

QUICK GUIDE

Excess of Loss



Top up liability cover for SME and mid-corporate businesses, across a wide range of sectors, traded via our branch network.

Cover

- Employers' Liability
- Public and Product's Liability
- Standalone Public Liability
- JCT 6.5.1.

Key features

- Up to £50m, for each class of business.
- Available on an annual or short-term contract basis.
- Issued as a standalone policy mirroring the terms and conditions of our standard Allianz wording.
- We will consider risks for follow-form policies
- World-wide cover.

Appetite

We're able to provide cover for most occupations, ranging from wholesale and service providers, through to large construction and civil engineering risks.

We are also happy to consider risks that sit outside of our primary remit.

Scenarios where cover might be needed:

- A small food packaging company wins a contract with a large food manufacturer, that stipulates there must be a £20m Product Liability limit in place.
- A regional construction firm working on a government infrastructure project, a condition of which is purchasing Public Liability cover up to £25m.
- An asset manager with a large, highly paid team with a need for an increased Employers' Liability limit of £50m.

Commission

A standard commission of 25% is available.

Business risk support

A wide variety of resources for health and safety, environmental, legal, cyber security and business continuity matters. Visit: allianz.co.uk/business-risk-support.

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 for further details.

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Reasons to buy

Businesses across a wide range of industries are increasingly finding it important to purchase top-up liability coverage to ensure they're fully protected as a result of:

- inflation
- contract stipulations
- government and local authority requirements
- increasing estimated maximum losses
- an increasingly litigious environment.



Making a claim
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