

## ABOUT US AND OUR INSURANCE SERVICES

Caton Road  
Lancaster  
LA1 3PE

### Allianz Business Services Limited

#### 1 The Financial Services Authority (FSA)

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The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

#### 2 Whose products do we offer?

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- We offer products from a range of insurers.
- We only offer products from a limited numbers of insurers. Ask for a list of insurers we offer insurance from.
- We only offer products from the following:
  - Allianz Insurance plc for Commercial Vehicle, Retail, Office, Licensed Premises, Business Combined, Property Owners, Motor Trade, Motor Trade Road Risks, Engineering, Hotel and Guest House and Contractor Insurance.
  - Legal Expenses Insurance – DAS Legal Expenses Insurance Company Limited for Retail, Office, Licensed Premises, Business Combined, Hotel and Guest House and Contractor Insurance.
  - Legal Expenses Insurance – Allianz Insurance plc for Property Owners, Motor Trade and Motor Trade Road Risks Insurance.
  - Uninsured Loss Recovery Insurance – Allianz Insurance plc for Commercial Vehicle, Motor Trade and Motor Trade Road Risks Insurance.

In the event that we are unable to offer you a product which meets your needs, we will offer to transfer you to another selected insurance provider, who may be able to help you.

#### 3 Which service will we provide you with?

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- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

#### 4 What will you have to pay us for our services?

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If you cancel within the 14 day 'cooling off' period any return of premium will be calculated on a proportionate basis, less an Allianz Insurance plc administration fee of £25 to cover operational costs.

After 14 days, the following charges will apply:

- If you cancel your annual policy during the year, you will receive a refund of any unused premium less 30% and an Allianz Insurance plc administration fee of £25. Cancellation of Legal Expenses Insurance and Legal Protection Insurance will be subject to a minimum annual premium of £75 and £20 respectively;
- If you amend your annual policy during the year, you will be charged a fee of £20 in addition to the extra premium (if applicable);
- If you require a replacement Insurance Certificate, you will be charged £20.

A service charge of £20 will be applied at all times for each returned cheque or direct debit, credit or debit card default.

#### 5 Who regulates us?

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Allianz Business Services Limited of Caton Road, Lancaster LA1 3PE is authorised and regulated by the Financial Services Authority. Our FSA Firm Reference number is 304779.

Our relevant permitted businesses are marketing general insurance products to small businesses in the United Kingdom, helping potential customers enter into insurance contracts on behalf of the insurer and providing administrative support to customers during the lifetime of their insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on 0845 606 1234.

#### 6 Ownership

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Allianz Insurance plc owns 100% of our share capital.

#### 7 What to do if you have a complaint

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If you wish to register a complaint, please contact us:

**...in writing** Write to the Customer Services Controller, Cornhill Direct Business, Caton Road, Lancaster, LA1 3PE

**...by phone** Telephone 01524 542376

**...by email** [complaints@cornhilldirectbusiness.co.uk](mailto:complaints@cornhilldirectbusiness.co.uk)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

#### 8 Are we covered by the Financial Services Compensation Scheme (FSCS)?

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You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our liabilities. For further information see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0800 678 1100 or 0207 741 4100.

[www.cornhilldirectbusiness.co.uk](http://www.cornhilldirectbusiness.co.uk)

Cornhill Direct Business is a trading name of Allianz Business Services Ltd

Allianz Business Services Ltd  
is authorised and regulated by the  
Financial Services Authority.  
Our registration number is 304779

Correspondence Address  
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Lancaster LA1 3XD

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Registered Office:  
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