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Please contact us if you require a copy of this booklet in large print or Braille.
Terms and Conditions

Allianz Musical Insurance does not provide advice or any personal recommendation about the insurance products offered.

Demands and Needs
This product meets the demands and needs of an individual who wants cover for their musical instrument(s) and/or equipment in the event of loss, theft or accidental damage.

The insured item(s) covered by this insurance is/are detailed on your policy schedule, together with the sum(s) insured and any additional terms, exceptions and conditions that apply to your policy in addition to those contained in these Terms and Conditions.

These policy Terms and Conditions are part of your insurance contract and must be read in conjunction with your policy schedule. To understand exactly what your insurance contract covers you must read your Certificates of Insurance, together with these policy Terms and Conditions.

We will indemnify you in accordance with and subject to the Terms and Conditions of this policy document during the period of cover.

Important Information
1 Please ensure the sum insured of each insured item is adequate and reflects the current replacement cost. All insured items with an individual value in excess of £10,000 will, in the event of a claim or mid-term adjustment to amend the value of an insured item, require written evidence of value. Written evidence of value and title should be no more than 3 years old at the time of a claim. The valuation should be from a reputable source within the United Kingdom in pounds sterling, unless otherwise agreed by us.

2 In the event of a total loss claim we will pay the market value up to the sum insured. Please obtain written evidence of value, proof of ownership or legal responsibility for all insured items. We need these to enable us to settle your claim.

3 The policyholder must be over 18 years of age to take out this insurance cover.

4 For any policy which has a combined sum insured of over £50,000, you will be asked to complete a security questionnaire. We may require additional security measures to be put in place.

Definitions
If we explain what a word means, that word has the same meaning wherever it appears in these Terms and Conditions.

Accidental loss/accidentally lost - Loss which is sudden and unexpected and is not deliberately caused by you or any other party.

Act of terrorism - Acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty’s government in the United Kingdom or any other government de jure or de facto.

Certificates of Insurance - This is an important document and is made up of your details and policy schedule.

Computer equipment and mobile phones - Computers, laptops, tablets, MP3 players, and mobile phones.

Forcible and violent - Visible physical damage to the building or vehicle.

Indemnify - To restore you to the same financial position after a valid claim that you were in immediately prior to the valid claim.

Insured item(s) - The musical instrument(s), equipment and accessories detailed on your policy schedule owned by you or that are your responsibility.

Loaned - The temporary transfer of the insured item into the custody and control of another person with your permission.

Period of cover - The period specified on your policy schedule.

Policy schedule - The document showing details of the insured item(s) and any special clauses and/or terms which apply.

Start date - The date this insurance commences as stated on your policy schedule.

Sum(s) insured - The maximum claim amount we will pay for each individual insured item, as shown on your policy schedule.

Unspecified musical accessories - Cases and/or other items used to play or tune the instrument(s) insured under this policy but excluding items with an individual value of less than £10 or more than £250. The maximum amount that can be claimed for unspecified musical accessories is £500 per claim. For the purpose of this insurance, computer equipment, mobile phones and musical instruments are not classed as musical accessories and to be covered by this insurance must be specifically listed on your policy schedule.
We, our, us - Allianz Insurance plc.
You, your - The person, band, organisation or orchestra named on the policy schedule.

General Conditions
You must comply with the following conditions to have the full protection of your policy. If you do not, and the condition you have not kept to relates to a claim, we can refuse the claim.

1 Precautions - You must keep the insured item in a good state of repair and take all reasonable precautions to prevent accidents, theft, loss and damage.
2 Security - As a minimum security requirement the premises that the insured item is kept in must have the following in place when the premises are left unattended or the household goes to bed, unless:
   • All external doors must be locked with the keys withdrawn from locks, and
   • All external windows must be closed and latched, except those in occupied bedrooms.
If any additional security is required this will be detailed on your policy schedule. For any policy which has a combined sum insured of over £50,000, a security questionnaire will need to be completed by you and we may require additional security.

3 Change in circumstances - We need to know about certain changes in your circumstances. The changes we need to know about are detailed on your Certificates of Insurance in the section called ‘Do we have the correct information for you and your insured items?’ Please make sure you read this section in all Certificates of Insurance you receive to ensure you are aware of the information we need from you. If you do not provide the information we ask for it could result in a claim not being paid or can affect the cover we provide.

