

abbeyautoline
CLASSIC VEHICLE INSURANCE



**POLICY WORDING
UNDERWRITTEN BY ALLIANZ p.l.c.**

Allianz 

CONTENTS

Your Policy

What it consists of	3
What certain words mean	4
The countries to which Your Policy applies	5
Your Cover	5

Section 1

Third Party Insurance	6
What is not covered by Your Third Party Insurance	6

Section 2

Loss or Damage to your vehicle by Fire, Theft or Accidental Damage	7
What is not covered under section 2 & 3	8
How we settle your claim for loss or damage	8&9

Section 3

Laid Up Insurance	9
Exceptions to sections 2 & 3	9

Section 4

Obligations & Rights	8
General Exceptions applying to your Policy	9&10
Obligations & Rights	10&11
What to do if an accident occurs	12
Consumer Information	13&14

Introduction – Your Policy

Your Statement of Fact is the basis of Your contract with Us and from which Your Policy has been prepared.

In return for Your premium, We will provide cover for death, injury, loss or damage that happens within the specified territorial limits during the period of insurance.

We will provide the insurance described in this Policy if:

1. The information detailed on Your Statement of Fact is to the best of Your knowledge and belief correct and completed;
2. Any person claiming to be insured has complied with all items, conditions, Exceptions, General Exceptions and Endorsements of this Policy.

Please refer to the section headed Obligations and Rights in this Policy for additional important information in this regard.

Your Policy is made up of three separate parts which shall be read together:

1. This Policy document;
2. The Schedule issued with this Policy or issued subsequently;
3. The current Certificate of Motor Insurance and Insurance Disc.
4. Any Endorsement which We may issue to You.

This Policy is a legal document and should be kept in a safe place.

Please read these documents carefully and contact Us or Your insurance intermediary if any of the information is incorrect or if You have any queries.

INSURANCE ACT 1936
(or future amendments thereto)

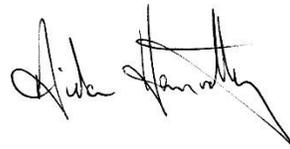
All monies which become or may become payable by the Company under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in full in the Republic of Ireland.

FINANCE ACT 1990
(or future amendments thereto)

The appropriate stamp duty has been or shall be paid in accordance with the provisions of Section 113 of the Finance Act 1990.

The Law Applicable to the Contract Under the relevant European and Irish legal provisions the parties to the proposed contract of insurance (We, Allianz p.l.c. and You, the proposer) are free to choose the law applicable to the contract. We propose that Irish Law applies to the contract.

SIGNED ON BEHALF OF THE COMPANY



Aidan Hanratty
Director of Underwriting

This Policy is underwritten by Allianz p.l.c.
Registered Office: Allianz House, Elm Park,
Merrion Road, Dublin 4.

Definitions

We/ Us/Our/the Company – means Allianz p.l.c..

You /Your – means the person named as the Insured or Policyholder in the Schedule and Certificate of Motor Insurance.

Vehicle – means any motor vehicle, the details of which have been advised to Us.

Schedule – means a document which details cover provided by the Policy, Endorsements operative and Your details. This document forms part of Your Policy.

Policy – means the contract of Insurance based on the Statement of Fact/Proposal Form, Schedule, Policy Document and any Endorsements We may issue.

Certificate of Motor Insurance – means a document that provides evidence that You have motor insurance cover as required by law.

Endorsement – means an alteration to the terms, conditions, exceptions and general exceptions of the Policy. An Endorsement may be part of the Policy or We may issue them separately.

Excess – means the amount of any loss You must pay Yourself.

Spouse / Partner – means husband, wife or partner of the Insured in each of these relationships co-habiting and sharing household expenses or responsibilities.

Hire and Reward – means a Public Service vehicle or Street Service vehicle as defined in road traffic legislation.

Cover and Territorial Limits

We will subject to the terms, conditions, Exceptions, General Exceptions, Endorsements, Obligations and Rights of this Policy in so far as they can apply, provide insurance for death, bodily injury or disease to any person, and/or accidental loss of or damage to property arising from the use of Your Vehicle as expressed in the Policy, Schedule or current Certificate of Motor Insurance happening during the period of insurance anywhere in the Republic of Ireland, and while visiting Northern Ireland, Great Britain, The Isle of Man, The Channel Islands or any other part of the Continent of Europe. This Policy also operates during the course of Sea Transit, Channel Tunnel Transport or Rail Transport (including loading and unloading) between Ports and Rail Stations within the territories named.

