

Complete Business

Essential Business Insurance

Your policy details

including policy summary (pages 1-13)



Lloyds TSB | for the journey...

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

What is Complete Business?

Complete Business is designed to cover the assets, earnings and the legal liabilities of your business. It is underwritten by Allianz Insurance plc.

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 any premiums paid, less an administration charge and amount representing the cover you have received to date.

This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available on request.

Please Read the Policy

Please read the policy and the policy schedule carefully on a regular basis and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is anything you do not understand please notify the Business Insurance Centre. If you fail to notify us your policy may not operate or not operate fully.

How do I make a complaint?

Our aim is 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 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.

Please contact us at:
Essential Business Insurance Centre
PO Box 2934
Bristol BS1 9ES
Alternatively phone: 0844 893 9590
Email: esm@essentialbusinessinsurance.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 from:

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

Policy Duration

The policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable.

Policy Summary (continued)

Property Damage – Policy Section 1

Significant Features and Benefits

Covers loss or damage to all trade contents caused by the following:

- Fire, Lightning and Explosion
- Aircraft
- Riot, Civil Commotion or malicious damage
- Earthquake
- Subterranean fire
- Storm, tempest or flood
- Escape of water from tanks, apparatus or pipes
- Impact by vehicles or animals
- Sprinkler leakage
- Theft or attempted theft following forcible and violent entry to or exit from your premises
- Accidental damage
- Option to include subsidence

Automatic reinstatement of loss – other than theft claims the sums insured are not reduced following a claim subject to payment of an additional premium

Inflation provision – sums insured are index linked and Day one reinstatement provides an automatic 15% inflation factor (Option available to increase to 20, 25, 30 or 35%)

Public authorities – the additional costs incurred in the rebuilding or repair of the property to a standard required by the authorities

Services – damage to services including telephone, gas, water and electric instruments, meters piping and cabling

Alterations and additions – automatic cover for alterations, additions and improvements made to your property for no more than 10% of the sum insured or £250,000 whichever is the less

Professional fees – covers the cost of architects, surveyors legal and consulting engineers fees

Removal of debris costs – the cost of removal of debris of the insured property damaged

Temporary removal of contents to a limit of 10% of the sum insured

Temporary removal of documents and other business records to a 10% limit

Rent – where cover is arranged for payment of rent, cover operates where the building is unfit for occupation following damage

Fixed glass – cost of temporary boarding up

Significant Exclusions or Limitations

- explosion due to bursting of non domestic steam boilers, or other steam apparatus
- malicious damage, burst pipes, or sprinkler leakage in any unoccupied building
- theft or theft damage not involving forcible and violent entry to or exit from the premises, or involving any partner, director, employee or family member
- hold up arising from the theft not involving violence or threat of violence
- theft, storm, tempest or flood to property in the open
- storm, tempest or flood excludes damage to fences and gates
- acts of fraud or dishonesty by any partner, director or employee
- unexplained disappearance or inventory shortage or misfiling or misplacing of information
- frost, wear and tear, gradual deterioration, inherent vice, latent defect
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- dyeing, cleaning, repair, renovation, marring or scratching
- electrical or mechanical breakdown, failure or derangement
- faulty or defective design workmanship or materials
- changes in temperature, dampness, dryness, shrinkage, evaporation, loss of weight, contamination, change in colour, flavour, texture or finish
- damage to any property resulting from its undergoing any process
- operational error or omission by you or any employee
- pollution or contamination
- loss or damage to property outside the UK
- consequential loss
- subsidence cover excludes
 - damage to surfaced areas, walls, gates and fences, unless the building is also damaged
 - coastal or river erosion
 - damage which commenced prior to inception of this cover
 - damage as a result of demolition, excavation or other building work
- £250 excess applies (£1,500 for Subsidence)

Conditions – Unoccupied Buildings

- Unoccupied buildings are not insured unless they are notified to us and we agree to continue cover.

