



Multinational from Allianz

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.





Providing confidence both home and abroad

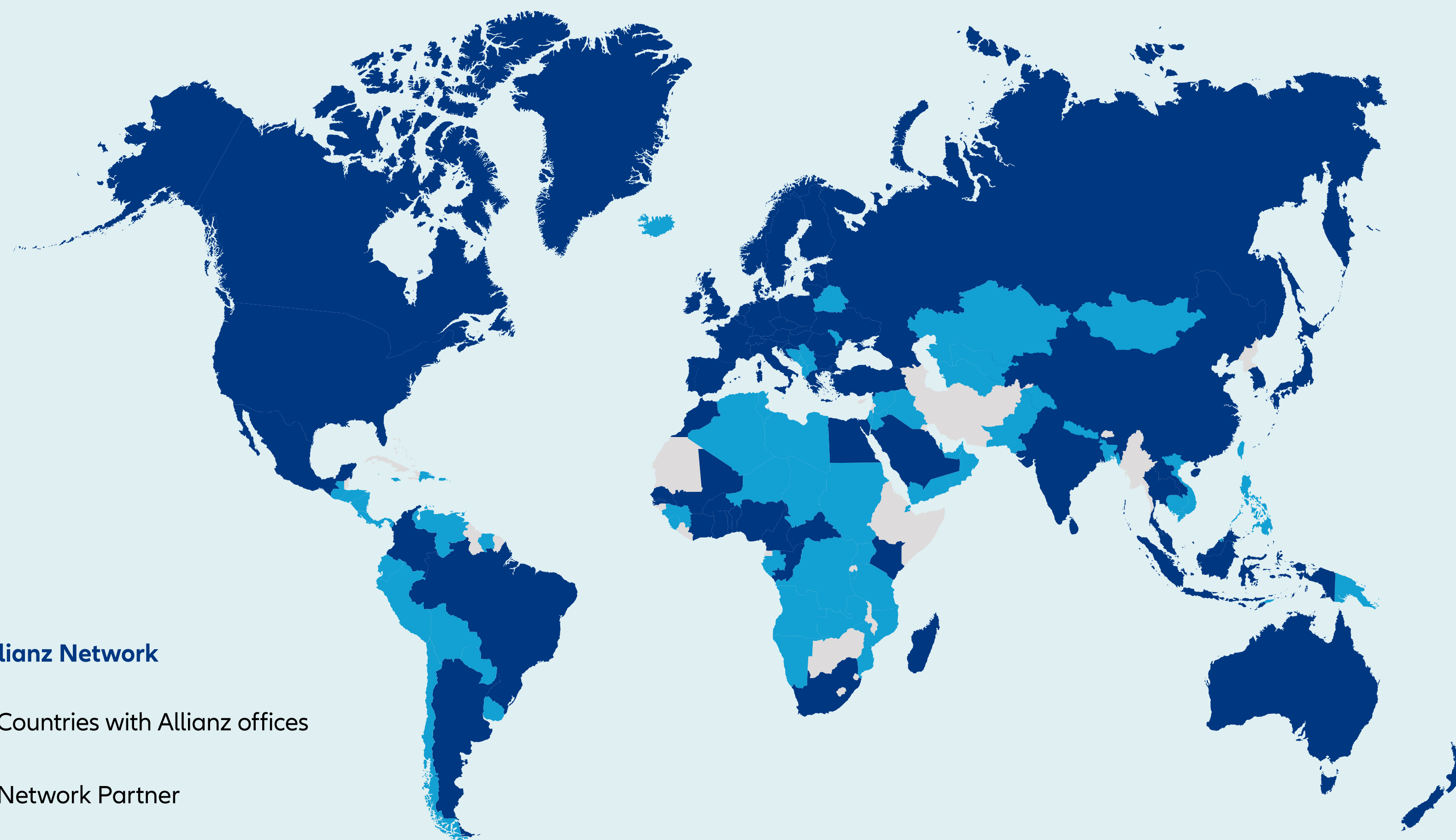
In an increasingly globalised world, many businesses have international exposures. At Allianz, we make sure your customers' operations are protected, from **Australia** to **Zimbabwe**.

We have solutions for businesses of every size. Whilst Allianz Global Corporate and Specialty (AGCS) caters for more complex requirements, at Allianz Insurance plc we offer tailored cover for UK-based mid corporate businesses with incidental exposures and liabilities overseas.

