



Dayinsure Connect Loan, Hire and Demonstrator policy overview

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

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

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

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

Policy Overview

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IMPORTANT

This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Some covers are optional and will only apply if you have selected them.

Full terms and conditions can be found in the policy documents, a copy of which is available on request.

Please 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 your insurance adviser. If you fail to notify us your policy may not operate or not operate fully.

What is the Connect Loan, Hire and Demonstrator policy?

The Loan, Hire and Demonstrator Insurance Policy protects the vehicles of a motor trade business and the liabilities arising out of its use, whilst in the custody or control of their customers for the purpose of demonstration or in use as a courtesy car. It is underwritten by Allianz Insurance plc.

What is the policy duration?

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 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
- You should comply with the requirements for claim notification contained in the General Policy Conditions, which detail Your obligations and Our rights in the event of a claim. If You are in any doubt please consult dayinsure.com limited.

For all Motor Claims, other than those outside the United Kingdom, please contact Our dedicated claims handling centre:

Telephone: **0344 412 9996**

Fax: **01483 790 896**

Email: motortradeclaims@allianz.co.uk

The lines are open Monday to Friday 8 am to 6 pm.

If you need recovery assistance following an accident you can call the above number 24 hours a day.

Allianz Claims
PO Box 10509
51 Saffron Road
Wigston LE18 9FP

(All correspondence is scanned and forwarded to the claims handling centre.)

For accidents outside the United Kingdom:

You will need to call our International Claims Team on: **+44 (0) 1483 218 200**. The lines are open Monday to Friday 9 am to 5 pm.

If your claim is for Motor Prosecution Defence:

You should contact Lawphone Legal Helpline on **0344 2090 518** quoting Master Policy Number 34048.

If your claim is for Uninsured Loss Recovery and Injury:

You should call **0344 412 9996** and quote Master Policy Number 34048.

The Loan, Hire and Demonstrator Insurance Policy protects your vehicle and liabilities arising out of its use, whilst in the custody or control of your customers for the purpose of demonstration or in use as a courtesy car.

How do I cancel the contract?

The policy may be cancelled at your request however you will not be entitled to a return premium. To cancel the policy, please contact dayinsure.com.

How do I make a complaint about my Connect Loan, Hire and Demonstrator policy?

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

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

Telephone: **01483 552 438**
Email: acccsm@allianz.co.uk

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

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

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

Law Applicable

Unless agreed otherwise all aspects of the Policy including negotiation and performance are subject to English law and the decisions of English courts.

Would I receive compensation if Allianz were unable to meet its liabilities?

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

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

Your Obligations

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

The premium is to be paid on request. Please speak to dayinsure.com about the options available for payment of premium.

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

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

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

Covers Available

Cover	Sections Applicable
Third Party, Fire & Theft Description text to go here, stats with capital letter ends with a full stop.	In addition to the cover provided by TPO, you are also covered for loss or damage to the Insured Vehicle caused by fire, explosion or theft. Cover under all indemnities but cover under Section B – Damage is restricted to loss or damage caused by fire, explosion or theft.
Third Party Only Description text to go here, stats with capital letter ends with a full stop.	If you are involved in an accident, you are covered for damage you cause to other people's vehicles or property or for injuries they sustain. Cover under all indemnities (except Section 8 – Damage).

Section A – Third Party Liability

Significant Features and Benefits	Significant Exclusions or Limitations
Indemnity 1: Indemnity to You Provides cover for your legal liabilities arising out of the use of the Insured Vehicle	<ul style="list-style-type: none"> £5,000,000 in respect of Property Damage Liability does not apply when the Insured Vehicle is being used on any airfield, airport, aerodrome or military base Liability does not apply for damage to any bridge, viaduct, weigh-bridge or road if the Insured Vehicle exceeds the maximum gross vehicle, plated or train weight permitted by the relevant law Liability does not apply for death, injury, loss or damage caused by the wrongful collection or delivery of a load or goods which do not conform to the order made by the customer
Indemnity 2: Indemnity to Other Persons Provides cover for other persons legal liabilities arising out of the use of the vehicle	<ul style="list-style-type: none"> Liability does not apply when the Insured Vehicle is being used on any airfield, airport, aerodrome or military base Liability does not apply for damage to any bridge, viaduct, weigh-bridge or road if the Insured Vehicle exceeds the maximum gross vehicle, plated or train weight permitted by the relevant law Liability does not apply for death, injury, loss or damage caused by the wrongful collection or delivery of a load or goods which do not conform to the order made by the customer
Indemnity 3: Legal Defence Costs	<ul style="list-style-type: none"> £5,000,000 limit of indemnity
Indemnity 4: Emergency Treatment	<ul style="list-style-type: none"> Limited to that required satisfy Road Traffic Act requirements

Covers Available (continued)

Section B – Damage

Significant Features and Benefits	Significant Exclusions or Limitations
Loss or Damage Loss or Damage to the Insured Vehicle the property of the Policyholder or in the custody or control of the Policyholder in connection with The Business including: <ul style="list-style-type: none"> New for Old (Vehicles) Theft Conversion and Misrepresentation Replacement Locks and Keys 	<ul style="list-style-type: none"> Limit: £20,000 any one motorcycle, £100,000 any other vehicle. The excesses stated below apply. New for Old – theft excluded if vehicle recovered within 28 days. Damage must exceed 50% of its list price. You are responsible for 25% of each and every loss. Limited to £500 any one occurrence of Theft.

Section C – Foreign Use

Significant Features and Benefits	Significant Exclusions or Limitations
European Union-wide Certificate wording includes all EU countries.	<ul style="list-style-type: none"> Cover is restricted to that required to comply with laws relating to compulsory insurance unless otherwise specified by the Certificate of Motor Insurance.

Section D – Motor Legal Expenses

Significant Features and Benefits	Significant Exclusions or Limitations
Uninsured Loss Recovery and Injury, and Motor Prosecution Defence.	Maximum we will pay is £100,000 for legal services and advice.

Excesses

	Cars in Insurance Groups 1-43 and Motorcycles in Insurance Groups 1-29 and Commercial Vehicles	Cars in Insurance Groups 44-50 and Motorcycles in Groups 30-50
Drivers Aged 18-24 Inclusive	£500	Not applicable
All Other Drivers	£250	£500

Additional Benefits

Significant Features and Benefits	Significant Exclusions or Limitations
24 Hour Lawphone Legal Advice Helpline: You can ring our legal advice helpline to get advice on any commercial legal matter 24 hours a day 365 days a year.	<ul style="list-style-type: none"> Advice is only available over the telephone The advice will always be according to the laws of Great Britain and Northern Ireland

dayinsure.com

Connect is a trading name of dayinsure.com limited,
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dayinsure.com Ltd is authorised and regulated by
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the Prudential Regulation Authority.

Financial Services Register number 121849.