

# Insurance Adviser Dispensation Guidelines

At our discretion we Allianz Insurance plc may agree to issue Commercial Select policies without the need for a standard format proposal form to be completed. However, you may opt for a form to be completed if you or your client wish.

**If you choose to opt for a dispensation and to present information to us in free format you should be aware of the following important facts:**

- 1** As Insurers we rely upon and issue insurance cover based upon the information which you provide to us on behalf of your client. Dispensing with the need for a proposal form in no way discharges your client's obligation to disclose all material facts to us. It is therefore vital that all information you provide is agreed with and verified by your client.
- 2** We have the right to terminate or void any policy where there has been failure to provide all material facts or where inaccurate information has been provided.
- 3** If in our opinion your presentation does not include adequate information or requires further explanation or investigation we will advise you of any additional details required.
- 4** If you are in any doubt regarding information which should be supplied to us please refer to the Quote Information Requirements.
- 5** When we have received and are satisfied with the information provided we will issue a schedule which will form part of the insurance policy. The schedule will reflect the information which has been used to issue the policy. This must be carefully checked by you and your client.
- 6** Where policies are issued without a proposal form we will require a Proposal Form Dispensation Declaration to be signed by the client. This will form the basis of the contract.
- 7** We will retain on file all information supplied to us, copies of which will be available upon request.
- 8** Any offer of insurance made by Allianz is conditional upon your client's consent to usage of data in this way. You must draw this fact to your client's attention immediately and obtain a signed Proposal Form Dispensation Declaration.

## Privacy Notice

For more information about how we use data, you can find a copy of our full Privacy Notice at [allianz.co.uk/privacy-notice.html](https://allianz.co.uk/privacy-notice.html).

### Quote Information Requirements

In order for the underwriter to provide an accurate quotation your risk presentation should include the following information:

- Client's full name, address and postcode.
- Full description of business including any trade or manufacturing processes.
- How long the business has been trading.
- Details of the location and premises at which the business is carried out including; how long established at the location, the construction, occupancy, state of repair of the premises and any security measures and equipment that may be in operation at the premises.
- Full details of cover required which should include sums to be insured, wages estimates, annual carryings of cash or goods and annual turnover as appropriate.
- Details of all claims, occurrences or incidents which could have resulted in a claim in the last 5 years.
- Any special terms or conditions which have been applied by previous insurers or whether insurance has been declined or cancelled by another insurer.

#### Foot Note:

The above list is indicative only. It is not exhaustive. Allianz Insurance plc reserves the right to call for further information if not satisfied with the information provided.

If you have any questions please contact your local Allianz Office.