If we agree to continue cover, mains services must be switched off and water system drained other than in respect of security or fire alarms or sprinkler systems. The property must be inspected internally and externally weekly (with records kept), defects in security and maintenance rectified and any accumulations of combustible materials removed. You must also comply with our security level requirements and ensure that the property is secured against unlawful entry and that all security protections are put into effect.

Property Damage – Policy Section 1 Continued

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Metered water – covers additional metered water charges incurred up to £10,000</p> <p>Exhibitions – up to £10,000 whilst at and in transit to/from exhibitions</p> <p>Trace and access – covers the costs of locating source of escape of water or fuel oil from any tank, apparatus or pipe and subsequent making good of damage up to £10,000</p> <p>Landscaped grounds – up to £10,000 for damage to grounds as a result of damage to the property insured</p> <p>Locks and keys – the cost of replacement locks following theft of keys up to £1,000</p> <p>Damage to premises – covers damage following theft or attempted theft including the cost of any temporary measures to keep the premises secure</p>	

Policy Summary (continued)

Business Interruption – Policy Section 2

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Loss of Gross Profit or Revenue resulting from loss or damage by any cause covered by the Property Damage section.</p> <p>Option of 12, 18, 24 or 36 months indemnity period</p> <p>Inflation provision – sum insured is increased by 15% to protect you against inflation</p> <p>Unspecified suppliers – damage at your suppliers premises which causes interruption to your business – up to £50,000</p> <p>Unspecified customers – damage at your customers premises which causes interruption to your business – up to £50,000</p> <p>Property stored – property that is kept elsewhere than at your premises up to £50,000</p> <p>Supply undertakings – failure in the supply of water, gas, electricity or telecommunications up to £50,000</p> <p>Denial of access – property that hinders the use or access to your premises up to £50,000</p> <p>Accountants charges incurred in connection with a claim</p>	<ul style="list-style-type: none">• exclusions as shown under the Property Damage section. However, explosion of a steam boiler or economiser is covered• malicious damage or riot civil commotion causing deliberate erasure, loss distortion or corruption or information on computer systems or other records, programs or software• accidental damage caused by electrical or magnetic disturbance or erasure of electronic recordings or virus infected software

Increased Cost of Working – Policy Section 2a

Significant Features & Benefits	Significant Exclusions or Limitations
<p>Covers additional expenditure necessarily and reasonably incurred in order to minimise any interruption or interference with the business during the indemnity period resulting from loss or damage by any cause covered by the Property Damage section.</p> <p>Option of 12, 18, 24 or 36 months indemnity period</p> <p>Supply undertakings – failure in the supply of water, gas, electricity or telecommunications up to the sum insured shown in the schedule</p> <p>Denial of access – property that hinders the use or access to your premises up to the sum insured shown in the schedule</p>	<p>The Policy exclusions and the exclusions as shown under the Property Damage section.</p> <p>However, explosion of a steam boiler or economiser is covered</p>

Book Debts – Policy Section 3

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers outstanding debit balances which cannot be traced if your accounts are destroyed or damaged for your sum insured up to a maximum of £250,000</p> <p>Automatic reinstatement of loss – other than theft claims the sum insured is not reduced following a claim subject to payment of the appropriate additional premium</p>	<ul style="list-style-type: none"> exclusions as shown under the Business Interruption section. <p>Conditions</p> <ul style="list-style-type: none"> Monthly records must be kept and a copy stored away from your premises

Policy Summary (continued)

Money – Policy Section 4

Significant Features and Benefits

Crossed cheques and other non-negotiable money – maximum benefit £250,000

Cash and other negotiable money:

- on the premises during business hours, in transit or in a bank night safe – £3,000
- in a locked safe at the premises out of business hours – your limit
- out of a safe outside business hours in the premises £300
- in your personal custody or that of your employees out of business hours £500

Personal Accident Assault – 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 of £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

Loss or damage to any safe at the premises, or any bag or other container used to carry money

Loss or damage to clothing and personal belongings following theft or attempted theft of money.

