



Professional Services 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.

Why Allianz for Professional Services?



[Read our industry insights.](#)

local expertise, global knowledge



As part of the [Allianz Group](#), the world's largest property and casualty insurer, we've proven technical excellence within underwriting, risk consulting and claims. Our local expert underwriters understand the requirements and unique pressures the professional services sector faces, offering your customers relevant insurance solutions.

Why Allianz for Professional Services?

Depending on the needs and risks of your customers, they can choose from a wide range of relevant property, casualty and legal liability covers. Our Professional Services product can be packaged alongside financial lines covers and multinational solutions so your customers can create a policy that's unique to their business.



a tailored proposition

Why Allianz for Professional Services?



We provide simple and convenient ways to make a claim; digitally, via the phone or email. Whichever way you tell us, you'll always be supported by one of our highly experienced and dedicated experts. They'll swiftly co-ordinate our relevant supplier partners; from leading loss adjusters and solicitors to rehabilitation providers. Working together, we'll decide on the best course of action for your customer's business.



PROFESSIONAL SERVICES

outstanding claims service



[Learn more about our claims service.](#)

Our cover

We've extended our Commercial Select product to include a range of covers and services specifically tailored to meet the needs of your professional services customers that have a combined property and casualty premium of £5,000 – £100,000.



The following cover enhancements will be automatically included free of charge if the relevant section is operative:



Material damage

We offer a choice of covers for buildings, contents and stock on an All Risks or Events basis. In addition, the following cover extensions will automatically be added free of charge:

Exhibitions cover

Up to £50,000 (UK), £25,000 (EU).

Full theft during business hours

Plans, models and drawings

Up to £250,000 (UK), £100,000 (EU).

Fine art, antiques and collectibles

Up to £250,000, any one claim.

Personal belongings

Cover for partner's, director's, and employee's belongings whilst away from the insured premises, £2,500 per person.

Professional indemnity

Lost documents

Up to £250,000.

Court attendance cover

Up to £500 per person, per day for any principal, partner, member or director, and up to £250 per person per day for any employee.

Business interruption

We offer cover for protection against interruption to your customer's business following an insured loss under the Material Damage section, which results in reduced earnings on a gross profits or revenue basis. A 12 month indemnity period applies as standard with an option to increase.

Flexible loss limits

Cover is available on a flexible loss limit basis. Covering a combination of loss of revenue or income, increased costs of working, and additional increased costs of working, up to a loss limit selected by your customer.

Research and development costs

Up to £250,000.

Unnamed customers and suppliers

Up to £250,000 (UK), £100,000 (EU).

Additional increase in cost of working

Up to £50,000.

Personal accident

Complimentary personal accident cover, up to £10,000 for an accidental injury sustained at work, resulting in either death or disablement.

Business travel

Complimentary medical expenses and associated covers - up to 30 trips, up to a limit of £25m. Customers can purchase additional cover if requested.



Optional covers:

Directors and Officers Liability Select

Provides personal liability cover for company directors and senior leaders, protecting them against claims that may occur from their decisions and actions taken within the scope of their regular duties. Cover includes the reimbursement of the insured company, in case it has to pay the claims of a third party.

Professional Indemnity Select

Provides civil liability cover including breach of professional duty, infringement of copyright, breach of confidentiality, defamation with a limit of indemnity up to £5m.

Multinational Solutions

Tailored solutions for UK-based mid corporate businesses with incidental assets and liabilities overseas. We have a range of options, from centrally coordinated international programmes (including Freedom of Service policies for EEA exposures) to fully admitted local policies.

Customers can also add the following covers:

- [Computer](#)
- [Personal Accident](#)
- [Business Travel](#)
- [All Machinery](#)
- [Machinery Business Interruption.](#)

Our appetite

We can find solutions for a wide range of businesses, but we prefer businesses that:

- are well-established and financially stable
- have a proactive approach to reporting changes to the risk
- place a high importance on keeping up to date with legislation and trade issues
- document HR procedures appropriately
- are protected against fire and unlawful access.