We will also provide the minimum legal insurance required to comply with the laws relating to the compulsory insurance of motor vehicles in any other country in respect of which the Commission of the European Union is satisfied that arrangements have been made to meet the requirements of Article 7 (2) of the EC Directive on insurance of civil liabilities arising from the use of motor vehicles (No.72/166/CEE).

The Schedule below show the cover you have:

If your cover is:	You have the benefit of:
Comprehensive Laid Up Insurance	The entire Policy The cover defined in Section 3 of the Policy

Extension or Restrictions of Cover

The Schedule indicates at "Endorsements Operative" whether there are any extensions or restrictions to the cover in force.

Fire Brigade Charges

We will pay up to €500 for any one incident in Local Authority charges under the Fire Services Act 1981 where a valid claim arises under the Policy in respect of controlling or extinguishing a fire in Your Vehicle or removing the occupants of Your Vehicle with the use of cutting equipment.

Emergency Treatment

We will pay for emergency treatment as required by any Road Traffic legislation in any territory to which such legislation applies arising out of the use of the Vehicle. A claim payment under this Section of the Policy will be without application of Excess or impact on Your No Claim discount.

Section 1: Third Party Insurance

We will indemnify the person(s) insured for legal liability (and related costs and expenses) for damage in respect of death, bodily injury or disease to any person, and damage to property arising from the use of Your Vehicle specified in the current Certificate of Motor Insurance or coupled trailer used in connection therewith.

The maximum We will pay for property damage will be limited to €30,000,000 in respect of any one claim or number of claims arising out of any one accident and/or event.

Person(s) Insured

- a) You;
- b) Any person permitted to drive as stated in the Certificate of Motor Insurance, except a person in the Motor Trade driving the Vehicle for purposes necessitated by its overhaul, upkeep and/or repair for You;
- c) Any person using (but not driving) your Vehicle with your permission for social, domestic and pleasure purposes;
- d) At your request, any person (other than the driver) in your Vehicle, or getting into or out of it;
- e) The legal personal representative of any of the above person(s) following the person's death but only in respect of the deceased's liability.

Costs and Expenses

We will pay:

- (a) Costs and Expenses recoverable by any claimant in respect of any claim for which insurance is provided by this Policy,
- (b) Solicitor's fees for representation at a Coroners Inquest or fatal enquiry or in a Court of Summary Jurisdiction,
- (c) The cost of defence against a charge of manslaughter or causing death by dangerous driving,
- (d) Other costs and expenses in any, which are legally recoverable.

Costs a, b and d must be incurred with Our written agreement.

Section 1: Exceptions to Section 1 – Third Party Insurance

We will not pay for:

- (a) Damage to property belonging to, or held in trust by, or in the custody or control of, the person(s) insured,
- (b) Damage to property stored in or being conveyed by the Vehicle other than Personal Effects and Clothing as stated in Section 2 in this Policy,
- (c) Damage to any vehicle being driven or used by a person insured,
- (d) Any person other than You who is insured under another policy,
- (e) Death or bodily injury to any person arising out of or in the course of their employment except to the extent required by Road Traffic legislation of the country in which the incident occurred,
- (f) Death or bodily injury to any person driving the Vehicle.

Also see General Exceptions applicable under this Policy.

Rights of Recovery

If any law requires Us to pay a claim which would not otherwise be covered by Your Policy, We reserve the right to recover the amount from You, or the person on whose behalf We made the payment.

Section 2: Loss or Damage to your Vehicle

We will pay for loss of or damage to Your Vehicle and its accessories and spare parts while in or on the Vehicle or in Your private garage or household, caused by fire, lightning, explosion, theft or attempted theft, (theft is deemed to include taking your Vehicle without lawful authority by a person who has not attained the age of 17 years) or accidental damage.

Where accessories, spare parts, audio, telephone, navigation, global positioning equipment or in-car entertainment are other than as provided for in the manufacturer's specification for Your Vehicle, We will only pay for the cost of replacing the manufacturer's standard items unless You have notified the change to Us or Your insurance intermediary.

