

HSBC Insurance Brokers

Tradesmans

Insurance details (including a policy summary)

HSBC Insurance 

Underwritten by Allianz Insurance plc

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Introduction

Your Insurer

Allianz Insurance plc is one of the largest Insurers in the UK. Our long and consistent track record gives you the peace of mind that you can trust us to be there when you need us.

Our friendly, efficient and professional people are committed to provide you with a high quality service.

In the event of having a claim, you will be in good hands. Our professional teams of claims handlers will deal with your loss promptly and seek flexible solutions to get your business back to full strength as soon as possible.

Allianz is authorised and regulated by the Financial Services Authority, registration number 121849. This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Your Insurance Adviser

HSBC Insurance Brokers is a leading global specialist insurance and reinsurance broker.

HSBC Insurance Brokers can arrange a high quality package solution of bespoke insurance products and services designed to meet your business and individual needs, which is competitively underwritten by Allianz Insurance plc.

For further information please ring HSBC Insurance Brokers on 0845 587 3359.

Tradesmans Policy Overview

Key Features

- A rate per person rating on all sections eliminates the need for time consuming declarations

Core Covers

- Public and Products Liability – covers your legal liability to members of the public and for claims arising from products sold or supplied by you

Additional Benefits

- Free legal advice telephone helpline 24 hours a day and all year round.

Optional Covers

- Legal Expenses – provides you with legal advice and protection from the legal costs and expenses of legal actions relating to:
 - Employment Disputes
 - Tax Protection
 - Bodily Injury
 - Legal Defence
 - Property Protection
- Employers Liability – covers your legal liability to employees if they are injured whilst working for you
- All risks tools and equipment – covers hand tools and hand held portable power tools or their parts
- Contract Works – covers all contracts up to £500,000
- Own Plant – covers temporary buildings, own plant, own tools and stock and materials in trade
- Hired In Plant – covers temporary buildings, plant and equipment which you have hired
- Personal Accident – covers you or your partners or directors against accidents occurring at work or in leisure time
- Temporary Employees – covers Public Liability and Employers Liability for temporary employees

Policy Summary

keyfacts[®]

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

This summary should be read in conjunction with your policy schedule.

What is Tradesmans?

Tradesmans is designed for small businesses, operating in a wide range of contracting trades and professions covering a range of risks – all in one simple policy. It is underwritten by Allianz Insurance plc. Tradesmans offers a Public and Products Liability policy with optional sections to enable you to design the policy to meet your exact needs.

Will I have any cancellation rights?

You have a right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid.

This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available on request.

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:

Allianz Insurance plc,
57 Ladymead,
Guildford, Surrey,
GU1 1DB.

Tel: 01483 552438
email: accsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

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

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

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 from:

Financial Services Compensation Scheme

7th Floor, Lloyds Chambers

Portsoken Street

London E1 8BN

Tel: 020 7892 7300

Fax: 020 7892 7301

Email: enquiries@fscs.org.uk

www.fscs.org.uk

Policy Duration

The policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable.

Please Read the Policy

Please periodically read the policy and the policy schedule carefully and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is anything you do not understand please notify HSBC Insurance Brokers. If you fail to notify us of any changes you require, your policy may not operate or not operate fully.

Core Covers

1 – Public and Products Liability Section and 2 – Employers Liability Section

Significant Features and Benefits

Public Liability – covers your legal liability in connection with your business to members of the public for accidental injury or accidental damage to material property. Limits of indemnity available £1m, £2m or £5m any one incident

Products Liability – covers your legal liability in connection with your business for accidental injury to the public or accidental damage caused by products supplied. Limits of indemnity available £1m, £2m or £5m any one period of insurance

Indemnity to other persons – cover extends to include the legal liabilities of anyone you are carrying out work for under a contract in respect of that work

Health and Safety at Work – provides legal and other costs incurred in defending prosecutions

Motor Contingent Liability- covers you against liability for motor vehicles not owned or provided by you in connection with the business

Court Attendance Costs – covers court attendance as a witness by any partner, director or employee in connection with a claim. Compensation limits are:

- £250 for each days attendance for partners and directors
- £150 for each days attendance for an employee

Consumer Protection Act and Food Safety Act – provides legal costs incurred in defending prosecutions

Defective Premises Act 1972 – provides legal costs incurred under the Defective Premises Act

Optional Cover

Employers Liability covers your legal liability to your employees for death or injury in the course of their employment with you up to £10 million any one occurrence

