



Premium instalment plan application

Premium instalment plan

To be eligible for Premium Instalment Plan the policy(ies) must be for exactly 12 months in duration and, you must hold a current account with a UK clearing bank, businesses must be UK based and individual applicant(s) must be over the age of 18 and resident in the UK.

How does the plan work?

The Premium Instalment Plan is a credit agreement, your application form must be received within 30 days of the start date of the policy.

Your premium will be divided into 12, 6 or 4 instalments, normally spread over a 12 month period. This assumes your Premium Instalment Plan is set up on the first day your cover commences.

In order to implement your Premium Instalment Plan we will require successful settlement of an advance payment. The amount required will depend on the instalment frequency you have selected from either Monthly, Bi-Monthly or Quarterly payments. There are occasions when a higher advance payment may be required but you will be made aware of this in advance of the monies being due.

- Monthly payments – 10% of the total premium.
- Bi-monthly payments – 20% of the total premium.
- Quarterly payments – 25% of the total premium.

The advance payment can be collected by Direct Debit, or you can pay it by credit card, debit card or electronic banking. If the payment is not successful the offer of instalments will be declined.

Once we have collected your advance payment, the further payments will be collected from your bank or building society account by Direct Debit. A service charge may be added to the total premium under a Premium Instalment Plan, this will be shown on the Credit Agreement that will be sent to you on acceptance before your first payment is due.

If your advance payment is by a method other than Direct Debit, the service charge is calculated on the net balance

We collect monthly payments in advance. This may mean that where there is a delay in setting up the Premium Instalment Plan any missed payments will be rolled up and collected together in one instalment.

Additional and return premiums (e.g. from your adding or amending) will be included and set out in a revised Premium Instalment Plan showing the revised amount of the Direct Debit before any amended instalment is collected. The revised payments will be shown on the Credit Agreement that will be sent to you 5 working days before the next payment is due.

Which policies can be included?

Most Allianz annual renewable policies, either personal or business, can be included in the Premium Instalment Plan.

It is not possible to mix commercial lines and some engineering business on the same Premium Instalment Plan. Separate instalment plans will need to be set up. You may include any number of policies under the same Premium Instalment Plan, provided that they are for 12 months and are all renewable on the same date.

What do I do next?

- Complete and sign the attached application and Direct Debit Instruction. Please complete the correct section of the application: either 'Individual' or 'Business'.
- Email your completed application to Creditapplication@Allianz.co.uk or post it to: Allianz Insurance Plc, Floor 1, 10 Victoria Street, Bristol, BS1 6BN
- Ensure your bank account holds sufficient funds so we may collect the advance payment.

If you are accepted we will send you details of your instalment agreement showing the payment amounts and the date each will be collected.

Renewing the Plan

If you renew your policy(ies) any agreement linked to it/ them will automatically renew and we will continue to take payments. A new Credit Agreement will be sent to you detailing the payment amounts and collection date.

The exceptions to automatic renewal are if you have advised us you do not wish to continue with instalments and wish to settle your premium in full or we have advised you that we are unable to facilitate you for the new period of cover.

Cancellation/Withdrawal

You may withdraw from an instalment plan in the cooling off period, or at renewal. Any balance that remains due will become due immediately, and we will advise any outstanding balance to you in writing. Please notify us straight away and inform your broker of your actions.

Any Questions

If you have any questions regarding the completion of the application please call us on **0330 1021820** option 2 or alternatively email us on creditapplication@allianz.co.uk

Terms and conditions

- 1 We are Allianz Insurance plc. You have requested us to allow you credit facilities to pay your premium by instalments. Only annual policies that run for a full calendar year may be funded by a Premium Instalment Plan.
- 2 You agree to pay us by Direct Debit instalments, the premium for the insurances shown, and any others you authorise us to add. Full payment details will be set out in the Premium Instalment Plan. It is your responsibility to ensure sufficient funds are available in your nominated account to meet payments as they are due. If you default 3 or more times in a policy year your agreement will automatically end at renewal. Should you wish to renew your policy you will need to discuss with your broker alternative payment methods. Future premium will then require settlement in full.
- 3 You agree that monthly payments will be debited direct from your nominated bank or building society account on or immediately after the due dates set out in the Premium Instalment Plan. It is your responsibility to ensure your account holds sufficient funds on the payment date.
- 4 We reserve the right to vary the charge following which the monthly payments will be amended accordingly. You will always be sent prior notice of any such change.
- 5 Failure to pay any payment on the due date will be a default under your Premium Instalment Plan. If the default is not remedied in the manner specified in any 'default notice', your Premium Instalment Plan will be cancelled. In this event all cover provided by any policy(ies) will cease. At the point the policies are canceled you will be liable for any outstanding balance, if there is a credit balance this will be refunded to you.
- 6 Upon cancellation of a policy(ies), you will surrender immediately to us any current Road Traffic Act or Employers Liability Certificate of Insurance, which has been issued under the policy(ies), as per the instructions in your policy documentation. If your policy(ies) allows a rebate of premium, this may be used by us to reduce the balance on the Premium Instalment Plan. You will remain liable for any premium balance.
- 7 If you make a successful claim against any of the policies included, you will remain liable to pay the annual premium in full. You authorise us to deduct from any claim payment, any outstanding premiums due up until the next renewal date.

