

E-SCOOTER RENTAL INSURANCE COVER OVERVIEW

This is a cover overview for the customers of an E-Scooter rental company that holds an insurance policy with Allianz Insurance plc extending cover to the renters for the duration of E-Scooter hire. It does not contain the full terms and conditions of the contract. Full terms and conditions can be obtained from your E-Scooter rental company

WHAT IS E-SCOOTER RENTAL INSURANCE?

E-Scooter Rental insurance is a motor insurance arranged by your E-Scooter rental company to cover the third party liability of its customers (the "renters") associated with the renters use of the E-Scooter for the duration of hire.

The policy is underwritten by Allianz Insurance plc.

WHAT IS INSURED?

The renter's legal responsibility to other people if, while using the hired E-Scooter, they injure or kill someone or damage someone else's property. Unlimited indemnity applies for death or injury. Damage to someone else's property is limited to £5 million. The cover applies in respect of accidents occurring in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

WHAT IS NOT INSURED?

Below is only a summary of what is not covered. For full details, please see the document of insurance held by your E-Scooter rental company. Loss or damage to the hired E-Scooter. Loss or damage to property owned by, or in the care, custody or control of, the renter or any other person insured by this policy.

WHAT IS THE COVER ELIGIBILITY?

For full details of renter eligibility for cover please contact your E-Scooter rental company. Exclusions & restrictions may apply for renters dependent upon:

- The age of the person hiring the E-Scooter
- Whether the person hiring the E-Scooter holds a valid driving licence.

WHAT IS THE DURATION OF COVER?

The cover is provided for the duration of the hire period only. Details of the hire period are shown in the rental agreement provided to the renter within the E-Scooter rental company's App.

CAN I CANCEL THE CONTRACT?

No cancellation rights exist for the E-Scooter renter.

WHAT HAPPENS IN THE EVENT OF AN ACCIDENT?

If you're involved in an accident an immediate call to **0370 160 3102** will ensure that help is available from our Motor Claims team.

This number is open 24 hours a day, 365 days a year. Claims can also be notified by emailing customerclaims@allianz.co.uk

Please have the policy number to hand and as much information about the claim as possible.

YOUR OBLIGATIONS

When becoming an E-Scooter renter you must make a fair presentation of the risk to your E-Scooter rental company to ensure you satisfy the terms and conditions of the insurance.

Please tell your E-Scooter rental company as soon as reasonably possible if there are any changes which could affect your E-Scooter rental or insurance, for instance, if you are disqualified from driving. If you do not inform your E-Scooter rental company of any changes that may affect the insurance, you may find that cover provided is adversely impacted.

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.

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 www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

WHAT IS THE LAW APPLICABLE TO THE CONTRACT?

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

E-SCOOTER RENTAL INSURANCE COVER OVERVIEW CONTINUED

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:

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

Telephone number: 01483 552438
Fax Number: 01483 790538
Email: accsm@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: www.financial-ombudsman.org.uk
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: accsm@allianz.co.uk. Alternatively, you can contact the Financial Ombudsman Service directly.

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

FAIR PROCESSING NOTICE – HOW WE USE PERSONAL INFORMATION

1 WHO WE ARE

When **we** refer to “**we**”, “**us**” and “**our**” in this notice it means Allianz Insurance plc or Allianz Engineering Inspection Services Limited.

When **we** say, “**individuals**” in this notice, **we** mean anyone whose personal information **we** may collect, including:

- anyone seeking an insurance quote from us or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses.

2 HOW WE USE PERSONAL INFORMATION

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims to fulfil **our** contract
- to administer third party claims and prevent financial crime to meet **our** legal obligations
- to manage **our** business and conduct market research to meet the legitimate needs of **our** business

- to send marketing information about **our** products and services if **we** have received specific consent.

There is no obligation to provide us with personal information, but **we** cannot provide our products and services without it.

Anyone whose personal information **we** hold has the right to object to us using it.

They can do this at any time by telling **us** and we will consider the request and either stop using their personal information or explain why **we** are not able to.

Further details can be found below.

3 AUTOMATED DECISION MAKING, INCLUDING PROFILING

We may use automated decision making, including profiling, to assess insurance risks and administer policies. This helps us decide whether to offer insurance, determine prices and validate claims.

Anyone subject to an automated decision has the right to object to it. To do so they should contact **us** by emailing **us** at accsm@allianz.co.uk and we will review the decision.