4 Changes at renewal - If we offer a further period of cover we may change the premium, excess and policy Terms and Conditions. We also have the right not to invite renewal and we will notify you in writing of any such action prior to the end of your current policy year.

5 Claims, our rights - We are entitled at our own expense to enter into proceedings in your name to recover any payment made under this policy, when we consider that there are rights of recovery against other parties, and you must assist us if we ask you to.

6 Other insurances - We will not make payment for any claim that is covered by any other insurance. If there is any other insurance under which you are entitled to make a claim you must tell us the name and address of the other insurance company and your policy number with them.

7 Under-insuring - If at the time of a claim it is discovered that you have under-stated the sum insured then the most we will pay is the sum insured.

8 Passing of interest - When a claim is settled for a total loss, the insured item will belong to us. If we choose not to take possession of the insured item, we will not be held responsible for any disposal charges.

9 Transfer of interest - We will not be bound by any passing of your interest in this insurance, unless by death or operation of law and then only until we agree to accept such transfer of interest by the issue of a revised policy schedule.

10 Arbitration - If we accept that there is a claim under this policy but there is disagreement in respect of the amount to be paid, the disagreement will be referred by us to an arbitrator appointed in accordance with the current statutory provisions. In these circumstances the arbitrator’s award must be made before there is any right of action against us.

11 Jurisdiction:
   a The laws of England and Wales apply to this insurance contract
   b Unless we agree otherwise the language of the policy, and all communications relating to it, will be English.

12 Free reinstatement of the sum insured after a claim - Following a claim, other than a total loss, the sum insured will automatically be reinstated until the end of the current period of cover. If we make a payment for depreciation in value, the sum insured will automatically be reduced to the depreciated figure agreed between you and us and in these circumstances we will not provide any refund of premium.

13 Cancellation rights:
   a You have the right to cancel this policy within 14 days of the start date or receipt of this policy document with your policy schedule, whichever is later. If you cancel within this 14-day cancellation period you will receive a full refund of any premium paid. If you have made a claim you will not receive a refund of the premium paid.
### What is Covered

Loss or damage to the **insured item(s)** described on your policy schedule, and **unspecified musical accessories** up to a single claim value of £500, (maximum £250 per item), caused by:

- **Accidental damage (including fire damage)**
  The cost of repair and, if following repair the **insured item** has reduced in value (depreciated), due to damage sustained, the amount the value of the **insured item** has reduced by.
  
  If the **insured item** is accidentally damaged and can be repaired we will pay the cost of repair and if following repair the **insured item** has reduced in value (depreciated), due to the damage sustained, the amount the **insured item** has reduced by.

- **Theft**
  Theft from the premises the **insured item** is kept in when the premises is left unattended or the household goes to bed, unless:
  - Involving **forcible and violent** entry,
  - All external doors are locked with the keys withdrawn from locks,
  - All external windows are closed and latched, except those in occupied bedrooms, and
  - Where we have stated on your policy schedule, an alarm is fitted and activated.

### What is Not Covered

- Any amount over the **sum insured** for the **insured item** shown on your policy schedule.
- Any amount for the depreciation in value of any **computer equipment and mobile phones**.
- Loss or damage caused by **your** wilful acts.
- Loss or damage arising from:
  - Faulty design or workmanship or the use of faulty or unsuitable materials.
  - Any process of cleaning, dyeing, maintenance, repairing, restoration or servicing
  - Electronic, electrical or mechanical breakdown, failure or derangement.
  - Any form of virus.
- Damage while the **insured item** is stored at any residence which you lent, let or sub-let to another person unless entry or exit is made using **forcible and violent** means.
- Loss or damage arising from:
  - Wear and tear, deterioration or any gradually operating cause.
  - An inherent or latent defect.
  - Wet or dry rot, mould, mildew, damp, fungus, rust or corrosion.
  - Insects, vermin or woodworm.