- 8 If there are two or more joint agreement holders, each is separately responsible for both their obligations and those of other co-signatories under the Premium Instalment Plan.

How we use your data

We may collect and process information in association with the contract of insurance and/or services we provide.

For details about how we use personal data please refer to our Fair Processing Notice which is available at allianz.co.uk/commercialfpn

Alternatively, you can request a printed version by calling **0330 102 1837** or by writing to the Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB.

Please check that you have completed the application in full.

Completed your Direct Debit Instruction with details of a bank or building society account that accepts Direct Debit payments

Signed both your Direct Debit Instruction and Application Form

Specified your preferred payment date and frequency.

If you have selected to settle the advance payment by any means other than Direct Debit you ensure, once you receive the agreement number, payment is made directly to Allianz.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Allianz Insurance plc will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Allianz Insurance plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by Allianz Insurance plc or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society - If you receive a refund you are not entitled to, you must pay it back when Allianz Insurance plc asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Premium instalment plan

Allianz use only

Agreement No.

Agent's Account No.

Start Date

Business application – Must be UK based

Please note that the applicant(s) and bank account holder(s) must be the same. (Please use BLOCK CAPITALS)

Completion of all areas marked with an * is mandatory, and failure to provide the information may result in your application being declined

* Business/Company Name (applying for instalments)	<input type="text"/>		
* Business Address	<input type="text"/>	* Postcode	<input type="text"/>
* Company Registration No.	* Daytime Contact No.	* Contact Name	<input type="text"/>
* Email Address	<input type="text"/>		
* Date Business Formed	* Type of Business	<input type="text"/>	

If you are not a limited company please show names and addresses of owners/partners, if you need to supply the details of more owners please supply them on a separate sheet of paper.

1 Surname	<input type="text"/>	First Name	<input type="text"/>	Title	<input type="text"/>	*Date of Birth	<input type="text"/>
Address	<input type="text"/>					* Postcode	<input type="text"/>
2 Surname	<input type="text"/>	First Name	<input type="text"/>	Title	<input type="text"/>	*Date of Birth	<input type="text"/>
Address	<input type="text"/>					* Postcode	<input type="text"/>

* Have you had any Judgments registered against you over the last 3 years?

Yes No

Type of Insurance	Policy Nos (where known)	Commencement/Renewal Date	Premium
<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
The default date for payments is the inception date. Please complete the box if you want to specify a different day.		(Not available on quarterly repayments)	Total Annual Premium £ <input type="text"/>

Advance payment

The initial advance payment will be collected by Direct Debit. If you wish to pay the advance payment by credit/debit card or electronic banking, please tick 'other' and we will email you further details when we receive your application.

Direct Debit Other

Normal payment frequency

Please tick the appropriate box below to confirm payment frequency.

Advance payment £

* Monthly 10%

Bi Monthly 20%

Quarterly 25%

It is your responsibility to ensure you can afford the repayments and your account holds sufficient funds to meet the payment when it is due.

Declaration

I/We wish to pay the premiums for these insurances by instalments, and authorise Allianz Insurance plc to make any enquiries in connection with this application. Please send me/us a Credit Agreement to sign which I/we will read. I am/We are at least 18 years of age. I/We understand that Insurers share information with each other, credit reference agencies and other information agencies with regard to credit agreements, policies and claims, primarily to help assess risks, handle claims and prevent fraud. I/We have read the Data Protection statement contained within the Terms and Conditions of this Premium Instalment Plan and consent to the use of our details in this way. I understand that acceptance of the Premium Instalment Plan application, entry into any credit agreement and any proposal of insurance is at Allianz Insurance plc's complete discretion.

