Village Hall

Policy Details (including a Policy Summary pages 3–12)

Allianz Insurance plc | Commercial

Allianz

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Introduction

Your Insurer

Allianz Insurance plc is one of the largest Insurers in the UK. Our long and consistent track record gives you the peace of mind that you can trust us to be there when you need us.

Our professional, efficient and friendly people are committed to provide you with a high quality service.

In the event of having a claim, you will be in good hands. Our professional teams of claims handlers will deal with your loss promptly and seek flexible solutions to get your business back to full strength as soon as possible.

Allianz is authorised and regulated by the Financial Services Authority, registration number 121849. This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Your Insurance Adviser

Aon Limited (Aon) is a world leader in risk management and insurance broking with a business approach to be specialists rather than generalists and by focusing on adding value and striving to be the best in Aon's chosen market segments.

Aon's core value is client focus. By recognising that each client has individual business needs, Aon have developed expertise across a complete range of business processes, products and industries.

Aon launched the Village Hall Insurance scheme more than 40 years ago and through a programme of continuous development the scheme now provides a tailor-made package of covers. Aon's dedicated team of professionals pride themselves on delivering effective insurance solutions for organisations managing village halls and similar community buildings.

Aon Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only.

Aon Limited
8 Devonshire Square
London EC2M 4PL

Registered in London No. 210725
A Member of the British Insurance Brokers Association.

Village Hall Policy Details

The Cover Provided:

- Buildings – cover is provided on an All Risks basis with the option to include damage caused by subsidence
- Contents – provides All Risks cover for loss or damage to the contents of your village hall
- Loss of Revenue – activities will be interrupted and your revenue will be lost if your buildings or contents are damaged by fire or any of the material damage covers. This cover insures your financial loss
- Money and Personal Assault – covers loss of village hall money and provides compensation for an accident sustained as a direct result of theft or attempted theft
- Public Liability – covers your legal liability to pay compensation to members of the public if they are injured or their property is damaged as a result of an accident caused by you or your employees including volunteers
- Employers' Liability – covers your legal liability to employees including volunteers if they are injured whilst working for you
- Libel and Slander – covers your legal liability to pay compensation for libel contained in publications issued in the course of your activities or slander uttered by your committee members and honorary officers whilst carrying out their activities
- Glass and Sanitary Ware – covers breakage of fixed glass, sinks and lavatory pans
- Personal Accident – covers your committee members, honorary officers, employees and volunteers against accidental bodily injury
- Fidelity Guarantee – covers loss which you may sustain from fraud or dishonesty of any committee member, honorary officer or employee
- Loss of Liquor Licence – covers loss of revenue if your liquor licence is forfeited
- Deterioration of Freezer Stock – covers loss of food in a cold chamber or freezer by deterioration caused by rise or fall in the temperature as a result of damage to the refrigerating machinery or accidental failure in the electricity supply
- No Claim Discount & Application of Excess Protection – provides cover for payment of excess and loss of no claims discount when committee members, honorary officers, employees and voluntary workers are using private motor vehicles in connection with Village Hall activities
- Legal Expenses – provides for legal costs relating to:
  - Property Protection
  - Prosecution Defence
  - Legal Advice
  - Contract Disputes (optional)

Policy Summary

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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 the Village Hall Policy?

The Village Hall Policy is designed to cover the assets, earnings and the legal liabilities of your village hall. It is underwritten by Allianz Insurance plc.

It is a sectionalised policy combining property, liability and legal expenses covers.

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 an 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 periodically read the policy and the policy schedule carefully 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 your insurance adviser or the Allianz office that issued your policy. If you fail to notify us your policy may not operate or not operate fully.

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:

Allianz Insurance plc,
57 Ladymead,
Guildford, Surrey,
GU1 1DB.

Alternatively phone: 01483 552438
Email: acccsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure will be found in your policy documentation.

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,
Portsoken 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.