### Cancellation

- **You** can cancel **your** policy at any time after the 14-day period and **we** will give you a refund of the money you have paid for the period of cover after the cancellation date.
- The cancellation procedure detailed in **a.** and **b.** does not apply to policies with a duration of less than one month.
- **We** can cancel **your** policy at any time if you have been dishonest or fraudulent in any dealings with us. **We** will give you 7 days notice in writing to the last address you have given us and **we** will give you a refund of any money you have paid for the policy year after the cancellation date.
- The cancellation procedure detailed in **a.** and **b.** does not apply to policies with a duration of less than one month.
- **We** can cancel **your** policy at any time if you have been dishonest or fraudulent in any dealings with us. **We** will give you 7 days notice in writing to the last address you have given us and **we** will give you a refund of any money you have paid for the policy year after the cancellation date.
<table>
<thead>
<tr>
<th>What is Covered</th>
<th>What is Not Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Theft (continued)</td>
<td>Theft if the <strong>insured item</strong> is stored at an address that is left unoccupied for more than 60 days. Theft or attempted theft while the <strong>insured item</strong> is stored at any residence which <strong>you</strong> lent, let or sub-let to another person unless entry or exit is made using <strong>forcible and violent</strong> means. Theft by any person or persons to whom any <strong>insured item</strong> is entrusted or <strong>loaned</strong>.</td>
</tr>
<tr>
<td>Accidental loss</td>
<td>Unexplained loss within <strong>your</strong> residence. Loss while the <strong>insured item</strong> is stored at any residence which is lent, let or sub-let to another person unless entry or exit is made using <strong>forcible and violent</strong> means.</td>
</tr>
<tr>
<td>The policy is extended to include: loss, damage and theft to the <strong>insured item(s)</strong> whilst <strong>loaned</strong> to any person(s) provided they are using the <strong>insured item</strong> with <strong>your</strong> permission and are willing to adhere to these Terms and Conditions. It is <strong>your</strong> responsibility to make sure the person loaning the items is aware of the Terms and Conditions.</td>
<td>Any more than 5 <strong>insured items</strong> being <strong>loaned</strong> out at the same time Items over £25,000 while they are <strong>loaned</strong> out unless <strong>you</strong> have informed <strong>us</strong> and <strong>we</strong> have agreed. Theft by any person or persons to whom any <strong>insured item</strong> is entrusted or <strong>loaned</strong>.</td>
</tr>
</tbody>
</table>

**Cover Extensions**

1. If during the **period of cover** **you** acquire, or become responsible for, additional musical instruments or accessories which are not insured under another insurance policy, this insurance will extend to cover those items but not in respect of any increase in value and subject to:
   - **You** notifying **us** within 14 days of acquiring or becoming responsible for the additional musical instruments or accessories and **you** agreeing to pay any additional premium for their inclusion.
   - The amount **we** pay is limited to:
     - £1,000 for any one additional musical instrument/accessory.
     - £2,500 for all instruments/accessories during any one **period of cover**.

2. In the event of a valid claim **we** will pay the cost of hiring an alternative instrument under this policy subject to:
   - Confirmation as to why the hiring of an instrument is required, for example an upcoming concert performance or a pupil’s music teacher confirming the pupil needs the instrument for a scheduled lesson,
     - A limit of 10% of the **sum insured** for the **insured item** which is subject to the claim, and
     - A limit of £1,000 in total for any one claim for hiring costs.

3. In the event of a valid claim, where **we** agree it is not practical for **you** to deliver and/or collect **your** **insured item(s)** from a repairer, **we** will pay the cost of:
   - Postage or similar transport for **your** **insured item(s)**. A limit of £500 in total for any one claim applies.
   - Transporting **your** piano, harpsichord or organ using a professional removals firm. A limit of £2,000 in total for any one claim applies.
   All costs must be agreed with **us** beforehand.

**Territorial Limits**

The territorial limit that applies to the **insured item** is shown on **your policy schedule**.

**Worldwide** - Means the **insured item** is covered worldwide for up to 90 days for any one trip as long as **you** remain a UK resident. If **you**
plan to be outside the UK for longer than 180 days in a policy year, you must contact us in advance of travel so we can advise you of how this will affect your cover. If you are planning to travel to any country where the Foreign and Commonwealth Office has advised against travel, you must contact us before travelling and you will not be insured under this policy unless we confirm to you cover is in place.

UK - Means the insured item is covered anywhere in the United Kingdom.

Premises Only - Means the insured item is only covered whilst at the 'kept at address' which is stated on your policy schedule for that particular insured item.

General Exclusions
Applicable to all sections of your policy.