Significant Exclusions or Limitations

- loss due to the dishonesty of any partner, director or employee
- damage to any machine that uses coins, notes or tokens
- loss from any unattended vehicle
- personal assault benefits to any person aged under 16 or over 70 years

Conditions

- Whenever the premises are closed for business the safe keys must be removed from the premises, money in transit 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 or a professional security company in excess of £15,000.

Own Goods in Transit – Policy Section 5

Significant Features and Benefits

Loss or damage to your property whilst in transit within one of your own vehicles or in transit by other carriers. Sums insured as specified by you

Sheets and ropes – cover includes sheets, ropes, packing materials and the like

Additional vehicles – any recently acquired non specified vehicle up to £2500 any one claim

Substitute vehicles – cover includes any substitute vehicle whilst your own vehicle is undergoing service or repair

Transshipment and debris removal costs – cover up to £5,000 any one claim

Significant Exclusions or Limitations

- loss or damage due to
 - depreciation, contamination or deterioration unless caused by accident to the vehicle
 - faulty packing or incorrect addressing of any parcel or package
- theft from any vehicle left unattended, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted and all the keys are removed, and between the hours of 9.00pm and 6.00am is kept in a securely locked building
- water damage or theft of goods in open/curtain sided open/soft top vehicle
- certain specified items such as glass, livestock, precious metals or stones, jewellery, watches, furs, money, securities, stamps, documents, manuscripts, business books, plans or designs
- delay, loss of market or consequential loss
- loss or damage outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands
- £100 excess or higher amount when agreed applies to all claims

Conditions

- You must take all reasonable care in the selection of honest and competent employees, and maintain vehicles in a roadworthy condition.

Specified All Risks – Policy Section 6

Significant Features and Benefits

Damage to property whilst on your premises only or anywhere in the UK, EU or worldwide as specified by you.

Automatic reinstatement of loss – other than theft claims the sum insured is not reduced following a claim subject to payment of the appropriate additional premium

Data processing and ancillary equipment – cover includes damage caused by dryness or dampness, corrosion or rust if resulting from damage to air conditioning equipment

Significant Exclusions or Limitations

- loss due to any person obtaining any property by deception
- frost, wear and tear, gradual deterioration, inherent defect, depreciation
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- dyeing, cleaning, repair, renovation, or scratching
- electronic, electrical or mechanical breakdown, failure or derangement
- faulty manipulation, design, plan, specification or materials
- theft from any vehicle left unattended, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted and all the keys are removed, and between the hours of 9.00pm and 6.00am is kept in a securely locked building
- loss or damage outside of the territorial limits – see your policy schedule
- single article limit of £5000 and a maximum sum insured of £25,000
- £250 excess for computers and electrical equipment, £100 other property

Policy Summary (continued)

Employers, Public and Products Liability – Policy Sections 7 and 8

Significant Features and Benefits

Covers your legal liability to insure your employees for death or injury happening in the course of their employment with you up to £10 million any one claim

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 £2 million any one claim
- accidental injury or accidental damage caused by products supplied up to £2 million any one period of insurance

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 any contract in respect of that work

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

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

Health and safety at work legal defence costs – provides legal and other costs incurred in defending prosecutions

Motor contingent liability – indemnifies you against liability for vehicles not owned or provided by you in connection with the business

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

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

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

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

- £250 for each days attendance for partners and directors
- £150 for each days attendance for an employee

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 or the cost of recalling or refunding a defective product or replacing, repairing or reinstating faulty work
- liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer where motor insurance is required by law (other than for loading or unloading) or any water craft or aircraft
- liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee
- in respect of injury, loss or damage arising from products
 - liability which attaches solely under the terms of an agreement
 - installed or incorporated in aircraft or spacecraft
 - comprising computer tapes and/or discs and the information recorded on them
 - claims made in any country outside the European Union if you have premises or representation in that country
 - exports to the USA or Canada
- Public and Products Liability in respect of:
 - injury to any employee
 - manual work away from the premises or outside of the EU (other than collection or delivery)
- loss or damage to contract works undertaken under a contract or liability under JCT Clause 21.2.1
- any liability in respect of pollution or contamination
 - in the USA or Canada
 - elsewhere unless due to a sudden, identifiable, unintended and unexpected incident
- fines, penalties or liquidated, aggravated, punitive or exemplary damages
- injury to any Employee where motor insurance is required by law to be in force
- work on an offshore installation or travelling to or from

