Allianz agree to trade with and we may not be able to quote in all circumstances.

## What happens if I want to cancel?

You may cancel the policy within the first 14 days of buying it or receiving your documents. If you cancel within this period a temporary cover charge, minimum £25 plus Insurance Premium Tax, will apply except where an incident has occurred which has or may give rise to a prejudicial claim, in which case the full annual premium will be payable to us.

If you cancel the policy after 14 days but before its first renewal we will refund your unused premium less a charge of £50 plus Insurance Premium Tax. If a prejudicial claim has been made in the period of insurance the full annual premium will be due to us.

If cancellation occurs after the first renewal this charge is reduced to £25 plus Insurance Premium Tax. If a prejudicial claim has been made in the period of insurance the full annual premium will be due to us.

## How do I notify a claim?

### For accidents in the United Kingdom

Call 0345 6000 676

### For accidents outside the United Kingdom

Call +44 (0) 1483 218200

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

## How do I make a complaint?

For complaints relating to the sale of your policy please contact your insurance advisor.

For all other complaints please contact our

Customer Satisfaction Manager at:

Allianz Insurance plc, 2530 The Quadrant,  
Aztec West, Bristol BS32 4AW.

Tel: 0330 102 1781 Fax: 01483 529717.

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

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

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
 Telephone: 0800 0234567 or 0300 1239123  
 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

Visit [ec.europa.eu/odr](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service. Please quote our e-mail address: [allianzretailcomplaints@allianz.co.uk](mailto:allianzretailcomplaints@allianz.co.uk)

Alternatively, you can contact the Financial Ombudsman Service directly.

Your legal rights are not affected by using our complaints procedure or the Financial Ombudsman Service

## Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities you may be entitled to compensation from the **Financial Services Compensation Scheme**.

# Significant or Unusual Exclusions and Limitations

**Your policy contains the following significant or unusual exclusions and limitations. For the full explanation of terms please refer to the section of the policy document indicated. There may be other exclusions in the policy that are significant to you so please ensure that you read the policy booklet and any documentation sent with it carefully.**

Significant or Unusual Exclusions and Limitations	Section of Policy												
<p>You will have to pay the first £100 of any claim made for fire, theft and malicious damage. For all other claims you will have to pay the excess shown in the table shown below:</p> <table border="1"> <thead> <tr> <th>Driver Age</th> <th>Experienced</th> <th>Inexperienced</th> </tr> </thead> <tbody> <tr> <td>Under 21</td> <td>£350</td> <td>£350</td> </tr> <tr> <td>21-24</td> <td>£250</td> <td>£350</td> </tr> <tr> <td>25 or over</td> <td>£100</td> <td>£250</td> </tr> </tbody> </table> <p>An inexperienced driver is someone who has not held a full licence issued in the European Union, Great Britain, Northern Ireland, the Channel Islands or the Isle of Man for at least one year.</p> <p><b>Glass Damage Excess (Comprehensive policies only)</b>            If the windscreen or windows of your vehicle are replaced you will have to pay an excess which is dependant on the size of your vehicle as follows:            Up to 3.5t Gross Vehicle Weight £50            3.5t – 7.5t Gross Vehicle Weight £100</p>	Driver Age	Experienced	Inexperienced	Under 21	£350	£350	21-24	£250	£350	25 or over	£100	£250	Loss of or damage to your vehicle
Driver Age	Experienced	Inexperienced											
Under 21	£350	£350											
21-24	£250	£350											
25 or over	£100	£250											
Loss of or damage to your vehicle following theft or attempted theft is excluded if it is unoccupied at the time of the loss or damage, unless your vehicle was locked and the ignition key or other removable ignition device was not in or on your vehicle	Loss of or damage to your vehicle												
Audio, communication, navigational and in-car entertainment equipment that is not manufacturer standard, or not a manufacturer fitted optional extra for your vehicle is limited to up to £750, or £250 if Third Party Fire and Theft cover applies. The equipment must be permanently fitted to your vehicle and powered by the vehicle's electrical system.	Loss of or damage to your vehicle												
Any damage caused deliberately by you or anyone else insured under the policy	Loss of or damage to your vehicle												
Liability cover is provided for any trailer you own or are responsible for whilst attached to your vehicle or detached from any vehicle. Cover does not apply to any plant forming part of the trailer whilst being operated or for any property being carried on the trailer	Trailers												
The policy provides the minimum cover required by law in all EU member countries and Iceland, Liechtenstein, Norway, Serbia and Switzerland.	Foreign Travel												
If your vehicle is under 3.5 tonnes it can be repaired by one of our approved repairers; you will be provided with the use of a small van whilst your vehicle is being repaired	Claims information												