Confirmation of Quotation

Allianz Insurance Plc

# Complete Office
# New Business Confirmation of Quotation

This New Business quotation has been prepared in accordance with information that we have received from you through your Insurance Adviser. It is important that you check all the information immediately. If any of the information is incorrect you must contact your Insurance Adviser immediately.

We strongly recommend that you keep a record of all information you have provided to your Insurance Adviser.

This New Business quotation should be read in conjunction with the Complete Office policy overview (**ACOM6747/5**) and Complete Office policy wording (**ACOM6746/5**).

Should you require copies of any of these documents please contact your Insurance Adviser.

| Quotation Premium | | | |
|---|---|---|---|
| First Premium: | £627.10 | | |
| Insurance Premium Tax: | £75.25 | | |
| **Total First Premium:** | **£702.35** | | |

Insurance Premium Tax is stated at the prevailing rate.

| Client Details | |
|---|---|
| Insured's Name: | LONDONIST HOSPITALITY LIMITED |
| Insurance Adviser: | Arthur J. Gallagher Ins Broker |
| Business Description: | Employment Consultant- clerical/non-manual work only |

| Quotation Details | |
|---|---|
| Quotation Reference: 218395637 | |
| Quotation Date: 10/12/2024 | |
| Inception Date: 12/12/2024 | Renewal Date: 12/12/2025 at 12:00 |
| This quotation is valid until the Inception Date or 30 days from the Quotation Date, whichever occurs first, and is subject to the terms and conditions stated in this quotation. This is a quotation document only, no cover is in effect.<br><br>This quotation only applies to the office or surgery activities of the Business. | |

| Survey Details |
|---|
| Premises Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom, E10 7QP: No Survey Required |

| Excess Details | |
|---|---|
| Premises Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom, E10 7QP: Theft not involving forcible and violent entry to or exit from the Premises | £500 |
| Premises Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom, E10 7QP: All other property damage claims | £300 |

| Clauses applicable to the Quotation |
|---|
| The following clauses apply to the policy (please refer to the Clause Details for full wordings): |
| **F/1373/1 - Heating Condition** |
| **F/4360/1 - New Venture - Increased Excess** |
| **F/1439/1 - Tenants Improvements and Landlords Fixtures and Fittings** |
| **F/6013/1 - Liabilities - Limit of Indemnity Amendment** |
| **F/1470/1 - Economic Sanctions** |
| **F/6044/1 - Contagious and Infectious Disease Exclusion** |
| **F/6047/2 - Section 3 - Business Interruption - Extension 4 Amendment** |
| **F/8106/1 - Section 3 - Business Interruption - Cover Amendment** |
| **F/8107/1 - Section 3 - Business Interruption - Supply Undertakings and Failure of Supply** |
| **F/1412/1 - Manual Work Away Exclusion** |

| |
|---|
| **F/5458/1 - Flood Exclusion Clause** |
| **F/3390/1 - Security Level 2 and Audible Alarm** |

## Basis of Acceptance

| | |
|---|---|
| Date business established | 2024 |

All the Premises insured including outbuildings are self-contained, occupied solely by you or occupied by you with the remaining parts occupied by others solely as offices or private dwellings, will be maintained in a good state of repair.

You do and will continue to maintain machinery and equipment in accordance with manufacturers' recommendations.

Where you are required to do so under Health and Safety legislation you must:

- have and will continue to have a nominated person responsible for Health and Safety
- have and will continue to have an induction and on-going training programme which is reviewed and recorded
- have and will continue to have a Health and Safety Policy in place
- undertake Risk Assessments in order to identify hazards and complete risk improvements.

This quote has been given on the basis that neither you nor your director(s) or partner(s) have:-

- any convictions that are unspent under the Rehabilitation of Offenders Act 1974 for a criminal offence other than (road traffic) motor offences
- been charged (but not yet tried) with a criminal offence other than (road traffic) motor offences
- received a caution for a criminal offence within the last three years other than a (road traffic) motoring offence, that is unspent under the Rehabilitation of Offenders Act 1974
- been declared bankrupt
- been the subject of any county court judgement (CCJ), winding up order, insolvent liquidation or administration or have made any composition or arrangement with creditors
- been a director or partner of a company which has gone into insolvent liquidation, receivership or administration
- ever been prosecuted, or been the director of a company which has been prosecuted, for failing to comply with any Health & Safety or Welfare or Environmental Protection legislation.