Cover is only provided in respect of those accessories and spare parts which are in the Vehicle or on it or in the declared garaging address. Loss or damage to the Vehicle's loose parts and spares caused by theft involving forcible entry or exit or fire at the declared garaging address is covered up to a maximum limit of €1500.

Your Vehicle must be missing for 28 days after We have been notified before We will consider it lost by theft.

The Vehicle is insured for the current market value or the sum insured whichever is the lesser at the time of the loss.

Cover for audio equipment is limited to €750 for any one claim.

Windscreen Damage

We will pay for broken glass in the windscreen, windows and roof of your Vehicle and any scratching to the bodywork resulting directly from such damage where such damage is the only damage caused. Subject to the limit detailed in the Schedule

Personal effects and clothing

We will pay You or at Your request such other person as may be the owner of the property for loss of or damage to personal effects and clothing while in or on the Vehicle described in the Schedule by fire, theft, attempted theft or by accidental means provided that:

- (a) Our total liability shall be limited to €150 in respect of any one occurrence,
- (b) Payment to any person other than You shall be paid direct to that person who shall observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they can apply,
- (c) We shall not pay for loss of or damage to;
 - (i) Money, stamps, tickets, documents or securities,
 - (ii) Goods or samples carried in connection with any trade or business,
 - (iii) Any property unless at the time of the loss or damage due to theft such property was stored in the locked boot or glove compartment.

Excess

You will be responsible for the amount of the Excess stated in the Schedule for each and every claim under this Section, whether or not You are at fault for the loss or damage.

Customs Duty

If while Your Vehicle is within the territorial limits of this Policy, You become liable to pay Customers Duty on it as a direct result of loss or damage covered by this Policy we will meet that liability.

Exceptions to Section 2

We will not pay for:

- (a) Losses you sustain through not being able to use your Vehicle,
- (b) The Cost of hiring another vehicle,
- (c) Depreciation
- (d) Wear and tear,
- (e) Repairs or replacements which improve your Vehicle beyond its condition before loss or damage,
- (f) Mechanical, electrical or electronic breakdowns, failures or malfunctions,
- (g) Damage to tyres caused by applying the brakes, road punctures, cuts or bursts,
- (h) Loss or damage resulting from any use of Your Vehicle not permitted by the Certificate of Motor Insurance or by any uninsured driver
- (i) Loss or damage arising from theft or any attempted theft whilst the ignition keys or any device of similar function or Your Vehicle have been left in or on Your Vehicle,
- (j) Loss or damage by theft, vandalism or malicious persons arising if Your Vehicle is left outside locked buildings or a private driveway between the hours 10.00 p.m. and 6.00 a.m. either at or within a quarter of a mile from Your private dwelling house or an alternative garaging address previously agreed by Us, unless in the course of a journey,
- (k) Loss of or damage to accessories or spare parts which are mobile, portable or removeable items of equipment while the Vehicle is unattended unless the items have been placed in the locked boot or closed compartment of Your Vehicle
 - a. The cost of importing parts or accessories from outside the European Union
 - b. Any additional cost of parts or accessories over and above the price indicated in the most recent manufacturer's European price list where such parts or accessories are unobtainable or are out of stock
 - c. Any additional cost over and above the repair costs incurred in the Republic of Ireland
- (l) Loss or damage by vermin, insects, mildew or fungus,
- (m) Loss or damage arising from repair or maintenance of the Vehicle unless such loss or damage is caused by fire.

Also see General Exceptions applicable to this Policy.

Payment(s) We will make

We may, at our option:

- a) Pay for Your Vehicle to be repaired, or
- b) Pay an amount in cash equivalent to the value of any loss of or damage to Your Vehicle

We will not be bound to repair or replace Your Vehicle exactly but will do so in as reasonable a manner as circumstances permit.

If the Vehicle belongs to someone else or is the subject of a hire purchase or leasing agreement, payment for the total loss or destruction of the Vehicle will normally be made to the Vehicle's legal owner.

In the event of a total loss We will not pay more than:

- a) The agreed value of Your Vehicle, or
- b) The cost of repairing Your Vehicle up to the amount for which Your Vehicle is insured under (a) above.

In the event of a total loss claim we reserve the right to request supporting evidence of the agreed value if we feel that your Vehicle has been overvalued.