What is Not Covered
1. The amount of the excess as specified on your policy schedule.
2. The first £100 of each claim involving computer equipment and mobile phones unless otherwise stated on your policy schedule.
3. Loss of or damage to data, computer memory or other electronic memory or data storage, discs, memory cards or microchips. This does not include proprietary software where you can prove ownership and it cannot be retrieved.
4. Breakage of customer replaceable items such as strings, reeds and/or drumheads.
5. Loss or damage arising from:
   a. Any form of transit by air unless the insured item is carried as hand luggage or checked in by you and secured in an appropriate locked case.
   b. Any form of postal or similar transit unless the insured item is securely packed in a suitable protective musical instrument case or other suitable protective container and the transit is tracked and guaranteed.
   c. Transporting of pianos unless they are secured within a suitable vehicle.
6. Loss or damage arising from:
   a. Climatic or atmospheric conditions, changes in air pressure or extremes of temperature.
   b. Effects of sunlight, fading, changes in colour, texture or finish.
   c. Dampness, condensation, frost, dryness, dust, shrinkage or contamination.
7. Any costs suffered as a result of not being able to use the insured item.
8. Any costs incurred in matching any parts of a set or collection not involved in a claim.
9. Loss or damage to the insured item(s) whilst left in an unattended vehicle (See Special Clause).
10. Travel, delivery, postage or courier costs in the event of a claim, such as transporting the insured item(s) to a repairer, except those mentioned in the ‘Cover Extensions’ section.
11. The cost of any estimate or quotation to replace and/or repair the insured item(s).
12. Any amount if you have not notified us within 60 days of the date the loss/damage happened.
13. Any amount for depreciation if a claim for this has not been made within 60 days of the repair being finished.
14. Any costs or damage caused by the failure of any electrical or computer equipment and mobile phones, software, micro-controller, microchip, accessories or associated equipment, to correctly recognise and process any calendar date or time.
15. Costs or damage by confiscation or detention or nationalisation or requisition by Customs or other officials or legal authorities.
16. Loss or damage happening in connection with an earthquake or a volcanic eruption.
17. Loss or damage arising from:
   a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
   b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or any nuclear components of such assembly.
   c. Pressure waves caused by aircraft and other aerial devices.
   d. Any chemical, biological, biochemical or electromagnetic weapon.
18. Loss or damage due to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power.
19. Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from, or in connection with, any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.
20. Theft from an unattended vehicle unless the vehicle is locked and the key (or other
removable ignition device) has been removed from in or on the vehicle.

21 Any claim for loss or damage in transit where the insured item is insured by the company transporting it and would be paid out had this policy not existed. Where the insured item exceeds the amount that it is insured for by the other insurer, we will pay up to the sum insured listed on the Certificate of Insurance (subject to the terms and conditions of this policy).

Special Clause
Unattended Vehicle Cover
‘What is not Covered’ point 9 does not apply to the insured item if your policy schedule shows ‘Unattended Vehicle’ under Cover Level. The cover is then subject to the below.

This policy does not cover any loss or damage to the insured item whilst left in:

a A soft top convertible vehicle.

b Any other vehicle, unless:

• There is forcible and violent entry into the vehicle, and

• The insured item is hidden from view with all the vehicle’s security systems activated and all doors, windows and sunroofs closed. If the insured item will fit into a glove compartment, a locked boot or other concealed internal compartment of the vehicle, it must be placed in one of these areas when left unattended.

Claiming
Making a claim
1 As soon as possible and no later than 60 days after the loss/damage occurred, you must:

a Notify our claims team or your insurance broker if you have one, of any occurrence which may result in a claim and provide any further details which we may require. If you do not, we will not cover any costs in relation to that particular incident.

b Notify the police:

• Of any loss or damage by theft, attempted theft or malicious damage.

• If the property is lost whilst away from your normal place of residence.

2 You must not make any admission of liability without our consent and we are entitled to take over and conduct in your name any negotiations or legal action in connection with a claim under this policy.

3 You must not make any admission of liability without our consent and we are entitled to take over and conduct in your name any

4 You must provide evidence of value and ownership or legal responsibility if requested by us to enable us to settle your claim.

5 Claims for depreciation must be made no later than 60 days after the repair of the insured item is finished.

How we will settle your claim
1 In the event of partial damage we will pay for the full cost of repairs and for any depreciation in value arising directly from the damage (but not exceeding in total the sum insured for the insured item), provided the sum insured for the damaged item is adequate to replace the insured item.