In respect of the business proposed, or any other business which you, your partners or directors have been involved with no insurer has ever:-

- declined, cancelled or refused any proposal of insurance
- cancelled or declined to renew any insurance
- imposed special terms or conditions.

**If any of the above statements are inaccurate you must contact your Insurance Adviser immediately.**

Claims Experience as at Quotation Date

All incidents, losses or claims which you, any partner(s) or director(s) in connection with this or any other business in which you or they have been trading

- that have been incurred in the last three years
- including events which have or could have resulted in a claim

relating to covers to be insured under this policy (whether insured or not at the time of loss).

Total number of claims: 0
Total amount paid and outstanding: £0

| Premises: Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom, E10 7QP | |
|---|---|
| How many flood claims have you had at the Premises in the last five years? | 0 |
| Are the walls built only of brick, stone or concrete and roofed only with slates, tiles or concrete? | Yes |

| Premises - Standard Cover | |
|---|---|
| Items | Sum Insured |
| Office Contents | £400,000 |
| Computer Equipment | £25,000 |
| Tenant’s Improvements | £0 |
| Landlord’s Fixtures and Fittings | £0 |
| Business Records | £10,000 |
| Non-Negotiable Money | £500,000 |
| Money other than in above | |
| In Transit | £10,000 |
| In Registered Post | £500 |
| On Premises During Business Hours | £10,000 |
| On Premises out of Business Hours not contained in a locked safe (including money in vending and gaming machines) | £500 |
| In Safe out of Business Hours | £10,000 |
| In Insured’s Personal Custody | £1,000 |
| In a self fill Automated Teller Machine (ATM) at the Insured's Premises | £10,000 |

| Premises - Optional Covers | |
|---|---|
| Buildings (excluding tenant's improvements and landlord's fixtures and fittings) | £0 |
| Is Subsidence cover required? | No |
| Has the property or adjacent property suffered from, or do they show any visible signs of damage from subsidence, landslip or ground heave? | No |
| | |
| Business Interruption | |
| Loss of Income Sum Insured | £0 |
| Loss of Income Maximum Indemnity Period | 0 months |
| Additional Expenses Sum Insured | £10,000 |
| Additional Expenses Maximum Indemnity Period | 36 months |
| Outstanding Debit Balances Sum Insured | £5,000 |
| | |
| Additional Computer Cover | Not Insured |

| Additional Covers | |
|---|---|
| Employers Liability – Limit of Indemnity | £10,000,000 |
| | |
| Public Liability - Limit of Indemnity | £5,000,000 |
| | |

Commercial Legal Expenses

| | Limit of Indemnity |
|---|---|
| 1 Any One Claim other than a Claim relating to a Business Aspect Enquiry, Jury Service Allowance and Witness Attendance Allowance. | £250,000 |
| 2 Any One Claim relating to a Business Aspect Enquiry | £2,000 |
| 3 Any One Claim relating to Jury Service Allowance | £5,000 |
| 4 Any One Claim relating to Witness Attendance Allowance | £5,000 |
| 5 For all Claims in the aggregate first notified to the Insurer during the Period of Insurance. | £1,000,000 |

(collectively "the Limit of Indemnity")

The above amounts are all inclusive of Legal Expenses, Awards of Compensation and Data Protection Compensation Awards, and Value Added Tax (VAT) if the Insured is not VAT registered.

You can access all the additional services and benefits of your legal expenses policy, including a free

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| legal health check and free legal advice helpline, by visiting www.allianzlegal.co.uk. |
| |

| | |
|---|---|
| Terrorism Property Damage | Not Insured |
| Terrorism Business Interruption | Not Insured |
| | |
| **Business Interruption (across all Premises)** | Not Insured |

| | |
|---|---|
| Optional Cover for Property away from the Premises | Not Insured |

## Clause Details

**F/1373/1 - Heating Condition**

It is a condition precedent to liability that:

A. The Premises are not artificially heated by any form of heating other than:
   i. Fixed gas, oil or electrical heating system
   ii. Portable electric fan heater
   iii. Portable electric oil filled radiator
   iv. Portable LPG heater
   v. Portable paraffin heater
   vi. Fixed open fire with flue
B. Where the Premises are heated by portable LPG or portable paraffin heaters:
   i. The heater is guarded
   ii. There are no combustible materials located within 1 metre of such heater
   iii. The heater is not used for the last hour before the Premises is vacated
C. Where the Premises are artificially heated by a fixed open fire with a flue:
   i. The fire is guarded
   ii. There are no combustible materials located within 1 metre of the fire
   iii. The fire is extinguished one hour prior to the Premises being vacated
   iv. Metal receptacles with closed metal lids are used for the disposal of ashes
   v. The flue is serviced and swept under contract by a competent company or person every 12 months or at least as often as recommended by them. If at the time this Policy is incepted the flue has not been serviced or swept in the previous 12 months, it must be serviced and swept within 30 days of inception.