So, your customer can always be confident their business is in safe hands.

The Allianz Network

-  Countries with Allianz offices
-  Network Partner



Why Allianz for multinational?



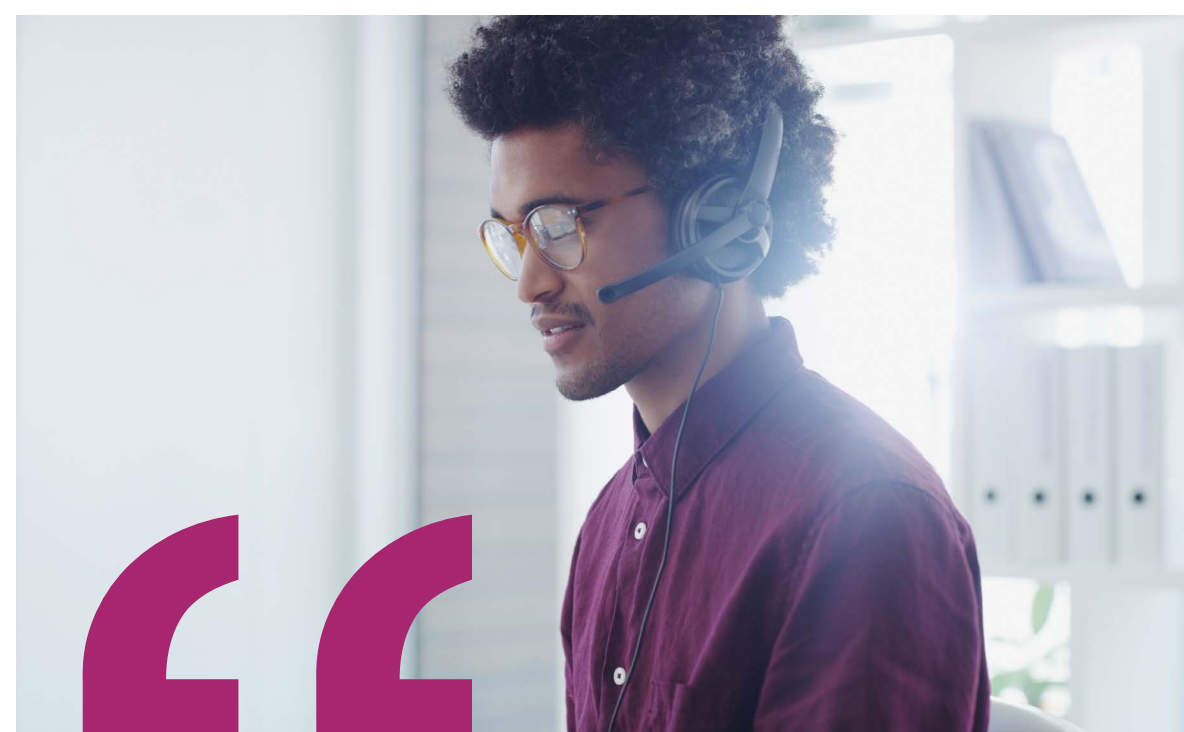
Global reach, local expertise

Our global network, comprising over 200 territories, means we have local knowledge – on an international scale.

Your customers will have access to local practices for insurance coverage, claims handling and risk management, wherever they are.

A tailored proposition

Our multinational products are fully adaptable to your customers' needs, integrating Property and Liability cover options. We can also offer different programme structures to combine both your customers' local and global covers either within one centrally coordinated programme, including Freedom of Services policies - or with stand-alone policies.



Brokers and customers can confidently rely on the service offered by the Allianz claims teams.

Ben Bolton, Managing Director, Gracechurch

Expert knowledge, long-standing relationships

Coordinating international insurance programmes requires expertise. Our specialist multinational team will support you in building the ideal programme structure.

Of course your usual dedicated Allianz contact will still be there, ensuring your customers always receive the best quote, cover and service for all aspects of their business, both in the UK and overseas.



A global network of over 200 territories and 70 countries.



Broad range of tailorable programme structures available.



Expert multinational underwriters in the UK and overseas, supported by local relationships.



Simple and fast claims service.



Policy documentation issued digitally and swiftly.

Solutions tailored for your customers

From comprehensive programmes to locally admitted policies, we'll work with you to find the optimal solution for your customer's business.



International Insurance Programmes

For customers with more complex multinational requirements, our centrally coordinated global insurance programme combines a centrally issued 'Master Policy' with locally admitted policies in all programme countries.