You may, subject to a reasonable offer being made by You and accepted by Us, and subject to any total loss requirements, retain the salvage in any way.

Note: We reserve the right to withdraw from any Agreement with You on an Agreed Value within 30 days notice.

Protection, Removal, Repairs and Delivery

If the Vehicle is disabled, We will pay the reasonable cost of protection and removal to the nearest address last notified to Us.

The repairer may require You to pay the Excess before Your Vehicle is released.

Section 3: Laid Up Insurance

Where it is indicated in the Schedule that a vehicle is insured on a Laid-Up basis We shall be liable under Section 1 of the Policy only for liability to third parties and under Section 2 of the Policy only for loss or damage caused by fire, theft or accidental damage arising out of the storage or movement (but not use) of the Vehicle whilst at the declared garaging address.

We will not be liable for loss or damage to Your Vehicle;

Whilst being used under its own power.

General Exceptions applicable to all Sections of this Policy

Also see Exceptions to Sections 1,2 and 3 of this Policy

This policy does not cover except so far as is necessary to meet the requirements of any Road Traffic legislation:

- 1) Any injury, loss or damage occurring while Your Vehicle is being:
 - a. Driven by any other person or used for any purpose not allowed by the Certificate of Motor Insurance other than cover for loss of or damage to Your Vehicle, its accessories or spare parts, which are in or on the Vehicle from "Theft" as described in Section 2.
 - b. Driven by You, unless You hold a licence to drive the Vehicle
 - c. Driven by your general consent by any person who does not hold a licence to drive the Vehicle.

Exceptions (b) and (c) do not apply if the person has previously held and is not disqualified from holding or obtaining such a licence.

- 2) Liability accepted under an agreement, unless the liability would have existed without the agreement.
- 3) Any injury, loss or damage caused by riot or civil commotion.
- 4) Any injury loss or damage arising from:
 - a. Ionizing radiation or contamination by radioactivity from any irradiated nuclear waste from the combustion of nuclear fuel;
 - b. The radioactive toxic explosion or other hazardous properties of any explosive nuclear assembly or of its nuclear component
- 5) Loss of or accidental to Your Vehicle and its accessories or spare parts while in or on the Vehicle occasioned by pressure waves caused by aircraft travelling at sonic or supersonic speeds or items dropped from them.
- 6) Any injury, loss or damage occurring while the Vehicle is being used within the airside operational boundaries of any airport, aerodrome or airfield.

- 7) Any liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - a. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
 - b. Any act of terrorism

An act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or other purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. This Policy also excludes liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b) above.

If We allege that by reason of this General Exception any liability, loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Insured. In the event that any portion of the General Exceptions is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- 8) Any liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with:
 - a. The loss of, alteration of, or damage to; or
 - b. A reduction in the functionality, availability or operation of a computer system, hardware, programme, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious or damaging code including but not limited to computer virus, logic bomb or trojan horse.

Obligations and Rights

Payment of Premium

You will pay the premium or any part of the premium on request or demand.

Basis of Contract

We will only provide insurance described in this Policy if:

- a) The information detailed on Your Statement of Fact is to the best of your knowledge and belief correct and complete in every respect and You or those entitled to be covered under this Policy have not withheld or misrepresented any material fact. Such facts are those which We would regard as likely to influence Our assessment and/or acceptance of this insurance. If You are in any doubt as to whether a fact is material, it should be disclosed. This duty of disclosure also applies before renewal of the Policy.
- b) Any person claiming to be insured observes, fulfils and is subject to the terms, conditions, Exclusions, Exceptions, General Exceptions, Endorsements, Obligations and Rights of the Policy is so far as they can apply.

Examples of material facts are health matters, alterations to the Vehicle, motor accidents or losses whether a claim arises or not, pending prosecutions, fixed penalties, penalty points or Road Traffic convictions.

The list of possible examples is neither complete nor exhaustive.

Looking after Your Vehicle

You must take all reasonable precautions to:

- a) Maintain your Vehicle in a roadworthy condition;
- b) Prevent injury, loss or damage. If You do not do so, We reserve the right not to pay a claim.

