



Complete Truck policy overview

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Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we've been providing leading insurance solutions in the UK for over 100 years.

We work in partnership with your insurance intermediary to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your business trading again as quickly as possible.

Allianz gives you the flexibility to insure all of your vehicles under one policy. Each policy has been designed to provide you with extensive cover for most vehicle types and uses.



IMPORTANT
Should you need further details or have any questions your insurance intermediary will be delighted to help.

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This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Some covers are optional and will only apply if you have selected them. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

What is Complete Truck?

Complete Truck provides single vehicle insurance for individuals or businesses with commercial vehicle(s) over 7.5 tonnes used for the carriage of own goods or hire and reward. The policy provides cover against accidental damage if selected as well as injury or damage you cause to others.

The policy is underwritten by Allianz Insurance plc.

What is the policy duration?

This policy has a 12 month period of insurance and is annually renewable. Start and end dates of the policy are detailed in the policy schedule.

How do I cancel the contract?

To cancel the policy, please contact the insurance adviser who arranged the policy.

Provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current period of insurance, if you are an individual or sole trader (including a partnership in England or Wales) you have a right to cancel within a 14 day reflection period and receive a return of any premiums paid less an administration charge of £25 and an amount representing the cover you have received.

For any subsequent cancellation after the 14 day reflection period, provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current period of insurance, you will be entitled to a return of premium calculated on a pro-rata basis, less an administration charge of £25.

This is subject to certain terms and conditions, full details of which can be found in the policy wording.

How do I make a claim?

The Allianz Motor Claims Team will help you through the sometimes difficult first stage when making a claim. An immediate call on **0370 606 4912** will ensure that your claim is handled quickly and smoothly.

Our claims helpline is available 24 hours a day, 365 days a year.

Your obligations

You must make a fair presentation of the risk at inception, renewal and variation of the Policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.

Would I receive compensation

if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available at fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

What is the law applicable to the contract?

Unless We agree otherwise the language of the Policy and all communications relating to it will be English, and all aspects of the Policy including negotiation and performance are subject to English law and the decisions of English courts.

How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager
Allianz Insurance plc
57 Ladymead
Guildford
Surrey
GU1 1DB

Telephone number: **01483 552438**
Fax Number: **01483 790538**
Email: accsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service Exchange Tower
London E14 9SR

Website: financial-ombudsman.org.uk
Telephone: **0800 023 4567** or **0300 123 9123**
Email: complaint.info@financial-ombudsman.org.uk

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

Cover

The Cover which applies to Your Policy is stated against the Insured Vehicle within the Your Policy Schedule. The sections that apply to each type of cover are as follows:

Section	Comprehensive	Third Party, Fire and Theft	Third Party Only
A Third Party Liability	✓	✓	X
B Damage	✓	Only in respect of loss or damage caused directly by fire, lightning, selfignition or explosion or by theft or attempted theft or taking away without lawful authority.	✓
C Trailers	✓	✓	X
D Driving Abroad	✓*	✓*	X
E Medical Expenses	✓	X	X
J Replacement Locks	✓	X	X
G No Claims Discount	✓	✓	✓
M Legal Protection	✓	X	X

Subject to the provisions of any Clause(s) specified on the Policy Schedule.

* Comprehensive and Third Party, Fire and Theft" cover available subject to payment of an additional premium

Significant Features, Exclusions and Limitations

Significant Features	Exclusions and Limitations	Policy Section
Third Party Liability for death, injury and accidental damage to property	<ul style="list-style-type: none"> Unlimited indemnity for death or injury Indemnity for accidental damage to other persons property: £20,000,000 in respect of cars £10,000,000 for all other vehicles £1,250,000 in respect of any Insured Vehicle carrying hazardous goods or the minimum monetary limit as required by the laws relating to compulsory insurance of motor vehicles, whichever is the greater amount £5,000,000 in respect of prosecution under the Corporate Manslaughter Act. 	A
Indemnity to Principals Provides legal liability for any principal of the policyholder	<ul style="list-style-type: none"> Cover applies only if you would have been entitled to indemnity had the claim been made against you. Conduct and control of all claims must be passed to us. 	A
Loss or damage to your vehicle <ul style="list-style-type: none"> Nationwide Approved Repairer Network Repair Estimates are not required Free collection and delivery of your vehicle 5 year guarantee on all repairs through our Approved Repairer Network Free wash and vacuum. 	<ul style="list-style-type: none"> Excludes loss or damage arising from theft or attempted theft whilst the ignition key has been left in or on the vehicle. 	B
Accidental Damage, Fire, Theft and Malicious Damage Excess	<ul style="list-style-type: none"> The following excesses apply in addition to any other excess shown in the policy clause(s): <ul style="list-style-type: none"> Drivers under 25 years of age £250 	B
Incorrect Fuelling If your vehicle is incorrectly fuelled we will pay the costs of: <ul style="list-style-type: none"> Draining the incorrect fuel and cleansing the fuel tank Fixing any subsequent damage inadvertently caused to the vehicle through it being driven or moved. 	<ul style="list-style-type: none"> Cost of fuel or loss or damage to the vehicle caused by driving the vehicle by anyone having knowledge that the vehicle had been incorrectly fuelled. 	B