The Cover Provided

Buildings – Policy Section 1

Significant Features and Benefits

Provides All Risks cover for buildings with the option to include cover for subsidence

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

Property owners liability – your legal liability as property owner up to £1 million

Services – damage to services including telephone, gas, electricity, fuel and water, sewer and drain pipes including meters, cabling and the like

Additional metered water charges – covers charges incurred up to £25,000

Escape of water or fuel – 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

Professional fees – covers the cost of architects and surveyors fees incurred to reinstate the building

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

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

Seventy two hours clause – damage occurring within 72 consecutive hours of storm or flood will be treated as one claim

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

Inflation provision – sum insured is index linked

Significant Exclusions or Limitations

- damage to fences and gates and moveable property in the open by storm or flood
- burst pipes if the building is unoccupied for more than 30 days unless the water supply has been turned off and the system drained
- damage by frost
- operational error or omission by you or your employees
- wear and tear, inherent defect
- 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
- gradual deterioration, market depreciation
- change in temperature, dampness, dryness, shrinkage, evaporation, loss of weight, contamination, change in colour, flavour, texture or finish
- the excess shown in the policy schedule
- subsidence cover unless optionally taken. When option taken cover excludes:
  - damage unless a declaration has been received and cover is confirmed in writing
  - damage caused by settlement or movement of made up ground, coastal or river erosion
  - damage as a result of demolition, structural work or other building work
  - damage where evidence of damage, erosion or fault existed prior to inception of this cover
  - damage to boundary/garden walls, patios and the like unless the main building is also damaged
  - the excess shown in the policy schedule

Contents – Policy Section 2

Significant Features and Benefits

Provides All Risks cover on contents, landlords fixtures and fittings and interior decorations. Optional subsidence cover can also be selected

Temporary removal for cleaning, renovation or repair of fixtures and fittings up to 10% of the sum insured

Removal of debris costs

Damage to underground water, gas, sewer, fuel oil and drain pipes and underground electricity and telephone cables

Damage to premises – covers damage to the premises following theft or attempted theft

Locks and keys – the cost of replacement locks following theft of keys up to £1,000

Damage to fuel or oil tanks and contents up to £5,000

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

Inflation provision – sums insured are index linked in line with the Retail Price Index

Significant Exclusions or Limitations

- damage by frost
- damage to fences and gates and moveable property in the open by storm, tempest, flood or theft
- property destroyed or damaged while undergoing any process using artificial heat
- consequential loss of any kind or description
- damage to electrical equipment by short circuiting or overrunning
- deeds, bonds, bills of exchange, promissory notes, money, securities for money, coins or stamps
- costs in tracing information recorded in documents, business books and computer systems and the value of information contained therein
- loss due to any person obtaining property by deception
- loss or damage to paintings, objects d' art, coin and book collections, jewellery, regalia and the like in excess of £10,000
- loss or damage in the Village Hall whilst it is unoccupied or in any outbuilding due to theft not involving forcible and violent entry or exit
- burst pipes if the building is unoccupied for more than 30 days unless the water supply has been turned off and the system drained
- operational error or omission by you or your employees
- wear and tear, inherent defect
- 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
- gradual deterioration, market depreciation
- change in temperature, dampness, dryness, shrinkage, evaporation, loss of weight, contamination, change in colour, flavour, texture or finish
- disappearance, unexplained or inventory shortage or the misfiling or misplacing of information
- the excess shown in the policy schedule
- subsidence cover unless optionally taken. When option taken cover excludes:
  - damage unless a declaration has been received and cover is confirmed in writing
  - damage caused by settlement or movement of made up ground, coastal or river erosion
  - damage as a result of demolition, structural work or other building work
  - damage where evidence of damage, erosion or fault existed prior to inception of this cover
  - damage to boundary/garden walls, patios and the like unless the main building is also damaged
  - the excess shown in the policy schedule

Loss of Revenue – Policy Section 3

Significant Features and Benefits	Significant Exclusions or Limitations
Loss of Revenue if the business is interrupted or interfered with as a result of loss or damage by any cause covered by the Buildings or Contents section Accidental failure of the public supply of electricity, gas or water Denial of access – provides cover should property in the vicinity of your premises be damaged and access to your premises is prevented or hindered Specified illness – 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, the discovery of vermin, pests or defects in the drains at the Premises which cause restrictions by order of the local authority and murder or suicide at the premises. A limit of £5,000 applies due to costs incurred in cleaning and decontamination	• exclusions as shown under the Buildings and Contents sections • the deliberate act of the supplier of electricity, gas or water in restricting the supply • the first 48 hours of the accidental failure of the public supply of electricity, gas or water