**F/4360/1 - New Venture - Increased Excess**

Exclusion 4a of Section 1 - Contents is restated as: 4a the first £500 of each claim.

**F/1439/1 - Tenants Improvements and Landlords Fixtures and Fittings**

In the event of a claim being made for Landlord's Fixtures and Fittings or Tenant's Improvements and these items have no Sum Insured noted on the Policy Schedule, it is the Insurer's intention that providing there are adequate Buildings and/or Contents Sums Insured the Insurer will deal with the claim as per the terms and conditions of the Policy. This does not remove the requirement for a Fair

Presentation of the Risk to be made and the total payable for any claim shall not exceed the Sums Insured.

**F/6013/1 - Liabilities - Limit of Indemnity Amendment**

Under Section 4 - Liabilities, Limits of Indemnity paragraph b is restated as follows:

b. Under Event 2 -Public Liability the Insurer's liability for all compensation and claimants costs and expenses payable in respect of:

1. any one claim or series of claims arising out of one occurrence
2. all Injury, loss and damage occurring during any one Period of Insurance and caused by or arising from Products
3. all claims arising from Pollution or Contamination which is deemed to have occurred during any one Period of Insurance

shall not exceed the limit stated in the Schedule.

**F/1470/1 - Economic Sanctions**

Under Policy Exclusions the following is added:

Economic Sanctions

Cover or benefit for any business or activity to the extent that the provision of such cover, payment of any claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

**F/6044/1 - Contagious and Infectious Disease Exclusion**

Contagious and Infectious Disease Exclusion

Under Policy Exclusions, the following is added and applies to all Sections other than Section 4 Liabilities.

13 Contagious and Infectious Disease

Loss, destruction, damage, cost, expense, or any consequential loss, directly or indirectly caused by, arising out of, attributable to, or contributed to by:

A. Contagious or Infectious Disease;
B. the fear or threat (whether actual or perceived) of a Contagious or Infectious Disease;
C. the presence or suspected presence of Pathogens at, in or on the premises or property of any person or entity; or
D. any action taken or advice given (whether or not by a competent authority) to prevent, reduce, control or mitigate the occurrence, outbreak, spread or effects of a Contagious or Infectious Disease or any Pathogens

irrespective of any other cause, occurrence or event operating concurrently, independently or in any sequence to cause the loss.

But this Exclusion will not apply to Physical Damage to Property Insured under the Policy and any business interruption directly resulting from such Physical Damage, where such Physical Damage itself results from fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact

by any road vehicle or animal, or theft.

For the purposes of this Exclusion:

Loss includes, but is not limited to financial and business interruption loss, loss of value, marketability or use of property, fines and penalties.

Cost or expense includes, but is not limited to any cost or expense to:

A. clean-up, detoxify, decontaminate, or remove Pathogens from any property where the property is or is feared to have been affected by Pathogens or a Contagious or Infectious Disease;
B. monitor or test for Pathogens or a Contagious or Infectious Disease; or
C. provide medical treatment for persons affected by a Contagious or Infectious Disease.

Malicious persons do not include persons who maliciously, deliberately or recklessly:

A. cause Pathogens to come into contact with the premises or property of any person or entity; or
B. cause or attempt to cause another person or persons to contract a Contagious or Infectious Disease and, in or by so doing, cause Pathogens to come into contact with the premises or property of any person or entity.

Physical Damage - means physical loss, damage or destruction. For the avoidance of any doubt, the presence of a Pathogen on property or contamination of property by a Pathogen does not constitute Physical Damage.

Contagious or Infectious Disease - means any disease, illness or condition affecting humans or animals which is caused by or can be transmitted by means of any Pathogen, where the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms (including from one human to another, one animal to another, from an animal to a human or vice versa, or through contaminated water, faeces or food).