Significant Exclusions or Limitations

- injury to any employee: under the Public and Products Liability section
- loss of or damage to property belonging to you or in your charge or control except premises occupied by you for temporary work
- the cost of recalling or refunding a defective product or rectifying faulty work
- liability arising out of ownership, possession or use of any mechanically propelled vehicle and attached trailer (other than the operation of mechanical plant as a tool) or any water craft, aircraft or spacecraft
- liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee
- work at specific locations: motorways, railways, bridges, tunnels, airports, harbours, docks, reservoirs, power stations, mines, collieries, blast furnaces, gas works, bulk oil petrol or chemical storage facilities or on ships, aircraft, towers, steeples or chimney shafts (see policy for full details)
- hazardous work: demolition work (other than as specified in the policy), quarrying, blasting or diving operations, water diversion, work involving dams, excavations exceeding a depth of 2 metres from the surface, the construction of public roads or main sewers (see policy for full details)
- loss or damage to contract works undertaken under a contract or under JCT Clause 21.2.1
- loss or damage due to pollution or contamination unless caused by a sudden and unintended incident
- fines, penalties or liquidated, aggravated, punitive or exemplary damages
- injury to any employee where motor insurance is required by law to be in force
- manual work undertaken outside of the UK in respect of Public Liability
- work on an offshore installation or travelling to or from
- property damage excess of £250 increasing to £500 for use of heat and £1000 for underground services

1 – Public and Products Liability Section and 2 – Employers Liability Section *(continued)*

Significant Features and Benefits	Significant Exclusions or Limitations
	<p>Conditions</p> <p>Use of Heat When using heat equipment or angle grinders, cover is subject to you, your employees or any sub contractors complying with this condition which has specific requirements for safe working and additional precautions that must be taken to prevent fire. If you fail to comply your policy may not operate.</p> <p>Underground Services Risk Management When carrying out any digging or excavation work, cover is subject to you, your employees or any sub contractors complying with this condition which has specific requirements that must be taken to prevent damage to underground services. If you fail to comply your policy may not operate.</p> <p>Bona Fide Subcontractors You must ensure that any bona fide sub contractors used by you have Employers Liability and Public Liability insurance in force, with a minimum Limit of Indemnity as per your own policy for Public Liability. Payments to bona fide sub contractors must not exceed 50% of your annual turnover or £250,000 whichever is the lower. If you fail to comply your policy may not operate.</p>

Temporary Employees

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Cover for Public and Products Liability and Employers Liability</p> <p>Public and Products Liability limit of indemnity reflective of the main cover. Employers Liability limit of indemnity £10m</p> <p>Note – cover not available for some trades.</p>	<ul style="list-style-type: none"> amount of annual payments made to temporary employees must not exceed 50% of annual turnover or £100,000, whichever is the least property damage excess of £250 increasing to £500 for use of heat and £1000 for underground services

Optional Covers

3 – All Risks Tools and Equipment Section

Significant Features and Benefits

Covers loss of or damage to mobile phones, hand tools or hand held portable power tools and parts for sums insured up to £5,000 per person

You must cover the property of all principals and directors, all permanent employees or both

Limits available for any one item:

- information technology equipment up to £5,000
- hand tools, hand held portable power tools and parts up to £5,000

Optional covers

- portable computers and printers
- other portable information technology equipment
- overnight theft or attempted theft cover for tools and mobile phones from any unattended vehicle provided the vehicle is securely locked and an approved security device is set

Significant Exclusions or Limitations

- theft or theft damage of tools:
 - by you or any partner director or anyone employed by you
 - left unattended unless stored in a securely locked building
 - from any unattended vehicle, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted, and all the keys are removed, and between the hours of 9.00 pm and 6.00 am is kept in a securely locked building or guarded security park
- loss due to unexplained disappearance or inventory shortage
- wear and tear, depreciation, electrical or mechanical breakdown, failure or breakages
- loss or damage outside of the UK unless otherwise agreed
- any consequential loss
- vermin, insect, corrosion, frost or atmospheric conditions

Excesses

- 10% or £100, whichever is the greater, for theft from any unattended motor vehicle
- any other damage £100