Commercial Legal Expenses – Business Policy Section 9

Cover Events 1 to 4 and 9 are automatically included. Cover Events 5 to 8 and 10 are available as an optional trade up. Your policy schedule will confirm which cover events, described below, are operative under your policy.

Significant Features and Benefits

1 Employment

- Cover up to £100,000 for any one claim in respect of your legal costs to defend your legal rights in a dispute in an Employment Tribunal with a previous, present or prospective Employee and which arises out of or relates to a contract of employment or a breach of employment or discrimination legislation.
- We will also cover Basic and Compensatory awards made against you or through a negotiated settlement with our agreement.

2 Taxation proceedings

- Cover up to £100,000 for any one claim in respect of your legal costs in an appeal against any terms and conditions put on you by HM Revenue and Customs after finishing a Full Enquiry into your most recent business accounts or returns for the following:
 - PAYE tax arrangements
 - Business tax arrangements
 - VAT arrangements

3 Criminal Prosecution Defence

- Cover 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 being brought against you.

4 Damage to Premises

- Cover 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 resulting in proven financial loss to you.

Significant Exclusions or Limitations

- The first £1,750 of any one claim.
- Any dispute regarding an Event which happens within the first three months of the date this section starts.
- Claims where you have not sought and followed the advice of the Lawphone Legal Helpline before making any changes to an Employees contract of employment or taking any disciplinary action against an Employee.
- Any dispute with an Employee that you have given a verbal or written warning to in the six months leading up to the date this policy starts.
- Any dispute arising under the Transfer of Undertakings (Protection of Employment) Regulations 2006 or the Acquired Rights Directive.
- Any dispute arising from any industrial dispute, industrial or labour arbitration or collective bargaining agreements.

- The first £500 of any one claim.
- Any costs to do with the normal reconciliation of your annual accounts and VAT returns.
- Taxation proceedings which arise out of deliberate or reckless or careless misstatements by the insured in returns or submissions made to the relevant authorities.
- Taxation proceedings which arise out of a failure to observe statutory time limits or requirements.
- The defence of any criminal prosecution
- Any appeal following an Investigation by the Special Compliance Office of HM Revenue and Customs or the Special Investigations Section of HM Revenue and Customs.
- Any Aspect enquiry by HM Revenue and Customs
- Any IR35 by HM Revenue and Customs.

- The first £500 of any one claim.
- The defence of a prosecution relating to:
 - Taxation proceedings;
 - Allegations of fraud, theft or violence;
 - The ownership, possession or use of motor vehicles, aircraft, watercraft, trailers or caravans.
 - Pollution.

- The first £500 of any one claim.
- Disputes relating to mining or other subsidence or heave.
- Disputes relating to rent or service charges, tax, planning or buildings regulations or decisions.
- Disputes arising out of a contract you have with another person or organisation.
- Disputes relating to owning, possessing, hiring or using aircraft, watercraft, motor vehicles, trailers or caravans.