Pathogen - means any pathogen, including but not limited to a virus, bacterium, parasite, fungus, other organism, micro-organism, any variation or mutation thereof, whether deemed living or not, or any other substance or agent capable of causing a Contagious or Infectious Disease.

**F/6047/2 - Section 3 - Business Interruption - Extension 4 Amendment**

Under Section 3 - Business Interruption, Extension 4 Specified Illness is deleted and replaced as follows:

4 Additional Business Interruption Extensions

For the purposes of this Extension only, any claim resulting from interruption of or interference with the Business caused solely and directly by any of the undernoted Contingencies shall be understood to be loss as Insured covered by this Section, provided that all of the terms, conditions and provisions of this Section and the Policy (except insofar as they may be expressly varied by this Extension) and the undernoted Definitions and Special Conditions shall apply.

Contingencies

A. the outbreak of food or drink poisoning causing illness in humans at the Premises or attributable to food or drink supplied from the Premises
B. the discovery of an organism at the Premises likely to result in the outbreak of food or drink poisoning in humans
C. the outbreak of Legionellosis at the Premises

D. the discovery of vermin or pests at the Premises
E. any accident causing defects in the drains or other sanitary arrangements at the Premises
F. the occurrence of murder,suicide or rape at the Premises

which causes restrictions on the use of the Premises on the order of a competent local authority during the Period of Insurance.

Any reference to Damage within this Section shall, for the purposes of this Extension, mean the restrictions (or series of related restrictions) imposed on the use of the Premises by the competent local authority resulting from any outbreak, occurrence, discovery or accident constituting any of the aforementioned Contingencies. Damage will be deemed to occur on the date on which the restrictions associated with the Contingency are first imposed on the use of the Premises, irrespective of the period of time during which such restrictions remain in place and whether they are lifted and re-imposed or varied at a later date. However, the Policy requirement that the Insured shall have in force an insurance covering its interest in the property at the Premises against such Event shall be deemed to have been complied with if the Insured has a valid claim under this Extension.

Definitions

Legionellosis means

Human illness resulting from the discharge, release or escape of legionella from water tanks, water systems, air-conditioning plants, cooling towers and the like at the Premises

Indemnity Period means

The period during which the results of the Business shall be affected in consequence of any Contingency, beginning with the date from which the restrictions on the use of the Premises are first imposed and ending not later than the Maximum Indemnity Period thereafter. The Indemnity Period shall comprise a single, continuous period. It cannot be divided into more than one period or increased so as to exceed the Maximum Indemnity Period, where restrictions on the use of the Premises forming part of the Contingency are lifted and then reimposed at a later date or otherwise varied over time.

Maximum Indemnity Period means

1 month

Premises means

Premises as defined in this Section and for which the Insured are responsible within the United Kingdom (excluding any situation or property shown in the Extensions to this Section)

Special Conditions

1. Policy Exclusion 13 Contagious and Infectious Disease shall not apply to this Extension.
2. The Insurer shall not be liable under this Extension for any loss as insured by this Section resulting from interruption of or interference with the Business
    a. that does not involve use of the Premises being restricted on the order of a competent local authority for at least 12 consecutive hours
    b. incurred during any period other than the actual period during which use of the Premises is restricted on the order of the competent local authority
    c. where the restrictions (or series of related restrictions) on the use of the Premises were first imposed prior to the Period of Insurance.
    d. to the extent that the same or similar loss would have been suffered as a result of restrictions imposed or advice given by a competent authority (including at local and governmental level) due to any outbreak of food or drink poisoning causing illness in

humans or Legionellosis, or discovery of an organism likely to result in food or or drink poisoning causing illness in humans or Legionellosis, or the presence of vermin or pests, occurring or extending beyond the Premises.

3. The Insurer shall not be liable under this Extension for any costs incurred in the decontamination, cleaning, repair, replacement, recall or checking of any property.
4. The liability of the Insurer under this Extension shall not exceed £100,000

   in total in respect of all claims combined for all Damage occurring during any one Period of Insurance, irrespective of whether such claims arise out of the same or different Contingencies or involve more than one Premises. For the avoidance of any doubt, and notwithstanding any provision of the Policy to the contrary, the limit of liability will not be reinstated following a claim, such that any payment made on a claim under this Extension shall reduce the limit of liability available in respect of other claims under this Extension.