Significant Features, Exclusions and Limitations (continued)

Significant Features	Exclusions and Limitations	Policy Section
<p>Windscreen Cover In partnership with Autoglass we provide</p> <ul style="list-style-type: none"> Total nationwide coverage for the repair or replacement of windscreens, bodyglass and rear windows A facility to set up an Autoglass account Windscreen repair without deduction or excess. 	<ul style="list-style-type: none"> Replacement windscreens subject to the excess stated in the Policy Schedule. 	B
<p>Trailers Attached cover applies to all trailers.</p> <p>Any detached trailer that is kept on secure premises owned or occupied by you or secured premises used for delivery or collection by you.</p>	<ul style="list-style-type: none"> Whilst detached, cover is restricted to Third Party Only, Section A, if unspecified. No wider cover will apply to any trailer than is provided by the towing vehicle unless the trailer is specified. Indemnity is provided up to the value specified in the policy schedule whilst detached from the insured vehicle under Section B. 	C
<p>Driving Abroad Minimum cover automatically extended to member countries of the European Union, Iceland, Norway or Switzerland.</p>		D
<p>Medical Expenses For any person injured in the insured vehicle.</p>	<ul style="list-style-type: none"> £250 indemnity limit per person subject to a maximum limit of £1,000 for any one cause. 	E
<p>Replacement Locks If your vehicle keys have been lost or stolen.</p>		F
<p>Legal Protection Up to £100,000 for legal services and advice.</p>	<ul style="list-style-type: none"> A claim for an event which is not covered under your current Complete Truck Policy. Legal advice is only available over the telephone. 	H

Optional Covers

Significant Features	Exclusions and Limitations	Policy Section
<p>Driving Abroad – Green Card Cover for any member country of the European Union or Iceland, Norway and Switzerland.</p> <p>Comprehensive and Third Party, Fire and Theft cover is available subject to acceptance, payment of any additional premium required and to such terms and conditions as maybe required by Us.</p>	<p>Excludes:</p> <ul style="list-style-type: none"> • The insured vehicle, unless it is being used for purposes described in the certificate of insurance. • Customs or Excise Duties. • Using the Insured Vehicle abroad for longer than the agreed additional cover period. • Loss or damage in any country which is not a member of the European Union or Iceland, Norway and Switzerland. • Any additional accommodation or travel costs or expenses incurred 	<p>D</p>

Additional Features

We offer a range of in-house services free of charge and have also secured a range of additional benefits via third party providers all at discounted prices.

Additional Benefits

- **FREE** windscreen repairs.* *
- **Motor legal advice line** –providing 24/7 access to specialist advisors.

Risk Management Features

- FREE risk management guidance and support via our **dedicated risk management website**.
- Access to discounts on a range of products and services through our trusted partners:

Examples include:

- **DriveTech, part of the AA** – extensive driver training and risk management services such as driver assessments and training, grey fleet management and licence checking.
- **TRACKER Network** – discounted products from the UK's most successful stolen vehicle recovery system.
- **VUE Group** – in vehicle safety solutions such as CCTV and video telematics to manage risk and improve driver safety.

Claims Features

- **Allianz Claims Hub** – online portal providing end-to-end notification and tracking.
- **Flexible claims reporting** – via our Claims hub, live chat, Allianz Notify App, telephone or email. Telephone lines are open 24/7.
- **Recovery, protection and redelivery** of the insured vehicle following an accident.*
- **Nationwide Allianz approved repairer network**, includes a five-year guarantee on all repairs at competitive pricing.
- **Dedicated UK based claims handlers.**
- **Vehicle repair tracking** via our ActiveWeb tool when vehicle at one of our Approved Repairers.
- **Access to a cloud platform** allowing you to upload video footage or imagery to help support a claim.

* Subject to policy cover and/or availability

Allianz Insurance plc.

Registered in England number 84638
Registered office: 57 Ladymead, Guildford,
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Allianz Insurance plc is authorised by the
Prudential Regulation Authority and regulated
by the Financial Conduct Authority and
the Prudential Regulation Authority.

Financial Services Register number 121849.