Money – Policy Section 4

Significant Features and Benefits	Significant Exclusions or Limitations
Crossed cheques and other non-negotiable money – maximum benefit £250,000 Cash and other negotiable money: • in transit or within the Village Hall during business hours or in a bank night safe – £1,000 • in a locked safe at the Village Hall out of business hours – £500 • out of a safe at the Village Hall out of business hours – £200 • in the homes of authorised officers, members or employees – £350 • whilst at exhibitions and/or fetes – £350 Personal Accident Assault extension – benefits as follows if any committee member, honorary officer, employee or volunteer is attacked while carrying on the business: • Death, loss of limb, loss of sight and permanent total disablement £5,000 • Temporary total disablement £50 per week (up to 104 weeks) • Victim care (professional counselling fees for emotional stress) £1,000 any one incident, £5,000 in aggregate • Clothing or personal effects up to £250 Loss or damage to any safe at the premises, or any bag or other container used to carry money Option to include money in meters and vending machines following	• loss due to the dishonesty of any employee not discovered within 30 working days • losses from or damage to vending machines (unless optional cover selected) and amusement and gaming machines • losses from unattended vehicles • shortage due to error or omission • losses covered by Fidelity Guarantee section • loss from locked safe at the Village Hall out of business hours unless the key or keys of the safe are removed from the premises

Public Liability – Policy Section 5

Significant Features and Benefits

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 £5 million any one claim

Indemnity to Other Parties – indemnifies:

- Committee members, honorary officers or other members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services
- Committee members, honorary officers, and employees
- Any Principal for whom you are carrying out work under any contract

Car Park Liability – indemnifies you against liability for damage to vehicles not belonging to or lent to you in any car park for which you are responsible

Other organisations or persons using the Village Hall – cover will apply as though such organisation or person were individually named as the Insured provided the limit of indemnity is not exceeded and use is for non commercial purposes

Negligence of committee members or honorary officers – indemnifies you for financial loss following negligent acts or accidental errors or omissions committed in pursuit of official activities on your behalf for up to £250,000 in any one period of insurance

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 belonging to or lent to you in connection with the business

Data Protection – provides protection up to a limit of £250,000 in respect of breaches under the Data Protection Act which may cause damage or distress to third parties

Defective Premises Act 1972 – protects you from potential liabilities for defects in properties let, sold or disposed of which may result
in subsequent injury or damage

Court attendance – covers attendance as a witness in connection with the defence of a claim. Limited to £250 for each days attendance

Significant Exclusions or Limitations

- injury to any employee
- loss of or damage to property belonging to you or in your charge or control other than:
  - personal effects or vehicles of any committee member, honorary officer or employee or visitor
  - premises and contents temporarily in your charge for the purpose of carrying out work
  - premises leased rented or hired by you, excluding liability under any tenancy agreement
- liability for loss or damage to goods sold, supplied, delivered, installed or erected or the cost of recalling or replacing goods or property 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 or any water craft or aircraft
- liability arising out of or in connection with any advice, design, formula, specification, inspection, certification or testing performed for a fee
- in respect of injury, loss or damage arising from products other than:
  - food or drink supplied to committee members, honorary officers, employees or non – paying guests
  - the disposal of your furniture and office equipment
  - accidental obstruction of traffic caused by any load delivered to you
- loss or damage to contract works undertaken under a contract or liability under JCT Contract 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
- work on an offshore installation or travelling to or from

Employers Liability– Policy Section 6

Significant Features and Benefits	Significant Exclusions or Limitations
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 Indemnity to Other Parties – indemnifies: • Committee members, honorary officers or other members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services • Committee members, honorary officers, and employees • Any Principal for whom you are carrying out work under any contract Health and safety at work legal defence costs – provides legal and other costs incurred in defending prosecutions Unsatisfied court judgements – provides for payment of compensation to an employee where a court judgement remains unsatisfied six months after the judgement Court attendance – covers attendance as a witness in connection with the defence of a claim. Limited to £250 for each days attendance Contractual liability – provides indemnity for any additional liabilities you assume by contract or under an agreement	• work on an offshore installation or travelling to or from • injury to any employee where motor insurance is required by law to be in force

