

# ALLIANZ IMPORTANT NOTICE

Allianz have made some wording changes. The information contained within this document supersedes the information contained within the Policy Wording and Policy Summary.

## Changes to your policy

Please check the information within this letter, certificate and any other attachments. It is essential that you tell us of any and all changes to the information provided at inception. The changes you need to tell us about are:

- Change of address
- If you will be leaving your home unoccupied for more than the unoccupancy period stated within your Policy Wording;
- If any additional person is living with you If you need to increase your sum insured as a result of extending your home or adding belongings.

Failure to do this may mean that your policy becomes invalid or does not operate in the event of a claim. You should keep a copy of all information and correspondence you supply to us in connection with renewing your policy.

## Copy Policy Availability

Should at any time you require a replacement policy booklet please let us know by contacting 0345 450 7386.

## 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](http://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](http://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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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](http://www.allianz.co.uk).

## Fraud Prevention, Detection and Claims History

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by these fraud prevention agencies, and your data protection rights, can be obtained by calling us on 0344 391 4119.

Insurers pass information to the Claims and Underwriting Exchange database, managed by the Motor Insurers' Bureau. The aim is to help us check information provided and also to prevent fraudulent claims. We may at any time search the database including when we deal with your request for insurance. Under the conditions of your policy you must tell us about an incident (such as a fire or theft) which may or may not give rise to a claim. When you tell us about an incident we will pass information relating to it to the database. We can supply more information on the database if you request it.

Allianz Insurance plc may seek information from other insurers and information agencies to check the information you may have supplied and Allianz Insurance plc may provide the information you have supplied to other insurers for the same purpose.

You should show this notice to anyone who is insured under this policy.

## Language applicable to the contract

Unless we agree otherwise the language of the policy and all communications relating to it will be English.

## Complaints Procedure

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

We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

If we have not sorted out the situation within eight weeks we will provide you with information about the Financial Ombudsman Service:

Please contact us at:  
Customer Satisfaction Manager  
Allianz Insurance plc,  
2530 The Quadrant,  
Aztec West,  
Almondsbury, Bristol,  
BS32 4AW  
United Kingdom  
Phone: 0800 072 4760

**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](http://www.financial-ombudsman.org.uk)  
Telephone: 0800 0234567 or 0300 1239123  
Email:  
[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service. Please quote our e-mail address: [allianzretailcomplaints@allianz.co.uk](mailto:allianzretailcomplaints@allianz.co.uk)

Alternatively, you can contact the Financial Ombudsman Service directly.

## Financial Services Compensation Scheme

If Allianz is unable to meet its 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](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 OR 0207 741 4100.

## Cancellation rights

If your policy, under this scheme, does not have an annual renewal date. It will continue at the terms noted on your latest schedule unless you are notified in writing that the terms of your policy have been changed. In no circumstances will the policy lapse. If you wish to cancel the policy please contact your housing provider / intermediary at the address shown in your policy booklet.

If you do not exercise your right to cancel your policy you will be required to continue to pay the premium as stated on your latest schedule.

## How to make a claim

Write to:  
Allianz Insurance  
PO Box 10509  
51 Saffron Road  
Wigston.  
LE18 9FP  
or phone 0344 871 2230

## Telephone Call Recording

For our joint protection and training purposes, telephone calls may be recorded and/or monitored

## Your Insurer is Allianz Insurance plc

Allianz Insurance plc. Registered in England number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849