Optional covers exclusion

- overnight cover in vehicles for information technology equipment

4 – Contract Works Section	
Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers loss or damage to</p> <ul style="list-style-type: none"> contract works – up to the contract price limit or £500,000 any one contract site, whichever is the least site materials temporarily stored within the UK property insured whilst in transit to or from a contract site <p>Inflation Protection – up to an amount not exceeding 20% of the sum insured</p> <p>Debris Removal – the cost of removal of debris up to 10% of the sum insured</p> <p>Employer's Interest – the interest of any Employer for whom you are carrying out a contract</p> <p>Professional Fees – covers the cost of architects, surveyors, consulting engineers and other fees</p> <p>Completed or Substantially Completed Speculative Developments – private dwellings built but unsold are covered for a period of 6 months after completion subject to security requirements for all showhomes when closed for business</p> <p>Expediting Expenses – covers costs following damage to the Contract Works to effect repair up to £5,000</p> <p>Redrawing Plans and Documents – covers costs and expenses up to £25,000 during any one period of insurance</p>	<ul style="list-style-type: none"> loss or damage to any mechanically propelled vehicle (other than the operation of mechanical plant as a tool) or any aircraft, hovercraft, water craft loss or damage to property part of any structure which existed prior to the start of the contract works, or property more specifically insured defects in design, plan, specification, materials or workmanship loss or damage due to mechanical or electrical breakdown or derangement, wear, tear, or other deterioration, unexplained disappearance or inventory shortage caused by pollution or contamination penalties, financial or consequential loss due to delay or failure to perform or loss of contract loss or damage arising out of use or occupation of the contract works by any owner, occupant or tenant work involving the use or removal of asbestos work involving demolition, piling, diving operations, quarrying, use of explosives (see policy for full details) loss or damage outside the UK <p>Excess</p> <ul style="list-style-type: none"> £250 increasing to £500 for theft/ malicious damage

5 – Own Plant Section

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers loss or damage to</p> <ul style="list-style-type: none"> own plant, tools and temporary buildings and associated equipment up to £20,000 and in addition, stock and materials in trade up to £2,500 employees personal effects up to £500 any one employee <p>Damage to security devices during theft</p> <p>Immobilised Plant – costs incurred in the recovery of immobilised or immovable plant in the UK, up to £5,000 any one occurrence</p>	<ul style="list-style-type: none"> As per Contract works <p>Excesses</p> <ul style="list-style-type: none"> employees personal effects £50 damage to security devices £50 malicious damage, theft, attempted theft £500 any other damage £250

6 – Hired In Plant Section

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers loss or damage to</p> <ul style="list-style-type: none"> plant, tools and temporary buildings on hire up to £50,000 <p>Negligent breakdown of hired plant up to £25,000 any one item and up to £10,000 any one occurrence.</p> <p>Damage to security devices during theft</p> <p>Continuing hire charges following loss or damage to hired plant up to £10,000</p>	<ul style="list-style-type: none"> As per Contract works <p>Excesses</p> <ul style="list-style-type: none"> damage to security devices £50 malicious damage, theft, attempted theft £500 any other damage £250

7 – Personal Accident Section

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers you, your partners, working directors or employees against accidents</p> <p>A choice of up to four units per person. One unit:</p> <ul style="list-style-type: none"> Permanent total disablement – £5,000 Temporary total disablement – £50 per week <p>Weekly benefits payable for up to 104 weeks</p> <p>Compensation payable for permanent total disablement will be in accordance with the scale shown in the policy wording.</p>	<ul style="list-style-type: none"> caused by or due to an existing physical or mental condition winter sports (other than sledging in the UK) mountaineering or rock climbing (using ropes or guides), pot-holing, caving, any underwater activities using breathing apparatus, combat sports, hunting, riding or driving in any race, squash, hockey, football (see policy for full details) aviation other than as a fare paying passenger due to suicide, intentional self injury, influence of alcohol or drugs, pregnancy or childbirth, HIV including AIDS, using power driven wood working machinery weekly compensation for the first two weeks of temporary disablement <p>Condition The cover will terminate at the end of the insurance period during which the age of 70 is attained.</p>

