



Music Protect Terms and Conditions

Allianz Musical Insurance
Effective from 27th March 2018

Contents

Terms and Conditions	2
Demands and Needs	2
Important Information	2
Definitions	2
General Conditions	2 - 3
What is and What is Not Covered	4
Cover Extensions	5
Territorial Limits	5
General Exclusions	5 - 6
Special Clause	6
Claiming	6 - 7
Fraud	7
Making a complaint	8
Financial Services Compensation Scheme	8
Fair Processing Notice	9 - 11
How to contact us	11

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**. **We** recommend that **you** obtain written evidence of value and title for all **insured items**.
- 3 The policyholder must be over 18 years of age to take out this insurance cover.

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 - The use, or threatened use of force (including but not limited to biological, chemical or nuclear force) by any person or group of people, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed to political, religious, ideological or similar purposes including the intention to influence any government or to put the public or any section of the public in fear.

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

Computer Equipment - Computers, laptops, tablets, MP3 players, and mobile phones

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. For the purpose of this insurance, computer equipment 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 and the household retires for the night:
 - 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 total loss claim **you** will not receive a refund of the premium paid.
 - b **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
 - c The cancellation procedure detailed in **a.** and **b.** does not apply to policies with a duration of less than one month.
 - d **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.

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, 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

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**.

Loss or damage arising from:

- a Faulty design or workmanship or the use of faulty or unsuitable materials.
- b Any process of cleaning, dyeing, maintenance, repairing, restoration or servicing
- c Electronic, electrical or mechanical breakdown, failure or derangement.
- d 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:

- a Wear and tear, deterioration or any gradually operating cause.
- b An inherent or latent defect.
- c Wet or dry rot, mould, mildew, damp, fungus, rust or corrosion.
- d Insects, vermin or woodworm.

Theft from the premises the **insured item** is kept in when the premises is left unattended or the household retires for the night, unless:

- a Involving forcible and violent entry,
- b All external doors are locked with the keys withdrawn from locks,
- c All external windows are closed and latched, except those in occupied bedrooms, and
- d Where we have stated on **your policy schedule**, an alarm is fitted and activated.

Unexplained theft.

Theft if the **insured item** is stored at an address that is left unoccupied for more than 60 days.

Theft or attempted theft 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.

Theft by any person or persons to whom any **insured item** is entrusted or **loaned**.

What is Covered	What is Not Covered
<p>Accidental loss</p>	<p>Unexplained loss within your residence.</p> <p>Loss while the insured item is stored at any residence which is lent, let or sub-let to another person unless entry or exit is made using forcible and violent means.</p>
<p>The policy is extended to include: loss, damage and theft to the insured item(s) whilst loaned to any person(s) provided they are using the insured item with your permission and are willing to adhere to these Terms and Conditions. It is your responsibility to make sure the person loaning the items is aware of the Terms and Conditions.</p>	<p>Any more than 5 insured items being loaned out at the same time</p> <p>Items over £25,000 while they are loaned out unless you have informed us and we have agreed.</p> <p>Theft by any person or persons to whom any insured item is entrusted or loaned.</p>

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.

Territorial Limits

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

- W** Means the **insured item** is covered anywhere in the world 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.
- U** Means the **insured item** is covered anywhere in the United Kingdom.
- P** 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 unless otherwise stated on **your policy schedule**.
- 3 Loss of or damage to computer memory or

- other electronic memory or data storage, discs, memory cards or microchips.
- 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 kept in **your** hand luggage, in a protective case stowed near your seat. **Your** instrument is not covered when placed in the airplane hold. If it is not possible to keep **your insured item** near **your** seat, **you** must contact **us** and **we** will advise how this affects **your** cover.
 - 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.
 - 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.
 - 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**, 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, bio-chemical 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.

Special Clause

Unattended Vehicle Cover

'What is not Covered' point 9 does not apply to the **insured item** if the 'Unattended vehicle cover' section on **your policy schedule** is populated with a 'Y'. 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.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 provide evidence of value and ownership or legal responsibility if requested by **us** to enable **us** to settle **your** claim.
 - 4 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 **start date** 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 of a replacement mobile phone 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 in the section 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.info@financial-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
- 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.

How to contact us

By telephone: 0344 391 4037

Monday to Friday 9am to 5.30pm

By email: musicalinsurance@allianz.co.uk

**In writing: Allianz Musical Insurance
Great West House (GW2)
Great West Road
Brentford
Middlesex TW8 9DX
United Kingdom**

For claims notifications and queries only:

By telephone: 0344 391 4051

Monday to Friday 9am to 5.30pm

By email: mi.claims@allianz.co.uk

**In writing: Allianz Musical Insurance
Claims Department
Great West House (GW2)
Great West Road
Brentford
Middlesex TW8 9DX
United Kingdom**