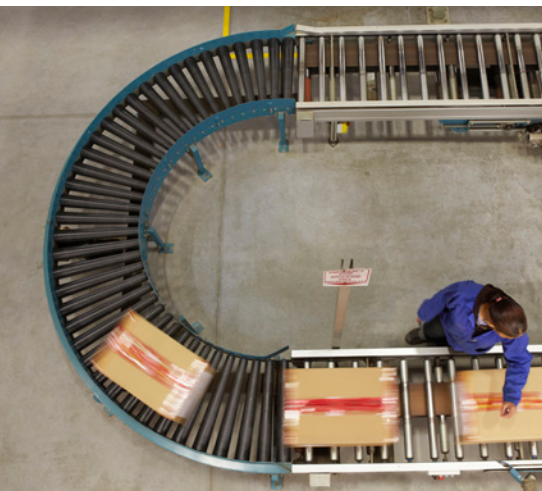


Complete Business



Complete Business provides cover for businesses with a turnover of up to £10,000,000 and a material damage/business interruption combined sum insured of up to £5,000,000.

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording or policy overview for further details.

Cover includes:

Property Damage:

- **fixed glass and illuminated signs**
- **replacement locks and keys** - cover for the replacement of stolen keys, up to £5,000
- **trace and access** - up to £25,000
- **seasonal increases in stock** - up to 25%
- **moulds, tools and dies** - up to £50,000
- **damage to buildings** - damage as a result of theft, up to £25,000
- **exhibitions** - cover for property whilst at an exhibition, up to £25,000
- **property stored away from the premises** - up to £100,000 or 10% of stock sum insured, whichever is the less.

Commercial Legal Expenses -

financial support up to £250,000 for any one event and up to £1,000,000 for any one period of insurance for selected events, including:

- employment disputes
- contract disputes
- criminal prosecution defence
- taxation proceedings
- statutory licence appeal.

Optional covers:

Business Interruption:

- **unspecified suppliers** - up to £100,000 or 10% of the sum insured, whichever is less
- **unspecified customers** - up to £100,000 or 10% of the sum insured, whichever is less
- **failure of supply/terminal ends** - up to £10,000 for any one claim
- **additional increase in cost of working** - up to £25,000.

Book Debts - cover for debit balances, up to £250,000.

Own Goods in Transit - up to £40,000 per vehicle.

Money:

- **in transit or bank safe** - up to £100,000
- **non-negotiable items** - up to £500,000
- **money in the insured's personal custody** - up to £500
- **assault resulting in bodily injury** - up to £25,000.

defaqto

EXPERT RATED



Employers' Liability - up to £10,000,000.

Specified All Risks - up to £50,000 for specified property whilst on the policyholder's premises or anywhere in the UK, EU or worldwide.

Public and Products Liability - £2,000,000 with the option to increase to £5,000,000 or £10,000,000.

Personal Accident - as a result of an accident whilst at work or during leisure time, up to £10,000 per unit and a maximum of five units.

Average free

We've removed Average from the Property Damage Section of our Complete Business product and are using data enrichment at point-of quote to highlight property sums insured which are out of line for a trade or area. This approach enables conversations with your customers to ensure they provide you with the right sums insured, removing the uncertainty around their cover in the event of a claim.

QuoteSME

It's easy to do business with us. With full cycle trading QuoteSME allows you to quote, buy, amend and renew your SME policies online. Self-serve mid-term adjustments are quick and simple, you can add a property and change tenants, as well as increase indemnity limits all at the touch of a button! Visit: allianz.co.uk/broker/sme

Additional services

Our additional services can help policyholders to run their business more efficiently:

Free risk management support - guidance on effective property security and employee safety. Visit: allianz.co.uk/risk-management

Glass replacement - our glass replacement specialists are available 24/7. They send the bill to us so the policyholder only pays the policy excess and VAT.

Access to a business support helpline - guidance on health, safety, environmental, cyber security and business continuity matters. Visit: gov.uk/business-support-helpline

Allianz Legal Services

Lawphone - free legal guidance on any business-related legal matter, from employment law to debt recovery and property disputes.

Free legal templates - over 100 free legal templates, to help ensure customers' HR policies, contracts and agreements are legally compliant.

Easy-to-use law guide - a free and simple law guide, written by lawyers to help SMEs to understand legal processes and requirements.



Making a claim

Property claims can be notified [online](#) or by calling **0344 412 9988**

Liability claims can be notified [online](#) or by calling **0344 893 9500**