FAIR PROCESSING NOTICE – HOW WE USE PERSONAL INFORMATION CONTINUED

4 THE PERSONAL INFORMATION WE COLLECT

We collect the following types of personal information so **we** can complete the activities in section 2, “How **we** use personal information”:

- basic personal details such as name, age, address and gender
- family, lifestyle and social circumstances, such as marital status, dependants and employment type
- financial details such as direct debit or payment card information
- photographs and/or video to help **us** manage policies and assess claims
- tracking and location information if it is relevant to the insurance policy or claim
- identification checks and background insurance risk details including previous claims information
- medical information if it is relevant to the insurance policy or claim
- criminal convictions if it is relevant to the insurance policy or claim
- accessibility details if **we** need to make reasonable adjustments to help
- business activities such as goods and services offered.

5 WHERE WE COLLECT PERSONAL INFORMATION

Direct from **individuals**, their representatives or information they have made public, for example, on social media.

From other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- other insurers or service providers who underwrite the insurance or provide the services for **our** products
- other involved parties, for example, claimants or witnesses.

6 SHARING PERSONAL INFORMATION

We may share personal information with:

- other companies within the global Allianz Group www.allianz.com
- credit reference, fraud prevention and other agencies that carry out certain activities on our behalf, for example, the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- **our** approved suppliers to help deal with claims or provide **our** benefit services, for example, vehicle repairers, legal advisors and loss adjusters
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS); and other companies that provide services to **us** or you, for example, the Employers Liability Tracing Office (ELTO) and the Claims and Underwriting Exchange (CUE)
- prospective buyers in the event that **we** wish to sell all or part of our business.

7 TRANSFERRING PERSONAL INFORMATION OUTSIDE THE UK

We use servers located in the European Union (EU) to store personal information where it is protected by laws equivalent to those in the UK. **We** may transfer personal information to other members of the global Allianz Group to manage the insurance policy or claim; this could be inside or outside the EU. **We** have Binding Corporate Rules (BCR’s) which are our commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. For more information about BCR’s, contact **our** Data Protection Officer.

Some of **our** suppliers have servers outside the EU. **Our** contracts with these suppliers require them to provide equivalent levels of protection for personal information.

8 HOW LONG WE KEEP PERSONAL INFORMATION

We keep information only for as long as **we** need it to administer the policy, manage **our** business or as required by law or contract.

FAIR PROCESSING NOTICE – HOW WE USE PERSONAL INFORMATION CONTINUED

9 KNOW YOUR RIGHTS

Any **individual** whose personal information **we** hold has the right to:

- object to **us** processing it. **We** will either agree to stop processing or explain why **we** are unable to (the right to object)
- ask for a copy of their personal information **we** hold, subject to certain exemptions (a data subject access request)
- ask **us** to update or correct their personal information to ensure its accuracy (the right of rectification)
- ask **us** to delete their personal information from our records if it is no longer needed for the original purpose (the right to be forgotten)
- ask **us** to restrict the processing of their personal information in certain circumstances (the right of restriction)
- ask for a copy of their personal information, so it can be used for their own purposes (the right to data portability)
- complain if they feel their personal information has been mishandled. **We** encourage **individuals** to come to **us** in the first instance but they are entitled to complain directly to the Information Commissioner's Office (ICO) www.ico.org.uk
- ask **us**, at any time, to stop processing their personal information, if the processing is based only on **individual** consent (the right to withdraw consent).

If you wish to exercise any of these rights please contact our Customer Satisfaction Manager:

Address: Customer Satisfaction Manager, Allianz,
57 Ladymead, Guildford, Surrey, GU1 1DB
Email: accsm@allianz.co.uk
Phone: 01483 552438

10 ALLIANZ (UK) GROUP DATA PROTECTION OFFICER CONTACT DETAILS

Allianz Insurance plc and Allianz Engineering Inspection Services Limited are companies within the Allianz Holdings.

Any queries about how **we** use personal information should be addressed to **our** Data Protection Officer:

Address: Data Protection Officer, Allianz, 57
Ladymead, Guildford, Surrey GU1 1DB
Email: dataprotectionofficer@allianz.co.uk
Phone: 0330 102 1837

CHANGES TO OUR FAIR PROCESSING NOTICE

Occasionally it may be necessary to make changes to this fair processing notice. When that happens we will provide an updated version at the earliest opportunity. The most recent version will always be available on our website www.allianz.co.uk

allianz.co.uk

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