Claims Procedure

In connection with any injury, loss or damage which may give rise to a claim under this Policy You must:

- a) Not admit liability for or sign any agreement to this effect or negotiate the settlement of any claim without Our written agreement;
- b) Give Us or Your insurance intermediary immediate notice of the incident and all information and assistance required;
- c) Send Us our Your insurance intermediary any writ or summons, and any letter, claim or other related document received;
- d) Notify Us of Your insurance intermediary of any impending prosecution, inquest or fatal injury;
- e) Give Us free access to examine Your Vehicle if required.

If You do not do so, We reserve the right not to pay a claim. We are entitled to take over and conduct the defence or settlement of any claim, and at Our discretion to pursue any claim for Our own benefit in the name of any person insured.

If You or any other person insured make a claim which is in any way false, inflated, exaggerated or fraudulent or support a claim with any false or forged documentation or by fraudulent omission, verbal or written statement, this Policy will become null and void and You will forfeit all rights hereunder. You will also lose all rights to pursue the claim.

Anti Fraud measures are in place within the insurance industry. Allianz provides information on personal injury claims, loss and damage claims to Insurance Link which is operated by the Irish Insurance Federation.

Cancelling Your Policy

You may cancel your Policy at any time by returning to Us or your Intermediary the Certificate of Motor Insurance. If there has been no claim during the current Period of Insurance We will allow a return of premium for the unexpired Period of Insurance. If the Policy has been in force for less than one year the following rates will apply:

Cancellation in Month One	70% refund of premium
Cancellation in Month Two	60% refund of premium
Cancellation in Month Three	50% refund of premium
Cancellation in Month Four or After	No refund of premium

We may also cancel the Policy by sending at least 7 days notice by registered letter to You at Your last known address.

If You do not do so, We reserve the right not to pay a claim or if by law We are obliged to meet a claim then We reserve the right to seek recovery of the payment from You.

Other Insurance

If any loss or damage is covered by any other insurance, We will not pay more than our rateable proportion.

Arbitration in Respect of Amount (but not liability)

All differences arising out of this Policy shall be referred to the decision of an Arbitrator or if the parties cannot agree upon a single Arbitrator, to the decision to two Arbitrations, one to be appointed by each of the parties within one month after having been requested. The Arbitrators shall appoint an Umpire who shall sit with the Arbitrators at their meeting and in the case of disagreement the Arbitrators shall submit to the decision of the Umpire and the making of an award shall be a condition precedent to any right of action against Us. Claims not referred to Arbitration within 12 calendar months from the date on which We have refused to provide insurance shall be deemed to have been abandoned.

What to do in the event of a traffic accident

Given the emergency situation that may have arisen, please:

- Ensure Your own safety first and that of others
- Make the area safe
- Assess all casualties
- Do not move any casualties unless absolutely necessary
- Summon any necessary help
- Note the Registration Number(s) of the vehicle(s) involved
- Note the name of the insurance company insuring any vehicle(s) involved. This will be available from the Insurance Disc on each windscreen
- Ask for names, addresses and contact phone numbers of other people involved and any witnesses
- Make a sketch plan of the scene of the accident and record in writing the circumstances which caused the accident
- Keep Your Vehicle at the scene of the accident for a reasonable time but, to avoid obstruction, the positions of the vehicle(s) should be marked and the vehicles moved off the carriageway as quickly as possible
- Do not admit responsibility or sign any agreement to this effect or negotiate the settlement of any claim without Our written agreement

You must if required, give:

- Your name and address
- The name and address of the Vehicle owner (if not Yourself)
- The Registration Number of Your Vehicle
- Evidence of Insurance to the Garda/Police, or if they are not present, to anyone who was involved in or affected by the accident. In any other case the information must be given if requested to anyone who was present at the time of the accident.

Where a person or persons are injured, the accident must be reported at the nearest convenient Garda/Police Station if they are not present at the scene of the accident.

In the Republic of Ireland, where damage to property only is involved, it is not necessary to report the accident at a Garda Station provided You exchange the necessary particulars itemized above with the person whose property has been damaged.

If You are involved in an accident with a visiting motorist from outside the country, You should also report the accident to the Motor Insurer's Bureau of Ireland, 39 Molesworth Street, Dublin 2; email info@mib.ie.

Please report the incident to Us or Your Insurance Intermediary. A Motor Incident Report Form will be issued for Your completion and immediate return.