8 – Legal Expenses Section	
Significant Features and Benefits	Significant Exclusions or Limitations
<p>The policy provides you with a legal advice help line, Lawphone, which provides advice on all business related legal matters</p> <p>Cover can also be extended to include the following:</p> <ul style="list-style-type: none"> • Legal defence – covers costs for defending your legal rights after an event which arises out of your business activities and results in criminal proceedings. • Property protection – covers the costs of taking legal action relating to damage to your business premises. • Employment disputes – covers the cost of defending disputes relating to contracts for full or permanent part time employment. • Tax protection – covers the costs of an appeal against the Inland Revenue or HM Customs following an in-depth investigation into your most recent PAYE, business tax or VAT accounts. • Bodily injury – covers costs of taking legal action against another person who causes death or bodily injury to you • Compensation Awards – covers the costs of any basic or compensation award and/or order on the grounds of discrimination of sex, race, disability, religious belief or political opinion for which a claim is accepted under the Employment Disputes Section <p>The most that will be paid in any one period of insurance is £1m.</p> <p>The most we will pay for all claims arising out of one or more events at the same time or from the same cause is £50,000.</p>	<p>Employment disputes cover exclusions</p> <ul style="list-style-type: none"> • disputes which occur within the first 90 days of inception of this cover • disputes with an employee who was subject to a warning in the 180 days preceding the inception of this cover • disputes over redundancy • any dispute that you have not discussed with Lawphone before you take any action <p>Property protection exclusions</p> <ul style="list-style-type: none"> • claims relating to mining or subsidence • property damage arising out of a contract you have with another person or organisation <p>Legal Defence cover exclusions</p> <ul style="list-style-type: none"> • any event which leads to prosecution for infringement of road traffic laws or regulations <p>Tax protection cover exclusions</p> <ul style="list-style-type: none"> • anything to do with an investigation by the Inland Revenue Special Investigation Section or Special Compliance Office • your failure to register for Value Added Tax • any investigations or enquiry by HM Revenue and Customs into alleged dishonesty or criminal offences <p>Bodily injury cover exclusions</p> <ul style="list-style-type: none"> • any illness or bodily injury which develops gradually or is not caused by a specific or sudden accident <p>Compensation awards cover exclusions relating to</p> <ul style="list-style-type: none"> • trade union activities, membership or non membership • pregnancy or maternity rights <p>Exclusions applicable to all covers</p> <ul style="list-style-type: none"> • any fines or penalties • any application for a judicial review • anything relating to franchise or agency rights • costs we have not agreed in writing • costs paid directly to the legal representative or anyone else without our permission • disputes or claims deliberately or intentionally solicited • any claim reported more than 180 days after knowledge of the insured incident • any claim relating to patents, copyrights, trademarks, merchandise marks, registered designs, secrecy and confidentiality agreements

Notifying a Claim

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify our Claims Handling Office:
 - promptly, if an incident occurs that may lead to you making a claim
 - immediately, in the event of a serious accident, loss or damage
 - please provide your policy number and as much information as possible about the claim

Allianz Claims Handling Office

Milton Keynes

PO Box 5525
Milton Keynes
MK9 2XR
Tel: 0844 871 0941

Lines are open 24 hours a day.

Legal Expenses Claims

If you need to make a claim under this section the following claims handling office should be used:

Allianz Legal Protection
Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol BS32 4QW
Tel: 0870 243 4340

Lines are open 24 hours a day.

Please state you are a HSBC Homeworkers policy holder.

General Exclusions *(Policy pages 8-11)*

- War and similar risks
- Radioactive contamination
- Riot and civil commotion in Northern Ireland
- Computer hardware or software damaged by programming or operator error, virus or similar mechanism, hacking, malicious persons or failure of external networks
- Failure of computers or other equipment to correctly recognise any date
- Terrorism except for:
 - Employers Liability where cover is limited to £5m
 - Public and Products Liability where a limit of £5m will apply unless a lower Limit of Indemnity is shown in the policy schedule
 - Personal Accident cover will only exclude Terrorism due to nuclear, chemical or biological contamination

General Conditions *(Policy pages 5-7)*

Certain important policy conditions apply to your policy. If you fail to comply with these conditions your policy may not operate or not operate fully. Full details are contained in the policy documents and schedule, a copy of which is available on request.

Number of Persons

The terms for this policy are based on the number of persons you advised were engaged in the business. If this number changes you must notify us. We will then advise you if policy cover will still be applicable, or of any change to the terms or conditions applying to your policy.

- if your business is to be wound up or permanently discontinued or carried on by a liquidator, receiver
- of any prosecutions under Health and Safety, Welfare or Environmental Protection legislation.

We will then advise you if policy cover will still be applicable, or of any change to the terms or conditions applying to your policy.

Policy Voidable – Duty of Disclosure

You have a duty under the policy to disclose all material facts. Material facts are those facts which are likely to influence us in the acceptance or assessment of your insurance and it is essential that you disclose them. This duty of disclosure applies at inception of the policy, during the period of insurance and at renewal. If you are in any doubt whether a fact is material, you should disclose it to us, since failure to do so could invalidate your policy, or result in a claim being repudiated. You should also consult HSBC Insurance Brokers, for guidance about your duty of disclosure.

If you fail to notify us of any changes, your policy may either not operate or operate fully. If you are in any doubt about whether any change should be advised to us, please consult HSBC Insurance Brokers.