Libel and Slander– Policy Section 7

Significant Features and Benefits	Significant Exclusions or Limitations
Covers your legal liability to pay damages for libel contained in your normal publications or slander uttered by your committee members and honorary officers whilst carrying out their official activities up to £500,000 in any one period of insurance	• criminal libel or alleged criminal libel • 10% of each and every claim including claimants' costs and defence costs

Glass and Sanitary Ware– Policy Section 8

Significant Features and Benefits	Significant Exclusions or Limitations
Covers breakage of fixed plate and sheet glass, washbasins, sinks, lavatory pans and urinals Cover includes the cost of boarding up pending replacement of glass	• consequential loss • glass or sanitary ware fractured before inception date • frames or framework • superficial scratching, chipping or cracking • the excess shown in the policy schedule

Personal Accident – Policy Section 9

Significant Features and Benefits	Significant Exclusions or Limitations
Covers committee members, honorary officers, employees and volunteers against accidental bodily injury. Benefits are based on a unit of cover with the number of units being selectable by you. The compensation payable for one unit of cover is as follows: • Death and permanent total disablement £5,000. The compensation payable for permanent total disablement will be in accordance with the scale shown in the policy • Temporary total disablement £25 per week (up to 104 weeks) The cost of cleaning, repairing or replacing lost or damaged clothing or personal effects up to £200 Medical expenses incurred in connection with any disablement for which compensation is payable for up to 15% of the total compensation payable	• whilst engaging in motor-cycling, hunting, winter sports, mountaineering or rock climbing, combat sports, riding or driving in any race or aviation • suicide, intentional self-injury, or insanity or the influence of alcohol or drugs • pregnancy or childbirth • nuclear, chemical or biological contamination due to an act of terrorism **Condition – Age limitations** • Cover does not apply to persons under the age of 12 or over the age of 85 years • Weekly compensation is not paid to persons under 16 years of age or above 75 years of age

Fidelity Guarantee – Policy Section 10

Significant Features and Benefits	Significant Exclusions or Limitations
Covers loss which you may sustain up to £10,000 from fraud or dishonesty of any committee member, honorary officer or employee Professional audit – the cost of an audit to substantiate the amount of loss Re-writing or amending programs – covers the cost of amending computer security codes following fraudulent use of computers Automatic reinstatement of loss – the sum insured is not reduced following a claim subject to payment of the appropriate additional premium	• fraud or dishonesty committed by bar staff unless the number of bar staff has been declared to us • any loss not discovered within 36 months from the act of fraud or dishonesty • after discovery of any act of fraud or dishonesty all cover for the person(s) involved ceases immediately

Loss of Licence – Policy Section 11

Significant Features and Benefits	Significant Exclusions or Limitations
Covers loss of revenue if the liquor or entertainment licence is forfeited, suspended or withdrawn or if the appropriate licensing authority refuses to renew the licence. Alternatively if the premises are sold and fetch a lower amount because of the loss of licence the policy covers the reduction in value.	• compulsory acquisition of the premises or town or country planning redevelopment • failure to keep the premises open during permitted hours or to comply with requirements of the licensing authorities • failure to maintain the premises in good sanitary and general repair • alteration of the premises without the consent of the appropriate authority • forfeiture, suspension or withdrawal of the licence caused by your failure to take reasonable action to maintain the licence • loss arising from the loss of any extension to the normal opening hours You must immediately notify us on becoming aware of any: • complaint against the premises • proceeding against the licence holder, manager, tenant or occupier • proposed transfer of the licence • objection to renewal of the licence