Arranging to have Your Vehicle repaired

If the damage is covered by Your Policy and Your Vehicle is disabled, please arrange to have Your Vehicle removed to a competent repairer and ask for an estimate to be sent to Us or Your Insurance Intermediary as soon as possible.

Consumer Information

Your Insurer

The underwriter of Your insurance is Allianz p.l.c. trading as Allianz, having its registered office at Allianz House, Elmpark, Merrion Road, Dublin 4. Registration Number 143108. Our Home State is Ireland. Our branch trading address Allianz p.l.c., The Gasworks 3 Cromac Quay, Ormeau Road, Belfast, BT7 2JD.

Regulatory Status

Allianz p.l.c. is regulated by the Financial Regulator in Ireland.

Main Business

Allianz p.l.c. is a non-life insurance undertaking which underwrites personal, commercial, education, religious and social insurance products.

How we charge

The charge for Our services is the premium (including applicable Government levies and/or premium taxes).

Claims

If You need to make a claim, please telephone us on 00 44 28 9089 5600 or contact us at Allianz p.l.c. The Gasworks, 3 Cromac Quay, Ormeau Road, Belfast, BT7 2JD. When you call, please provide your policy number, details of what happened, and the time and date of the incident.

Default

Non-payment of Your premium or part thereof or breach by You of certain conditions of Your Policy may lead to Your Policy being revoked or cancelled.

Language

Your Policy and all communications with You or by You to Us will be in English.

Compensation

Allianz is a member of the Financial Services Compensation Scheme (FSCS) in the UK. In the event of Allianz being unable to pay a claim, you may be entitled to compensation from the FSCS. For compulsory insurance claims the Scheme must ensure that the claims of all policyholders are met in full. Compulsory insurance covered by the Scheme includes motor (third party, injury and property) and employers' liability. Further details of the FSCS are available on request. You may also be entitled to compensation from the Insurance Compensation Fund in Ireland.

Right of Withdrawal

You have the right to withdraw from this Policy, provided You have not made a total loss claim, within 14 days of the latest of:

- a) The starting date of cover, or
- b) The date on which you receive your full terms and conditions of Your Policy.

Withdrawal effectively means that no policy was ever in place, and You may exercise this right by notice in writing to Us at the address given above, quoting Your Policy Number. Should You exercise this right We will refund You any part of Your premium You have paid less an administration fee. If the cover is motor insurance, the premium cannot be refunded until the Allianz Certificate of Motor Insurance and Insurance

Disc have been returned to Allianz. Please note that the right of withdrawal does not apply if the insurance cover provided is for less than 1 month.

Governing Law

The laws of Ireland will apply to Your Policy and the Irish Courts will have jurisdiction to hear any dispute.

Policy Alteration, Additional and Return Premiums

When You make an alteration to Your Policy we will re-calculate Your premium, which may result in an additional premium due to Us, or a return premium due to You. If an alteration to the Policy results in an additional premium due to Us, or a refund due to You, We will only charge or refund such a premium provided this amount is greater than or equal to €25 plus government levy.

Alteration to terms and conditions

In the event of a claim we may advise You a the time of Your next renewal, or altered policy terms and conditions which increase Your Premium and/or Excescs, and/or reduce cover.

Complaints

We aim to deliver the very highest standards of customer care. If You have any enquiry or complaint, please contact, with Your Policy/Quote Number and details:

The Management Group
Allianz p.l.c.
The Gasworks
3 Cromac Quay
Ormeau Road
Belfast
BT7 2JD
T: 0044 28 90 895600
E: info@allianz-ni.co.uk

If Your complaint is not resolved to Your satisfaction and You remain dissatisfied with Our final response to Your complaint You can refer Your complaint to the Financial Ombudsman Service. You must do this within six months of the date of our decision.

The contact details are:

The Financial Services Ombudsman Bureau
3rd Floor
Lincoln House
Lincoln Place
Dublin 2
T: 1890 882090 (local)
E: enquiries@financialombudsman.ie
W: www.financialombudsman.ie



Allianz p.l.c., 3 Cormac Quay, Ormeau Road, Belfast, BT7 2JD
T: 028 90 895600, E: info@allianz-ni.co.uk

Allianz is a trading name of Allianz p.l.c. registered in Ireland No 143108