Housing Grants Construction and Regeneration Act 1996

In the event of a construction contract dispute being referred to an adjudicator under the provisions of this Act, then specific conditions apply which must be complied with if your policy is to operate.

Change in Circumstances

Your policy has been based on information you have provided. You must notify us as soon as possible of any change which may affect this insurance. In particular you should notify us:

- of any alteration in the ownership of your business or the nature of your business activities, the type of work undertaken or nature of locations where you undertake work
- if you intend to work outside the UK
- if the contract works at any site have to be stopped or suspended for more than 21 days
- of any convictions or pending prosecutions (other than motoring)

Specific Exclusions and Conditions

In addition to the policy standard terms and conditions, which apply to each section and to the policy as a whole, your individual policy may be subject to specific exclusions, terms, limits or conditions. These will be detailed within the policy wording and in the policy schedule.

Additional Information

Employers Liability Certificates

The Employers Liability (Compulsory Insurance) Regulations 1998 lay down certain obligations for employers and in particular you should be aware of the following:

- **Display of Certificates**
Allianz will provide you with a Certificate of Employers Liability Insurance and this will clearly state the companies covered by the policy. You must display a copy of the certificate at each business premises where your employees can see it easily.
- **Retention of Certificates**
You are strongly advised to retain copies of Employers Liability Certificates that have expired for as long as reasonably practicable. This is because certain claims e.g. industrial disease, could be made many years after the disease is caused.

Health and Safety Legislation

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

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

Data Protection Act

We may use the personal and business details you have given us or which are supplied by third parties including any details of directors, officers, partners and employees to provide you with a quotation; deal with your policy; to search credit reference and fraud agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. You agreed when you applied for the policy that your directors, officers, partners, and employees have consented to our using their details in this way.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by us and that this fact is made known to the Insured Persons.

Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the following address for further information: Allianz Insurance plc, 57 Ladymead, Guildford, Surrey GU1 1DB.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

Additional Information

continued

Terrorism Cover

In addition to the cover automatically provided, the policy (except for Legal Expenses) can be extended to provide Terrorism cover for an additional charge. For further information contact HSBC Insurance Brokers.

Policy Limits

Higher limits may be available on request. Please ask HSBC Insurance Brokers for details.

Further Information from your Insurance Adviser

Other Insurances

This policy overview has summarised the areas of cover available under this Policy and any quotation provided will have been based upon the information you have provided. Please feel free to contact HSBC Insurance Brokers for further discussion if you wish to ensure that the cover or limits involved meet your requirements.

Whilst this Policy does provide cover in certain primary areas, there are various other insurance options that exist, some of which may be applicable to your own business.

Please let HSBC Insurance Brokers know if you require further information about any of the range of insurances detailed below.

Professional Indemnity

Covers your legal liability for negligence, error or omission in performing professional duties (e.g. in professional advice given or design). This can extend to include libel, slander or infringement of copyright.

Directors' and Officers' Liability

Covers the personal liabilities which can be imposed upon directors and officers for acts, such as breach of contract, authority or duty, neglect, misstatement etc., in their respective capacities.

Financial Loss (Products)

Provides legal liability cover for accidental financial loss caused by defects in goods supplied in circumstances where there is no accompanying injury or damage (not the cost of replacing or recalling the goods).

Product Guarantee

Covers your legal liability for products which fail to fulfil their intended function, are defective or harmful, thus requiring removal, alteration or replacement and the claimant's consequential loss. (Extremely limited insurance market available).

Product Recall

Covers the cost of recalling goods whose consumption or use may cause you to incur a legal liability.

Marine Transit

Covers loss or damage to imported or exported goods whilst in transit.

Credit Insurance

Covers against loss arising as a result of your buyer's inability to pay for goods sold on credit (primarily as a result of their insolvency).

Motor Insurance

Cover will be a requirement if you have vehicles or plant which are used in circumstances governed by Road Traffic Act legislation.

This list is by no means exhaustive and many other forms of insurance exist for which you may feel protection is required. These can be as varied as Bonds, Exhibition Cancellation and Pollution risks.

Please contact HSBC Insurance Brokers in relation to any areas (not necessarily mentioned here) where you feel your business could be potentially exposed to loss and they shall be happy to advise you further.

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County Gates House
300 Poole Road
Dorset
BH12 1AZ
Tel: 0845 604 2417
Fax: 0845 585 5290

Allianz Insurance plc. Registered in England number 84638
Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.
Allianz Insurance plc is authorised and regulated by the Financial Services Authority. Our registration number is 121849.
This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234