Recognising that your customers may have operations within the EEA and are looking for an alternative programme structure, our International Insurance Programmes can also include Freedom of Services (FOS) policies.

For less complex needs, customers can simply choose locally admitted policies issued on a stand-alone basis.



All our solutions can be enhanced with master policy covers including Difference in Conditions (DIC)/ Difference in Limits (DIL) to harmonise covers across the programme.

Difference in Conditions (DIC)

ensures there's no gap in the terms and conditions between your customers' UK and local policies.

Difference in Limits (DIL)

ensures your customers benefit from the same limits under their UK and local policies.

Our local policies:



provide access to special local covers and are issued in the local language.



ensure premium is adjusted to reflect the local risk and exposure.



comply with local laws and fulfil all regulatory requirements, including access to mandatory local reinsurance pools.



provide risk management advice tailored to local needs.

Modular products at the core

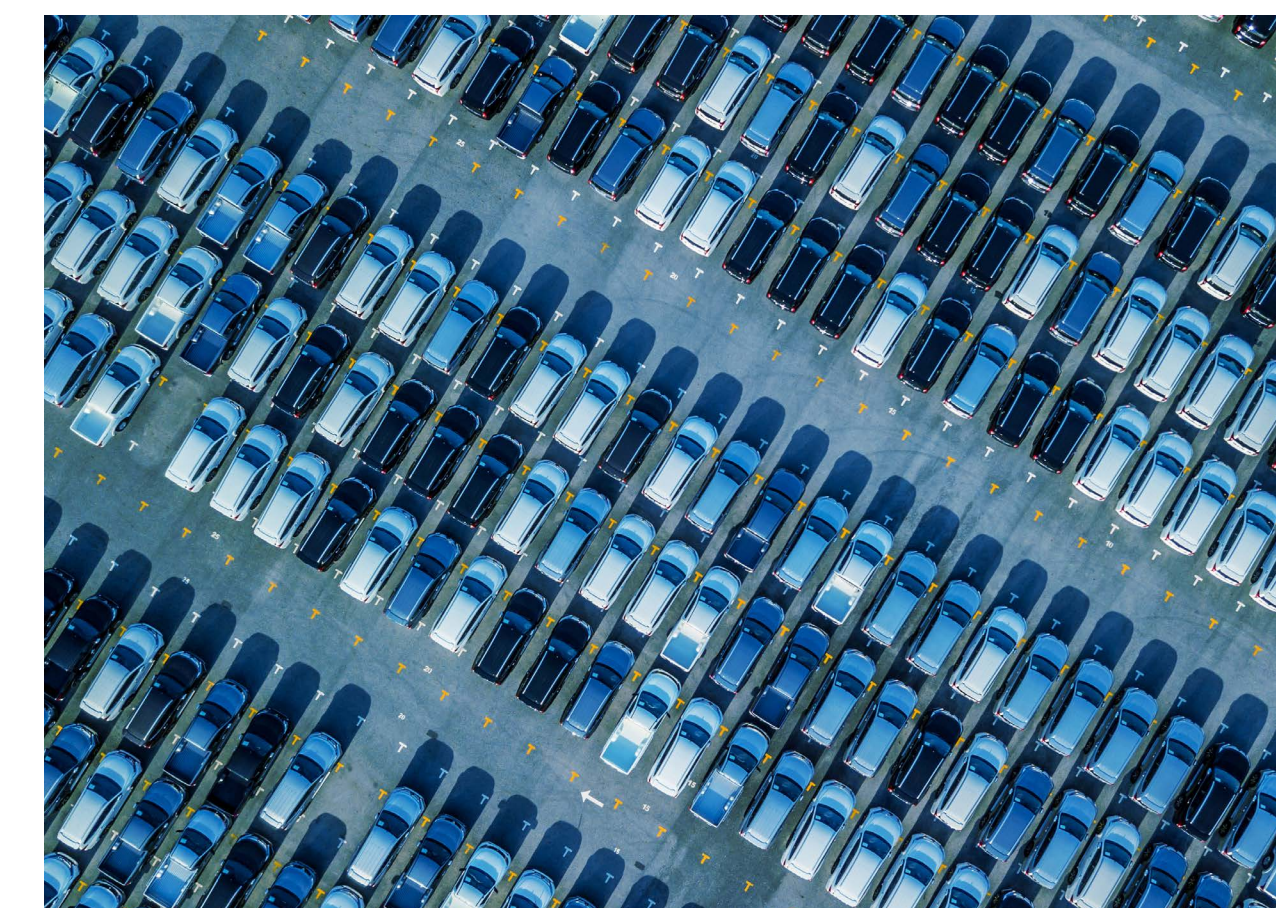
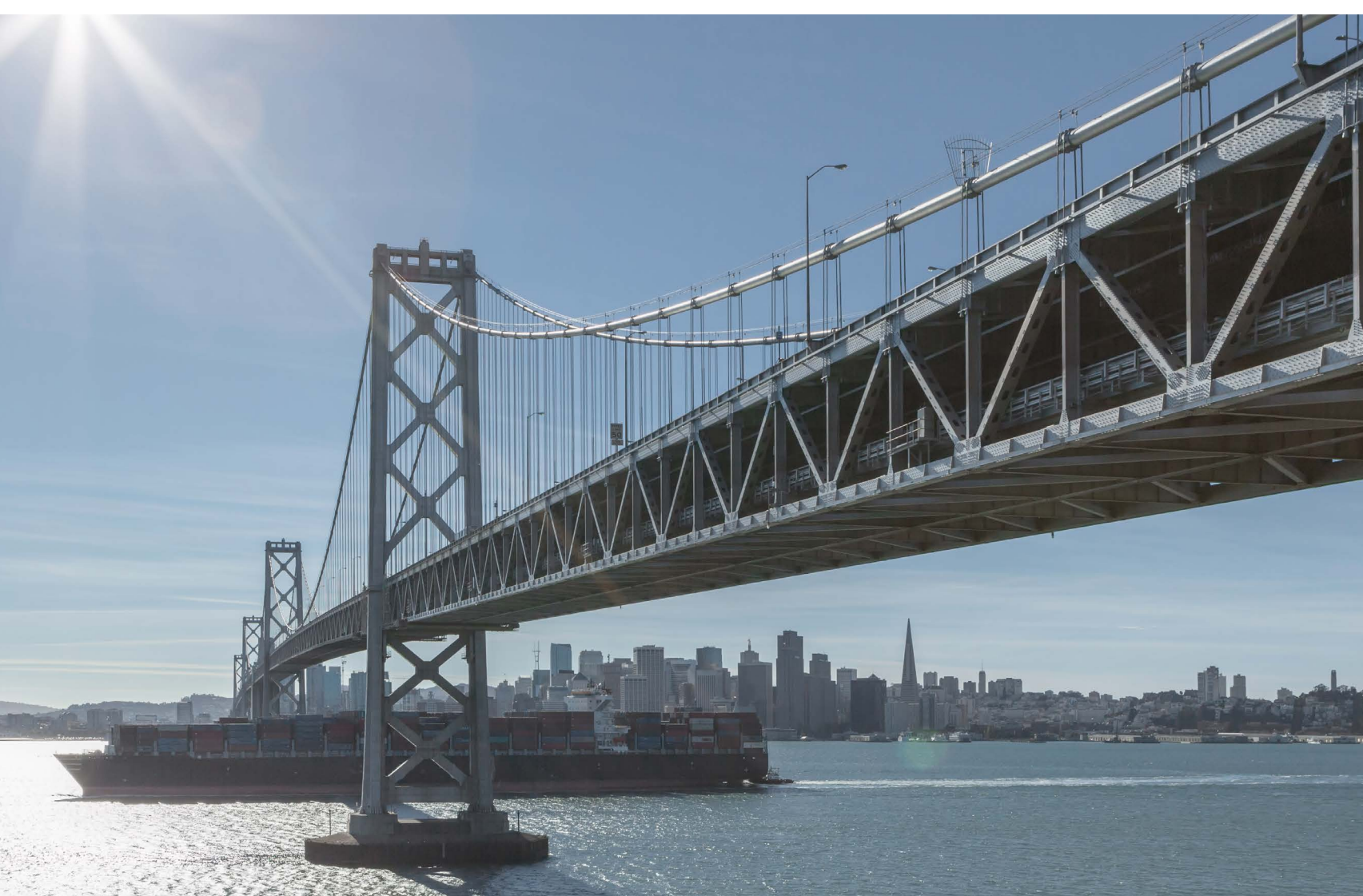
Our International Commercial Select product will usually form the core of the programme. Depending on your customer's needs, we can accommodate the UK exposure as well as elements of the overseas exposure.