Deterioration of Freezer Stock – Policy Section 12

Significant Features and Benefits	Significant Exclusions or Limitations
Covers damage to goods by deterioration due to a rise or fall in temperature as a result of a fault in the refrigerating machinery, failure of the public electricity supply or accidental failure of the electrical installation.	• exclusions as shown under the Buildings and Contents sections • failure of the public electricity supply due to drought or a deliberate act of the supplier • loss of damage due to faulty packing or stowage, inherent defect or any normal trade loss • £25 excess each and every claim **Conditions** A contract must be in force to provide regular maintenance on the refrigerating machinery

No Claim Discount & Application of Excess Protection – Policy Section 13

Significant Features and Benefits	Significant Exclusions or Limitations
Covers loss of or reduction in no claims discount or payment of excess contribution under a motor policy following accidents to private vehicles used by committee members, honorary officers, employees and voluntary workers in connection with your business	• Cover is limited to the ensuing year' s discount loss or reduction up to a total of £250 or the excess contribution up to £150 or the sum of both amounts

Legal Expenses – Policy Section 14

Significant Features and Benefits

Cover provides for:

- Property – covers the costs up to £25,000 of taking legal action relating to your property which has been subject to any third party negligence, nuisance, trespass or criminal damage
- Prosecution defence – covers costs up to £25,000 for defending your legal rights after an event arising out of the operation of the village hall which results in:
  - criminal proceedings
  - civil proceedings brought under the Data Protection Act 1998 or the Health and Safety at Work Act 1974
- Legal advice – access to Lawphone which provides legal advice on all business related matters

Optional cover can be taken to include:

- Contract – covers the cost up to £25,000 of taking legal action arising out of a contract for the purchase, hire purchase, sale or lease of goods or of services where the amount in dispute is £1,000 or more

Significant Exclusions or Limitations

Property cover exclusions

- any contract made between you and another person or organisation
- mining or subsidence

Contract cover exclusions

- a dispute in respect of the amount payable under a contract of insurance
- the lease or tenancy of property
- undisputed debts
- breach of professional duty or alleging negligence causing loss or injury to property or persons
- a dispute with an employee relating to a contract of employment or for services

Exclusions applicable to all covers

- fines or penalties
- the ownership, purchase, sale hire or your use of a motor vehicle
- any contract where the cause of action arises in the first 3 months of inception of this insurance
- any claim relating to share rights
- patents, copyrights, trademarks, service marks, merchandise marks, designs, intellectual property, secrecy, confidentiality agreements
- disputes deliberately or intentionally solicited by the Insured
- a government or local authority order relating to compulsory purchase or order placed on property or planned work on roads, bridges, buildings or other works
- disputes between you and us
- a claim covered by another insurance policy
- any claim whilst you are insolvent or have committed an act of insolvency
- costs, expenses, damages or compensation incurred before we have confirmed acceptance of the claim or paid by you direct to the other party without our prior approval as to their reasonableness or propriety
- anything relating to franchise or distribution agreements

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 your insurance adviser (or alternatively you can contact us at our claims handling office):
  - 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

Allianz Claims Handling Office

For claims under sections 5–7, please contact:

Woking
PO Box 952
Woking, GU21 6XQ
Tel: 0844 871 0786
Lines are open Monday to Friday

For claims under sections 1–4, 8,10–13, please contact:

Birmingham
PO Box 11309
Birmingham
B37 7WZ
Tel: 0844 871 0786
Lines are open Monday to Friday

For claims under section 9, please contact:

Milton Keynes
PO Box 5525
Milton Keynes
MK9 2XR
Tel: 0844 871 0789
Lines are open Monday to Friday

For claims under section 14, please contact:

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

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 Employers Liability Certificates that have expired for as long as reasonably practicable. This is because certain claims e.g. industrial diseases 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 have consented 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 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 and services, please write to: Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB 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.

Terrorism Cover

In addition to the cover automatically provided, the policy (except for Legal Expenses – Section 14) can be extended to provide Terrorism cover for an additional charge. For further information contact your insurance adviser.

Policy Limits

Higher limits may be available on request. Please ask your insurance adviser for details.

Adequacy of Sums Insured

You must at all times keep the Sums Insured at a level which represents the full replacement value of the property insured or the earnings of the business.

Should you have any doubt about your sums insured, please consult your insurance adviser.

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