

Commercial Motor

Essential Business Insurance Your Policy Summary (pages 1-2) and Proposal



Lloyds TSB | for the journey...

Commercial Motor Policy Summary

This is a summary only, full terms and conditions can be found in the Policy Wording, a copy is available on request.

keyfacts®

Introduction

Allianz Insurance plc is proud to be the chosen provider of commercial insurance for Lloyds TSB customers.

Allianz Insurance plc is 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 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 get your business trading again as quickly as possible.

Should you need further details or have any questions the Business Insurance Centre will be delighted to help.

Allianz gives you the flexibility to insure all of your vehicles under one policy. Our Motor Fleet policy is suitable for fleets of 15 or more vehicles. Our Commercial Motor policy has been designed specifically for smaller fleet risks.

Each policy has been designed to provide you with extensive cover for most vehicle types and uses.

Duration of Contract

Your policy will cover you for 12 months and is renewable annually.

What is covered

You can choose one of three different types of cover, which are summarised below.

Third Party Only (TPO)

If you are involved in an accident, you are covered for damage you cause to other peoples' vehicles or property or for injuries they sustain.

Third Party Fire & Theft (TPFT)

In addition to the cover described in TPO, you are also covered for loss of or damage to your own vehicle caused by fire or theft.

Comprehensive (Comp)

In addition to the cover described in TPFT, you are also covered for any damage your vehicle sustains in an accident or for any damage caused by vandalism.

What happens if I take out cover and then change my mind?

If you are an individual or sole trader (including a partnership in England or Wales) you have the right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid, less an administration charge and an amount representing the cover you have received to date. Full details can be found in the policy wording.

How do I notify 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 0844 893 9580 will ensure that your claim is handled quickly and smoothly. This number is open 24 hours a day, 365 days a year.

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

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

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN
Tel: 020 7892 7300
Fax: 020 7892 7301
Email: enquiries@fscs.org.uk
www.fscs.org.uk

Complaints Procedure

Our aim is to get it right, first time, everytime. If we make a mistake we will try to put it right promptly.

We will always confirm to You the receipt of 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 provide You with information about the Financial Ombudsman Service.

Should You wish to make a complaint then it should be directed to the Customer Satisfaction Manager at

Essential Business Insurance Centre
PO Box 2934, Bristol BS1 9ES
Telephone: 0844 893 9590

Email: csm@essentialbusinessinsurance.co.uk

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

Significant Features, Exclusions and Limitations

The following will be provided, unless cover is described as follows.

Cover	Section Applicable
Third Party Fire and Theft	Sections A, C, D, G, H, and J. Section B operates only in respect of loss or damage caused by fire, theft or attempted theft
Third Party Only	Sections A, C, D, G, and J.

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Loss or damage to your vehicle</p> <ul style="list-style-type: none"> Nationwide Approved Repairer Network Repair estimates are not required Free Class A courtesy vehicle whilst yours undergoes repair*** Free collection and delivery of your vehicle ** 3 year guarantee on all repairs Free wash and vacuum 	<ul style="list-style-type: none"> Excludes loss or damage arising from theft or attempted theft whilst the ignition key has been left in or on the vehicle <p>***Where the Insured vehicle is a private car or commercial vehicle up to 3.5 tonnes Gross Vehicle Weight a Class A courtesy car (includes a car derived van) will be provided</p> <p>** Limited to private cars and commercial vehicles up to 3.5 tonnes Gross Vehicle Weight</p>	B
<p>Accidental Damage, Fire, Theft and Malicious Damage Excess</p>	<p>The following excesses apply in addition to any other excess shown in the Policy Clause(s).</p> <ul style="list-style-type: none"> Drivers under 25 years of age £250 Drivers 25 years or over who have not held a full driving licence for 12 months £100 	B
<p>New for old Cover Replacement Vehicle Cover. A replacement car or commercial vehicle if your vehicle is stolen or damaged and the cost of repair exceeds 50% of the price of a new identical vehicle.</p>	<ul style="list-style-type: none"> The vehicle must be under one year old You must have owned, hired (under HP) or leased the vehicle since first registered Excludes goods carrying vehicles in excess of 7.5 tonnes Gross Vehicle Weight 	B
<p>Windscreen Cover In partnership with Autoglass we provide</p> <ul style="list-style-type: none"> Total nationwide coverage for the repair or replacement of windscreens, bodyglass and rear windows Fleet Account Cards Windscreen repair without deduction of excess 	<ul style="list-style-type: none"> Replacement windscreens subject to the excess stated in the Policy Wording. 	B
<p>Third Party Liability for death, injury and accidental damage to property</p>	<ul style="list-style-type: none"> Unlimited indemnity for death or injury £20,000,000 indemnity in respect of cars for accidental property damage £5,000,000 indemnity for all other vehicles £5,000,000 indemnity in respect of all vehicles for acts of terrorism £1,000,000 indemnity in respect of all vehicles carrying hazardous goods 	A
<p>Legal Defence Costs</p>	<ul style="list-style-type: none"> £5,000,000 indemnity for legal costs when providing a defence for prosecution brought under the Corporate Manslaughter and Corporate Homicide Act 2007 	A

Significant Features, Exclusions & Limitations (cont.)

Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
Trailers Attached cover applies to all trailers. Detached cover applies to all trailers disclosed to Allianz.	<ul style="list-style-type: none"> Whilst detached, cover is restricted to Third Party only No wider cover will apply to any trailer than is provided to the towing vehicle 	C
Foreign Travel Western European-wide certificate wording includes all European Union Countries, dispensing with the need for Green Cards.		D
Replacement Locks If your vehicle keys have been lost or stolen.	<ul style="list-style-type: none"> The maximum we will pay is £1,000 	H
Personal Effects Up to £250 for Rugs, Clothing and Personal effects.	<ul style="list-style-type: none"> Excludes money, jewellery, securities, furs, goods or samples carried in connection with any business 	F
Personal Accident Cover for the driver.	<ul style="list-style-type: none"> £5,000 indemnity limit 	I
Medical Expenses For any person injured in the insured vehicle.	<ul style="list-style-type: none"> £250 indemnity limit per person subject to a maximum limit of £500 for any one cause 	E
Legal Protection Up to £100,000 for legal services and advice.	<ul style="list-style-type: none"> A claim for an event which is not covered under your current motor insurance policy Legal advice is only available over the telephone 	J
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
Contingent Liability Cover Provides Third Party cover for vehicles not owned by you.	Only whilst being used by your employee in connection with your business	A

Full name

(If not a limited company show the full name of all principals and partners and any trading name. Show any subsidiary companies to be insured).

Address

 Postcode

Company Registration Number

Full Nature of Business or Trade

Number of Years Established

Period of Insurance: 12 months from

Fleet Manager's (or equivalent) name and number

Are you VAT Registered?

Yes No

1 Have you ever traded under a different name?

Yes No

2 Has any Insurer ever refused to insure you or cancelled or declined to renew, or required special terms for any of your insurances?

Yes No

3 Have you or any director or any partner ever been

a convicted of or charged (but not yet tried) with any criminal offence?

Yes No

b declared bankrupt or insolvent?

Yes No

c a director or partner of a company that went into liquidation?

Yes No

d the subject of a recovery action by Customs and Excise or the Inland Revenue?

Yes No

If the answer is 'Yes' to any of the above questions give full details on a separate sheet if you do not have enough room.

Important Note

- You must ensure that any statements and particulars given to us are true and complete and advise us of any changes in **Material facts***.
- 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.

A specimen copy of the policy is available on request.

You should keep a record (including copies of letters) of all information supplied to the Company which relates to this proposal. A copy of this proposal will be supplied on request.

* Material facts are those facts which are likely to influence us in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt about whether a fact is material, you should disclose it, since failure to do so could invalidate your policy.

Commercial Motor Proposal (continued)

Declaration

- 1 I/we declare that to the best of my/our knowledge and belief that any statement or particulars which have been given in this proposal or separately by me/us or by others on my/our behalf are true and complete and that no **Material fact*** has been withheld, misrepresented or mis-stated.
- 2 I/we agree that this proposal and declaration and any particulars given separately shall be the basis of the contract between Allianz Insurance plc and myself/ourselves.
- 3 I/we understand that Allianz reserve the right to decline any proposal.
- 4 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.
- 5 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:
 - a conviction for any motor offence(s) coded AC, BA, CD40-90, DD, DR, IN, LC30-50, MS40-90, UT or equivalent in the past 5 years or has a prosecution pending in respect of any of the above offences
 - a conviction in the past 5 years for any offence or combination of offences which result in a disqualification from driving
 - suffers from any disease or physical infirmity which impairs ability to driveunless such a person has been declared and has been given permission by Allianz Insurance plc to drive
- 6 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.
- 7 I/we understand that Insurers share information with each other, credit reference agencies and other information agencies with regard to credit agreements, policies and claims, primarily to help assess risks, handle claims and prevent fraud. I consent to this.

Authorised Signature

Date

Position Held

Data Protection Act

We may use the personal and business details you have given us, or which are supplied by third parties, including any details of directors, officers, partners and employees whose consent you must obtain to allow us to provide you with a quotation; deal with your policy; to search credit reference and fraud agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. All motor policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Bureau (MIB). This may be consulted by the Police in order to establish who is insured to drive the vehicle. If you are involved in an accident (in the UK or abroad), other UK insurers and the Motor Insurers' Bureau may search the MID to ascertain relevant policy information.

We may need to collect data relating to 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 or administering claims which may occur. By signing this form you consent to such information being processed by us. You must also ensure that you make this fact known to the Insured Persons and obtain their explicit prior consent to pass this information to us for these purposes.

We may share your details with other companies within the Lloyds TSB Insurance Services Ltd and Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we think may be of interest you. If you do not want to know about these products and services, please write to: Customer Satisfaction Manager, Essential Business Insurance Centre, PO Box 2934, Bristol, BS1 9ES to let us know. Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above. Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

Personal details provided 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.

Risk Management

Allianz encourages a pro-active approach to risk management and have identified a number of risk management providers who will work with you to improve the quality of risk.

Risk Management Features	
RoSPA The Royal Society for the Prevention of Accidents	<ul style="list-style-type: none"> • Managing Occupational Road Risk (MORR) Review • MORR Complete Compliance Online Tool • Online Driver Profiler • Defensive Driver Training • Driver Theory Workshop • Assessors Course
DriveCare	HOW AM I DRIVING and WELL DRIVEN vehicle decals
Tracker	Specialising in stolen vehicle recovery systems
Maple Group	Specialising in commercial vehicle security
Autoglass	Providing Fleet Account cards and direct billing facilities
Smartdrive and Vision Techniques	Leading providers of in-vehicle camera recording technology
The AA	Providing specialist mechanical breakdown services

For the larger risk we produce a Risk Management package which includes:

A Guide to Effective Fleet Risk Management	Designed for the Fleet Manager to understand issues arising from the operation of a motor fleet of vehicles
Drivers Handbooks	Designed to provide each driver with a basic understanding of their responsibilities when driving a company vehicle
Risk Management Partners	Contact details of current risk management suppliers
Partnership Plus Programme	An innovative programme to contribute towards agreed risk management improvements

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