International Commercial Select

Fully customisable, our International Commercial Select product allows your mid-corporate customers to tailor their protection by choosing from, and combining, a wide range of property and casualty covers.

By adding master policy covers including Difference in Conditions (DIC)/ Difference in Limits (DIL), your customers can be assured their assets and liabilities are just as protected overseas as in the UK. And all in the convenience of a master programme.



In addition to our core product, we can also consider:

- Covers for property owners with portfolios, both overseas and in the UK
- Fleet International Insurance Programmes (FIIP) to support UK domiciled companies with motor fleets outside of the UK
- Motor trade covers
- Engineering covers.

Please contact your local Allianz representative for more information.

International Commercial

Select cover options

Every business is unique. So, customers can select the covers most appropriate for their risk – all available in isolation, as part of a package and/or under a UK-controlled master programme.



Property damage

Protects your customer's assets on an all risks and specified events basis.



Employers' liability

Available for the UK exposures of your customer's operations and when available overseas.



Money

All risks cover, including personal assault cover extensions.



Business interruption

Several bases of settlement options available, including estimated gross profit and additional cost of working.



Specified all risks

Protects specific items in the UK and elsewhere.



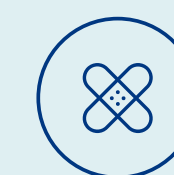
Computer

All risks cover including worldwide transit for computer equipment and technology. Several cover extensions also available, including computer media and additional expenditure.



DIC/DIL option

Overarching extensions across the UK and locally admitted policies.



Personal accident

Including a wide range of cover extensions such as hospitalisation benefits.



Public and products liability

Limit of indemnity fully selectable depending on your customer's needs.



Business travel

Worldwide medical emergency expenses, baggage, money and cancellation cover.



Delivering on our promise, in the UK and internationally

Our award-winning claims service puts customers back in business as quickly as possible.



650+ experienced claims adjusters handling thousands of multinational claims each year.

Claims expertise, across the globe...

Our dedicated multinational claims team includes engineers, lawyers and industry experts. No matter the nature or location of your customer's claim, our experts will help get it sorted.

...and in the UK

Our UK handlers are on hand to help your customer with their UK business claim. All supported by dedicated teams for major losses, occupational diseases, anti-fraud and surge events.



Cross-border claims require carefully coordinated communication. We'll keep your customer proactively informed about the progress of their claim, so they know what to expect along each step of the way.

Preventing losses upfront

We help your customers manage their risks more efficiently, economically and ultimately, more safely.

Local risks, bespoke solutions

We recognise that risks vary by country, requiring tailored risk management solutions. Our local Allianz loss control engineers will provide dedicated points of contact, whilst facilitating access to a global network of risk consultants.

We also have you covered at home

Our free [risk management website](#) hosts comprehensive sector-specific guidance, risk checklists and even a free business impact assessment tool.

And that's not all! Your customers will also have access to our wide range of [UK-based preferred suppliers](#), offering discounted property, security, health and safety and risk management products and services.



260+

risk engineers across the globe, averaging 10+ years' industry experience.

Offering that extra reassurance

A range of services to complement your customer's insurance cover.



Business continuity planning

It's always good to have a backup. We've partnered with Glen Abbot, business continuity and information security specialists, to help your customers prepare for when things don't quite go to plan.

Praxis42

Health and safety consulting

Now, more than ever, it's crucial for businesses to protect their staff and customers. We can provide access to discounted health and safety consulting as well as a range of e-learning modules.



MULTINATIONAL FROM ALLIANZ

Free legal advice

We know legal costs can be crippling and nobody wants to become embroiled in a legal battle. We can support your customers in avoiding these situations with discounted legal services and a free 24/7/365 legal helpline.

Free legal templates

To save both money and time, we have over 140 free legal templates, to help ensure your customers' HR policies, contracts and agreements are legally compliant. Once created, your customers can save and store all their documents within our online storage facility.

Easy-to-use law guide

Legal jargon can be overwhelming and confusing. Our free and simple law guide is written by lawyers to help your customers understand legal processes and requirements.



Contact us for a quote

Please speak to your local Allianz representative.

Email us

mndev@allianz.co.uk

Multinational Solutions

Visit allianz.co.uk/multinational.

For any other information,
please visit allianz.co.uk/broker.



Allianz Insurance plc.

Allianz Insurance plc. Registered in England number 84638 Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 121849.