2 In the event that we decide the insured item is beyond economic repair we will pay the cost of replacing the insured item with no deduction for wear or tear or depreciation (but not exceeding the sum insured for the insured item), provided the sum insured for the lost or damaged item is adequate to replace the insured item.

3 By ‘replacing the insured item’ we mean:

a For property which can be replaced with a new model identical to the insured item or with equivalent quality and features, the catalogue price at the start date of the current period of cover.

b For other property, the market value at the of the current period of cover.

c For mobile phones, any replacement we provide will come from new stock, except for Apple mobile phones which can come from new or refurbished stock. The colour for Apple mobile phones may not be the same as the one you have claimed for.

4 We can at our option settle your claim by cash payment, repair, replacement or reinstatement.

5 If you elect not to replace property which has been totally lost or destroyed, the amount payable will be the market value limited to the sum insured for the insured item.

Airline claims
In the event that your insured item is lost, stolen or damaged during air travel you must:

1 Report any damage or loss as soon as possible to the relevant airline staff and comply with any instructions they give.

2 Obtain a property irregularity report or damage report from the airline.

3 Retain your baggage-check ticket and tag(s).
**Fraud**

- If you or anyone acting on your behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy will be void. In such circumstances, we retain the right to keep the premium and to recover any claim payments made under the policy. ‘Void’ means we will stop your insurance from the date the fraud occurred. If we take this action you must tell any other insurer that we have voided your cover and failure to do this could invalidate any future insurance policy.

- If we receive a claim under your policy we may ask you or any person covered under the policy to give written consent, during the claims process, for us to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help us verify claims and to guard against fraud. If you or a covered person gives such consent you or the covered person will be given the opportunity to receive a copy of the information and material the police release to us.

    Should you or any covered person decline to give such consent we may in turn decline to settle the claim without the required information and material. We will not release information or material about a covered person to you without their consent.

**Making a complaint**

If your complaint relates to how the policy was sold to you

If you purchased your policy through a broker, please contact your broker, quoting your policy number. If you purchased your policy directly from Allianz Musical Insurance please contact us using the details given below.

If your complaint relates to anything other than how the policy was sold to you

Our aim is to get it right, first time every time. If you have a complaint we will try to resolve it straight away. If we are unable to, we will confirm we have received 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 issue you with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.

If you have a complaint, please contact our Customer Satisfaction Manager at:

Allianz Musical Insurance, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9DX, United Kingdom.

Telephone 0344 391 4037
Email csm@allianz.co.uk

You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service,
Exchange Tower, London E14 9SR
Website: www.financial-ombudsman.org.uk
Telephone: 0800 0234567 or 0300 1239123
Email: complaint.infofinancial-ombudsman.org.uk

Using our complaints procedure or contacting the FOS does not affect your legal rights.

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 to access the Online Dispute Resolution Service. Please quote our e-mail address: csm@allianz.co.uk. Alternatively, you can contact the Financial Ombudsman Service directly.

**Financial Services Compensation Scheme**

If we are unable to meet our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.
Fair Processing Notice - how we use personal information

1. Who we are
When we refer to “we”, “us” and “our” in this notice it means Allianz Insurance plc. When we say “you” and “your” in this notice, we mean anyone whose personal information we may collect, including:

- anyone seeking an insurance quote from us or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses.

2. How we use personal information
We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims to fulfil our contract
- to administer third party claims, deal with complaints and prevent financial crime to meet our legal obligations
- to manage our business and conduct market research to meet the legitimate needs of our business
- to send marketing information if we have received your specific consent.

You are not obliged to provide us with personal information, but we cannot provide our products and services without it.

You have the right to object to us using your personal information. You can do this at any time by telling us and we will consider your request and either stop using your information or explain why we are not able to. Further details can be found below.

3. Marketing
We use your personal information to market products and services to you.

Our marketing activities may include:

- providing information to you about products and services by telephone, post, email and SMS, we will either do this ourselves or use third party partners to do it for us
- working with selected partners to display relevant online advertisements to you,

and to our other customers, on third party websites and social media platforms. To do this, we may provide our partners with some of your personal information in an encrypted format, which they use only to identify the appropriate audiences for our advertisements. We ensure that our partners delete this information once the advertisement audiences have been identified, and do not use the information for their own purposes.

If you do not wish to receive marketing information about our products and services you can tell us at any time by using the contact details found in section 10, “Know your rights”.