5. The Insured, in so far as is reasonably practical, shall ensure compliance with the Health and Safety Executive's Approved Code of Practice - Legionnaires Disease: The control of legionella bacteria in water systems, and any supplementary, replacement or amending Code of Practice issued by the Health and Safety Executive. Payment of any claim arising out of Contingency C (Legionellosis) is conditional upon compliance with this Code of Practice.

**F/8106/1 - Section 3 - Business Interruption - Cover Amendment**

Under Section 3 - Business Interruption, Cover, the following is deleted:

2 loss resulting from interruption of or interference with the Business occasioned by:

A. accidental failure of the public supply of electricity, gas or water at the terminal points of the supply authorities' feeds to the Premises excluding failure of the supply due to the deliberate act of the supply authority.
B. murder or suicide at the Premises.

**F/8107/1 - Section 3 - Business Interruption - Supply Undertakings and Failure of Supply**

Under Section 3 Business Interruption, Extension 3 Supply Undertakings is deleted and replaced as follows:

3 Supply Undertakings

Loss as insured by this Section resulting from interruption of or interference with the Business in consequence of Damage covered under Section 1 Contents to property

A. at any land based premises
B. comprising any land based cable or pipe connecting to the terminal connecting point at the Premises or any pylon through which any such cable runs

of any supply undertaking service provider or producer from which the Insured obtains

1. electricity (including generating stations or sub-stations)
2. gas (including any natural gas producer provided that it supplies gas directly to the supply undertaking or service provider which supplies gas to the Insured)
3. water (including water works and pumping stations)
4. telecommunications services (excluding intranet or extranet services)
5. other telecommunications services providing intranet or extranet services

Provided that:

A. the Maximum Indemnity Period shall not exceed 14 days beginning with the date on which the damage occurred
B. the Insurer shall not be liable
    i. unless the loss, destruction or damage results in a complete cessation of the supply of the relevant service to the Premises for more than 48 consecutive hours
    ii. for the first 48 consecutive hours of cessation of the supply of the relevant service to the Premises
    iii. for any loss resulting from interruption of or interference with the Business caused by loss or destruction of or damage to any overhead transmission and distributing cables or lines and their supporting structures (including pylons), other than where such loss, destruction or damage occurs to such cables, lines and structures situated within 1 mile of the Premises
    iv. for more than £10,000 for each occurrence (of loss, damage or destruction to the supply undertaking's, service provider's or producer's property) or series of occurrences arising out of or in connection with the same originating cause, irrespective of the number of the Premises which are affected by the occurrence or series of occurrences. Where the same originating cause results in loss, damage or destruction to the property of more than one supply undertaking, service provider or producer, the Insurer shall not be liable to pay more than £10,000 under this Extension in respect of all occurrences of loss, destruction or damage combined and in the aggregate, irrespective of the number of supply undertaking's, service provider's or producer's properties affected.

Under Section 3 - Business Interruption the following Extension is added:

Failure of Supply

Loss resulting from interruption of or interference with the Business caused by accidental failure of supply of

A. electricity at the terminal ends of the service provider's feeders at the Premises
B. gas at the service provider's meters at the Premises
C. water at the service provider's main stop cock serving the Premises
D. land based telecommunications services (excluding intranet or extranet services) at the incoming line terminals or receivers at the Premises
E. other telecommunications services (including intranet or extranet services) at the incoming line terminals or receivers at the Premises

Provided that

A. the Maximum Indemnity Period shall not exceed 14 days beginning with the date on which the failure of the supply first started occurring
B. the Insurer shall not be liable
    i. unless there is a complete cessation of the supply of the relevant service to the Premises of more than 48 consecutive hours
    ii. for the first 48 consecutive hours of cessation of the supply of the relevant service to the Premises
    iii. for any loss resulting from interruption of or interference with the Business resulting from the deliberate act of any supply undertaking or service provider, or from any such undertaking or provider exercising its power to withhold or restrict supply or services or otherwise not performing its services, save where the supply undertaking or service provider is acting for the sole purpose of safeguarding life or protecting the supply undertaking's or service provider's system
    iv. for any loss resulting from interruption of or interference with the Business resulting from failure of supply caused by
        a. strikes or any labour or trade dispute

b. drought
c. other atmospheric or weather conditions, but this shall not exclude failure due to physical damage caused by such conditions