* Date * Authorised Signature * Print Name



Instruction to your bank or building society to pay Direct Debits.

Please fill in the whole form with a ballpoint pen and send to Allianz Insurance plc.



Name and full postal address of your bank or building society

* To: The Manager

Bank/building society

Address

Postcode

* Name of account

* Bank/building society account no.

* Branch sort code

Reference

Service user number 9 2 0 0 4 3

For Allianz Insurance Plc – Official use only

This is not part of the instruction to your bank or building society

Instruction to your bank or building society

Please pay **Allianz Insurance plc** Direct Debits from the account detailed in this Instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Allianz Insurance plc and, if so, details will be passed electronically to my bank/building society.

* Signature(s)

* Date

Banks and building societies may not accept Direct Debit Instructions for some types of account

Now you have completed the application form please send the signed document to:

Credit Management, Allianz Insurance plc, 1st floor, 10 Victoria Street, Bristol, BS1 6BN. ACOM4128_5 03.23

Premium instalment plan

Allianz use only

Agreement No.

Agent's Account No.

Start Date

Individual application

Please note that the applicant(s) and bank account holder(s) must be the same. (Please use BLOCK CAPITALS) I AM OVER 18 and a UK resident
Completion of all areas marked with an * is mandatory, and failure to provide the information may result in your application being declined

* Surname	<input type="text"/>	* Title	<input type="text"/>			
* First Names	<input type="text"/>					
* Address	<input type="text"/>		* Postcode	<input type="text"/>		
* Tel No.	(Home) <input type="text"/>	(Business) <input type="text"/>	Mobile	<input type="text"/>		
* Email Address	<input type="text"/>					
* Occupation/Trade	<input type="text"/>		Tenant	<input type="checkbox"/>	Owner	<input type="checkbox"/>
* Date of Birth	<input type="text"/>	Marital Status	<input type="text"/>			
Previous names(s) if applicable	<input type="text"/>					

If you have lived at your current address for less than 3 years please show your previous address.

* Address	<input type="text"/>			* Postcode	<input type="text"/>		
* Have you had any Judgments registered against you over the last 3 years?				Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Type of Insurance	Policy Nos (where known)	Commencement/Renewal Date	Premium				
<input type="text"/>	<input type="text"/>	<input type="text"/>	£	<input type="text"/>			
<input type="text"/>	<input type="text"/>	<input type="text"/>	£	<input type="text"/>			
The default date for payments is the inception date.		(Not available on	Total Annual Premium				
Please complete the box if you want to specify a different day. <input type="checkbox"/>		quarterly repayments)	£	<input type="text"/>			

Advance payment

The initial advance payment will be collected by Direct Debit. If you wish to pay the advance payment by credit/debit card or electronic banking, please tick 'other' and we will email you further details when we receive your application.

Direct Debit Other

Normal payment frequency

Please tick the appropriate box below to confirm payment frequency.

* Monthly 10%

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Bi Monthly 20%

Quarterly 25%

It is your responsibility to ensure you can afford the repayments and your account holds sufficient funds to meet the payment when it is due.

Declaration

I/We wish to pay the premiums for these insurances by instalments, and authorise Allianz Insurance plc to make any enquiries in connection with this application. Please send me/us a Credit Agreement to sign which I/we will read. I am/We are at least 18 years of age. I/We understand that Insurers share information with each other, credit reference agencies and other information agencies with regard to credit agreements, policies and claims, primarily to help assess risks, handle claims and prevent fraud. I/We have read the Data Protection statement contained within the Terms and Conditions of this Premium Instalment Plan and consent to the use of our details in this way. I understand that acceptance of the Premium Instalment Plan application, entry into any credit agreement and any proposal of insurance is at Allianz Insurance plc's complete discretion.

* Date * Authorised Signature * Print Name



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Name and full postal address of your bank or building society

* To: The Manager

Bank/building society

Address

Postcode

* Name of account

* Bank / building society account no.

* Branch sort code

Reference

Service user number

For Allianz Insurance Plc – Official use only

This is not part of the instruction to your bank or building society

Instruction to your bank or building society

Please pay **Allianz Insurance plc** Direct Debits from the account detailed in this Instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Allianz Insurance plc and, if so, details will be passed electronically to my bank/building society.

* Signature(s)

* Date

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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.

Financial Services Register number 121849.