4. Automated decision making, including profiling
We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. This helps us decide whether to offer insurance, determine prices and validate claims.

If you disagree with the outcome of an automated decision please contact us using the details in section 10.

5. The personal information we collect
We collect the following types of personal information about you so we can complete the activities in section 2, “How we use personal information”:

- basic personal details such as name, age, address and gender
- family, lifestyle and social circumstances, such as marital status, dependants and employment type dependants and employment type
- financial details such as direct debit or payment card information
- photographs and/or video to help us manage policies and assess claims
- tracking and location information if it is relevant to your policy or claim
- identification checks and background insurance risk details including previous claims information
- medical information if it is relevant to your policy or claim
- criminal convictions if it is relevant to your policy or claim
- accessibility details if we need to make reasonable adjustments to help
- business activities if it is relevant to your policy or claim.
6. Where we collect personal information
From you, your representatives or from information you have made public, for example on social media.

From other persons or organisations, for example:
- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- veterinary practices, animal charities and breeders
- insurance industry registers and databases used to detect and prevent insurance fraud, for example the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- other insurers or service providers who underwrite the insurance or provide services for our products
- other involved parties, for example claimants or witnesses.

7. Sharing personal information
We may share your personal information with:
- other companies within the global Allianz Group www.allianz.com
- credit reference, fraud prevention and other agencies that carry out certain activities on our behalf, for example the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- our approved suppliers to help deal with claims or provide our benefit services, for example vehicle repairers, veterinary advisors, legal advisors and loss adjusters
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS) and other companies that provide services to us or you, for example the Claims and Underwriting Exchange (CUE)
- prospective buyers in the event we wish to sell all or part of our business.

8. Transferring personal information outside the UK
We use servers located in the European Union (EU) to store your personal information where it is protected by laws equivalent to those in the UK. We may transfer your personal information to other members of the global Allianz Group to manage your insurance policy or claim; this could be inside or outside the EU. We have Binding Corporate Rules (BCRs) which are our commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. If you would like more information about the BCRs please contact our Data Protection Officer.

Some of our suppliers have servers outside the EU. Our contracts with these suppliers require them to provide equivalent levels of protection for your personal information.

9. How long we keep personal information
We keep information only for as long as we need it to administer the policy, manage our business or as required by law or contract.

10. Know your rights
You have the right to:
- object to us using your personal information. We will either agree to stop using it or explain why we are unable to (the right to object)
- ask for a copy of the personal information we hold about you, subject to certain exemptions (data subject access request)
- ask us to update or correct your personal information to ensure its accuracy (the right of rectification)
- ask us to delete your personal information from our records if it is no longer needed for the original purpose (the right to be forgotten)
- ask us to restrict the use of your personal information in certain circumstances (the right of restriction)
- ask for a copy of the personal information you provided to us, so you can use it for your own purposes (the right to data portability)
- complain if you feel your personal information has been mishandled. We encourage you to come to us in the first instance but you are entitled to complain directly to the Information Commissioner’s Office (ICO) at www.ico.org.uk
- ask us, at any time, to stop using your personal information, if using it based only on your consent (the right to withdraw your consent).
If you wish to exercise any of these rights you can do so by contacting our Customer Satisfaction Manager:

Address: Allianz Insurance plc, 2530 The Quadrant, Aztec West, Almondsbury, Bristol BS32 4AW
Email: allianzretailcomplaints@allianz.co.uk
Phone: 0330 102 1781

For pet and equine products only:
Address: Allianz Insurance plc, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9EY
Email: ahd.csm@allianz.co.uk
Phone: 0345 026 1985

For Allianz Musical Insurance only:
Address: Allianz Musical Insurance, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9DX
Email: csm@allianz.co.uk
Phone: 0344 391 4037

For Allianz Legal Protection products only:
Address: Allianz Legal Protection, 2530 The Quadrant, Aztec West, Almondsbury, Bristol BS32 4AW
Email: alpcomplaints@allianz.co.uk
Phone: 0345 0700 886

11. Data Protection Officer Contact details
If you have any queries about how we use your personal information, please contact our Data Protection Officer:
Address: Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB
Email: dataprotectionofficer@allianz.co.uk
Phone: 03301021837

Changes to our Fair Processing Notice
Occasionally it may be necessary to make changes to this notice. When that happens we will provide you with an updated version at the earliest opportunity. The most recent version will always be available on our website www.allianz.co.uk.