v. for any loss resulting from interruption of or interference with the Business caused by the failure of any overhead transmission and distributing cables, lines and their supporting structures (including pylons), other than where such failure occurs to such cables, lines and structures situated within 1 mile of the Premises

vi. for any loss resulting from interruption of or interference with the Business resulting from the failure of telecommunications services delivered via satellite

vii. for any loss resulting from interruption of or interference with the Business which is insured under the Supply Undertakings Extension

viii. for more than £10,000 for each failure of supply or series of failures arising out of or in connection with the same originating cause, irrespective of the number of the Premises which are affected by the failures. Where the same originating cause results in failure of supply from more than one supply undertaking or service provider, the Insurer shall not be liable to pay more than £10,000 under this Extension in respect of all failures of supply combined and in the aggregate, irrespective of the number of supply undertakings or service providers involved.

**F/1412/1 - Manual Work Away Exclusion**

Section 4 - Liabilities, Event 2 - Public Liability does not cover any liability caused by or arising from manual work, other than collection and delivery, carried out away from the Premises

**F/5458/1 - Flood Exclusion Clause**

The Policy is amended as follows:

The Insurer will not be liable for any Damage caused by Flood.

For the purposes of this endorsement, Flood means Damage by:

A. the escape of water from the normal confines of any natural or artificial water course, lake, reservoir, canal, drain or dam
B. inundation from the sea
C. inundation by rainwater or rainwater induced runoff, other than where the inundation results solely from the ingress of rainwater through or via the roof of a building

whether resulting from storm or otherwise

This clause is applicable to the following premises:

Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom, E10 7QP

**F/3390/1 - Security Level 2 and Audible Alarm**

Security Level 2 as specified in Policy Condition 3 of the policy wording applies to the Premises detailed below.

In addition the Insurer requires the Insured to fit an intruder alarm to the the Premises. This must be installed by a company that is inspected by a UKAS accredited inspectorate (NSI or SSAIB) and to BS 4737 Pt 1 or EN 50131-1.

Where the intruder alarm system is installed to BS 4737 Pt 1 it must include the following:

Detection circuits which cover the main premises to include: Contacts fitted to external doors and internal trap protection (e.g. movement sensors) to detect movement by intruders around the premises.

Signalling: at least 2 external self-powered audible warming devices (bells, sirens or klaxons).

Where an alarm is installed under EN 50131-1 and prior to 1/6/2012, it must be installed in accordance with the scheme described in PD6662:2004 for Grade 2 X system, with notification locally by at least 2 external self-powered audible warning devices.

Where an alarm is installed under EN 50131-1 and after 1/6/2012, it must be installed in accordance with the scheme described in PD6662:2010 for Grade 2 X system, with notification locally by at least 2 external self-powered audible warning devices.

Please read Policy Condition 4 Intruder Alarm in conjunction with this clause.

This clause is applicable to the following premises:

Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom, E10 7QP

## Statement of Fact

## Terms and Conditions

**Cancellation Rights**
You have a right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid, less an amount representing the cover you have received to date. This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available upon request.

**IMPORTANT INFORMATION – YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK**

You must make a fair presentation of the risk to us at inception, renewal and variation of your Policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your Policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your Policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your Policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

a) deliberate or reckless; or
b) of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your Policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your Policy but we may instead:

a) reduce proportionately the amount payable on any claim by reference to the ratio which the premium actually charged bears to the premium which we would have charged had you told us about a material fact or circumstance (eg if we would have charged you double the premium, we will only pay half the amount of any claims under your Policy); and/or
b) treat your Policy as if it had included such additional terms as we would have imposed had you

told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in this form are complete and accurate. You must check with anyone you employ in your business that the facts and statements set out in this form are complete and accurate.

**IF ANY OF THE FACTS, STATEMENTS AND INFORMATION SET OUT IN THIS FORM ARE INCOMPLETE OR INACCURATE, YOU MUST CONTACT US IMMEDIATELY. FAILURE TO DO SO COULD INVALIDATE YOUR POLICY OR LEAD TO A CLAIM NOT BEING PAID.**

## Privacy Notice Summary

For more information about how Allianz Insurance plc use your personal information, you can find a copy of the Privacy Notice at www.allianz.co.uk. Alternatively, you can request a printed version by calling 0330 102 1837 or by writing to the Data Protection Officer, Allianz Insurance plc, PO Box 5291, Worthing BN11 9TD.