Policy Summary (continued)

Commercial Legal Expenses – Business Policy Section 9 (continued)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>5 Data Protection</p> <ul style="list-style-type: none"> Cover up to £100,000 for any one claim in respect of your legal costs to: <ul style="list-style-type: none"> Defend you in a 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> <ul style="list-style-type: none"> Cover up to £100,000 to pursue your legal rights in a dispute relating to Property that your business occupies. <p>7 Licence Protection</p> <ul style="list-style-type: none"> Cover up to £100,000 for defending the withdrawal, restriction or suspension of your business licence. <p>8 Personal Injury</p> <ul style="list-style-type: none"> Cover up to £100,000 for taking legal action against another person who causes your death or bodily injury whilst you are engaged in your business. <p>9 Jury Service Allowance</p> <ul style="list-style-type: none"> Cover 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>10 Witness Attendance Allowance</p> <ul style="list-style-type: none"> Cover 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, tribunal or arbitration. This cover will only apply where we require that employee to go to court, tribunal or arbitration as a witness for you in respect of a claim under sections 1, 2, 3, 4, 5, 6 or 7. <p>Additional Benefits applicable to all policyholders.</p> <p>Lawphone</p> <ul style="list-style-type: none"> Access to Lawphone to give advice, 24 hours a day, 365 days a year, on any business legal matter. We may record the calls to protect you. <p>Allianz Legal Online</p> <ul style="list-style-type: none"> Access to Allianz Legal Online which provides business support to help you produce legal paperwork in connection with your business. 	<ul style="list-style-type: none"> The first £500 of any one claim. Any prosecution where you are accused of fraud or theft. Any dispute relating to your failure to register as a Data Controller. Any dispute relating to your failure to comply with legislation concerning the processing of Sensitive Personal Data. <ul style="list-style-type: none"> The first £500 of any one claim. Any disputes over rent or service charges. Any dispute relating to the renewal of a lease or tenancy agreements. <ul style="list-style-type: none"> The first £500 of any one claim. Hearings arising out of any commercial decision made by you. The first application for, or standard renewal of, the licence. Anything to do with drug offences, under age drinking or sexual indecency. <ul style="list-style-type: none"> Personal injury disputes between you and any employee(s). <ul style="list-style-type: none"> Limit of £100 per day applies. <ul style="list-style-type: none"> Limit of £100 per day applies. <ul style="list-style-type: none"> Advice is only available over the telephone. <ul style="list-style-type: none"> This service is only available on the internet.

Commercial Legal Expenses – Business Policy Section 9 (continued)

Significant Features and Benefits	Significant Exclusions or Limitations
	<p data-bbox="815 477 991 501">Section Exclusions</p> <ul data-bbox="815 544 1433 1301" style="list-style-type: none"><li data-bbox="815 544 1398 568">• Legal Expenses incurred without the insurers written consent.<li data-bbox="815 577 1433 685">• Awards of Compensation, Data Protection Compensation Awards, Jury Service Allowance or Witness Attendance Allowance incurred before the Insurers written Consent and acceptance of a Claim.<li data-bbox="815 694 1398 752">• Claims which do not arise from or relate to the Business, other than Jury Service Allowance.<li data-bbox="815 761 1398 869">• Claims by the Insured Person in respect of any event occurring prior to or existing at inception or on or after renewal of this Section which they knew, or ought reasonably to have known about.<li data-bbox="815 878 1433 936">• Claims the Insured fail to notify to the Insurer within 6 months of the first occurrence that gives rise to the claim.<li data-bbox="815 945 1398 1025">• Claims arising out of a deliberate or reckless act by the Insured Person or where they have failed to take reasonable steps to avoid, prevent or limit a loss.<li data-bbox="815 1034 1433 1093">• Any Claim where in the insurers opinion there are no Reasonable Prospects of a Satisfactory Outcome.<li data-bbox="815 1102 1433 1126">• Fines or other penalties imposed by a court, tribunal or regulator.<li data-bbox="815 1135 1398 1216">• Any Claim arising from or relating to an application for judicial review or other challenge to any legislation or proposed legislation.<li data-bbox="815 1225 1433 1301">• Any VAT attaching to Legal Expenses incurred with the Insurer's consent which is recoverable by the Insured Person from elsewhere.

Policy Summary (continued)

Personal Accident – Policy Section 10

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Provides compensation in accordance with the Scale(s) of compensation specified in the Schedule for accidental bodily injury during period of insurance and operative time of cover which, within 12 months thereof solely directly and independently of any other cause results in:</p> <p>Death</p> <p>Permanent Total Disablement</p> <p>Loss of Hearing</p> <p>Loss of Internal Organ</p> <p>Loss of Limb</p> <p>Loss of Sight</p> <p>Loss of Speech</p> <p>Temporary Total Disablement</p> <p>Temporary Partial Disablement</p>	<p>The policy does not cover injury arising from:</p> <p>Suicide or self injury</p> <p>Drugs or Alcoholism</p> <p>Winter sports (other than curling or skating)</p> <p>Flying as a member of aircraft crew</p> <p>Service in the armed forces</p> <p>Sexually transmitted diseases including HIV</p> <p>Sickness or disease</p> <p>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.</p>

Theft by Employee – Policy Section 11

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers loss of money or goods belonging to the Insured caused by Theft by any Employee described in the Schedule</p>	<p>Theft by an Employee discovered more than 24 months after the termination of this Section</p> <p>Loss of interest or consequential loss of any kind</p> <p>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</p> <p>Any unexplained shortages</p> <p>The Excess</p>

Notifying a Claim

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify our claims handling centre
 - promptly, if an incident occurs that may lead to you making a claim
 - immediately, in the event of a serious accident, loss or damage
 - please provide your policy number and as much information as possible about the claim

Legal Expenses Claims

If you need to make a claim under this section the following claims handling office should be used:

Allianz Legal Protection

Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol, BS32 4QW
Tel: 0870 241 4140

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

You will be asked for the Master Policy Number shown in your policy schedule and a brief summary of the problem.

Claims Handling Centre

Essential Business Insurance Claims

Allianz Insurance plc
500 Avebury Boulevard
Milton Keynes
MK9 2XX

Telephone: 0844 893 9580

Lines are open Monday to Friday

Additional Information

Employers Liability Certificates

The Employers Liability (Compulsory Insurance) Regulations 1998 lay down certain obligations for employers and in particular you should be aware of the following:

- **Display of Certificates**

Allianz will provide you with a Certificate of Employers Liability Insurance and this will clearly state the companies covered by the policy. You must display a copy of the certificate at each business premises where your employees can see it easily.

- **Retention of Certificates**

You are strongly recommended to retain copies of Certificates that have expired for as long as reasonably practicable. This is because certain claims e.g. industrial disease, could be made many years after the disease is caused.

Health & Safety Legislation

Where you are required to do so under Health and Safety legislation you must:

- have a Health & Safety Policy in place
- undertake Risk Assessments in order to identify workplace hazards
- have an induction and on-going training programme which is regularly reviewed and recorded
- have a nominated person responsible for Health & Safety.

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 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. You agreed when you applied for the policy that your directors, officers, partners and employees consent to our using their details in this way.

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. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by us and that this fact is made known to the Insured Persons.

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 to you. If you do not want to know about these products 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.

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.

Survey and Risk Improvement Condition

If the Policy has been issued or renewed subject to us carrying out a survey then it will be a condition of the policy that you must comply with all risk improvements required by us within timescales specified by us.

We reserve the right to amend the terms and conditions of cover if you do not comply with this condition.

Terrorism Cover

In addition to the cover automatically provided, the policy (except for Commercial Legal Expenses – Section 9) can be extended to provide Terrorism cover for an additional charge.

This page is left intentionally blank

Lloyds TSB Bank plc, registered office 25 Gresham Street, London EC2V 7HN. Registered in England No. 2065.
Lloyds TSB Bank plc is authorised and regulated by the Financial Services Authority.

Lloyds TSB Insurance Services Ltd, registered address 25 Gresham Street, London EC2V 7HN act as introducers to Allianz Insurance plc for Essential Business Insurance, which is arranged, administered and underwritten by Allianz Insurance plc, registered office 57 Ladymead, Guildford, Surrey, GU1 1DB. Registered in England No 84638. Both companies are authorised and regulated by the Financial Services Authority. Lloyds TSB Insurance Services Ltd is not part of the Allianz (UK) Group.