Our appetite includes:

- accountants (excluding tax avoidance or mitigation)
- architects (excluding risk involving basements and swimming pools)
- engineering consultants
- estate agents
- management consultants
- market research
- media, advertising, marketing and PR consultants
- non-manual trades
- other office-based services
- recruitment consultants
- technology and telecommunications.

We've listed our core preferences but we'd still like to hear from you about other well managed risks.



Moving your customers forward



Dedicated expertise

We have specialist teams for property, casualty as well as financial lines claims. Our experienced handlers manage all aspects of your customer's claim and should they experience a complex loss, we'll appoint one of our major loss handlers to personally support them throughout the lifecycle of their claim.

Rapid claims settlement

We'll look to settle your customer's non-complex property claims (under £10,000K), straight away. They just need to provide us with one estimate and we'll release the funds so that they can crack on with the repair work.*

Kick-start property payments

It's in everyone's interest to get your customers back up and running as soon as possible after a loss. So for complex property claims, valued between £10,000 - £100,000K, we'll make an early payment of up to 50% of the reserve value once cover has been confirmed. This means your customers can confidently progress their repairs.**

Alternative premises

If your customer's property is extensively damaged we'll work with them to arrange suitable alternative premises to minimise interruption to their business.

Faster decisions with in-house expertise

Alongside dedicated teams for fraud and major loss, to help speed up liability decisions, we also have in-house claims investigators, and rehabilitation practitioners.

Specialist suppliers, first-class service

We partner with specialist suppliers, such as glaziers and locksmiths, chosen for their shared ethos in excellent customer service. The result? An award-winning approach to collaboration that delivers for your customers. Working together we'll get your customer back up and trading as quickly as possible, offering them sustainable and tailored solutions.

*Full details of the claim must be provided and the loss must not have occurred over eight weeks before notification. Cost of repair/replacement must be supplied from a written estimate along with the details of the contractor, description of works, breakdown of costs and the contractor's VAT number.

**Kick-start payments are available for all new property claims valued between £10k - £100k, for all perils where confirmed cover is in place.

Live Chat updates

You can receive quick claims updates through Live Chat, via [Allianz Claims Hub](#).

Severe weather alerts

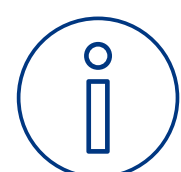
Using in-house data and geospatial technology, we can identify which of our customers are likely to be significantly affected by a severe weather event. We support them by providing relevant risk management information, helping to minimise the impact to their properties.

Rapid response loss adjusters

Our [expert loss adjusters](#) rapidly respond to establish the cause of your customer's claim. They will offer advice and support as to how to minimise further damage and will ease the stress by coordinating all third-party contractors.

Claims focal points

If you've customers with large property portfolios or higher claims frequencies you'll be given a dedicated claims relationship manager who'll work closely with you to support your customers.



[Find out more about trading with us.](#)



Going beyond insurance



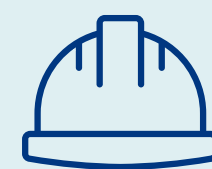
We're specialists in insurance but we also know a fair bit about managing businesses. Explore our range of services to help your customers operate efficiently and safely.

We've the largest engineer surveyor network in the UK and Ireland and in 2023 we:

visited
126,412
locations

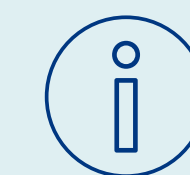


issued
993,906
inspection reports



inspected over
3.9 million
items of plant
and machinery

supported
32,286
customers



[Read more about our Allianz Engineering Inspection Services.](#)

Allianz Engineering Inspection Services
As well as our range of regulatory inspection services we can also provide one-off inspections, bespoke consultancy and training on legislation to meet your customers' specific needs.

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.

Health and safety consulting
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.

[Find out more about the discounts and courses available.](#)

And for your customers with Allianz Legal Expenses cover in place we can provide the following support:



Accessible legal advice

We know legal costs can be crippling and nobody wants to become embroiled in a legal battle. We can support your customers to avoid these situations with discounted legal services and a 24/7/365 legal helpline. Your customers can also benefit from free business tax advice from Market Tax.

Free legal templates

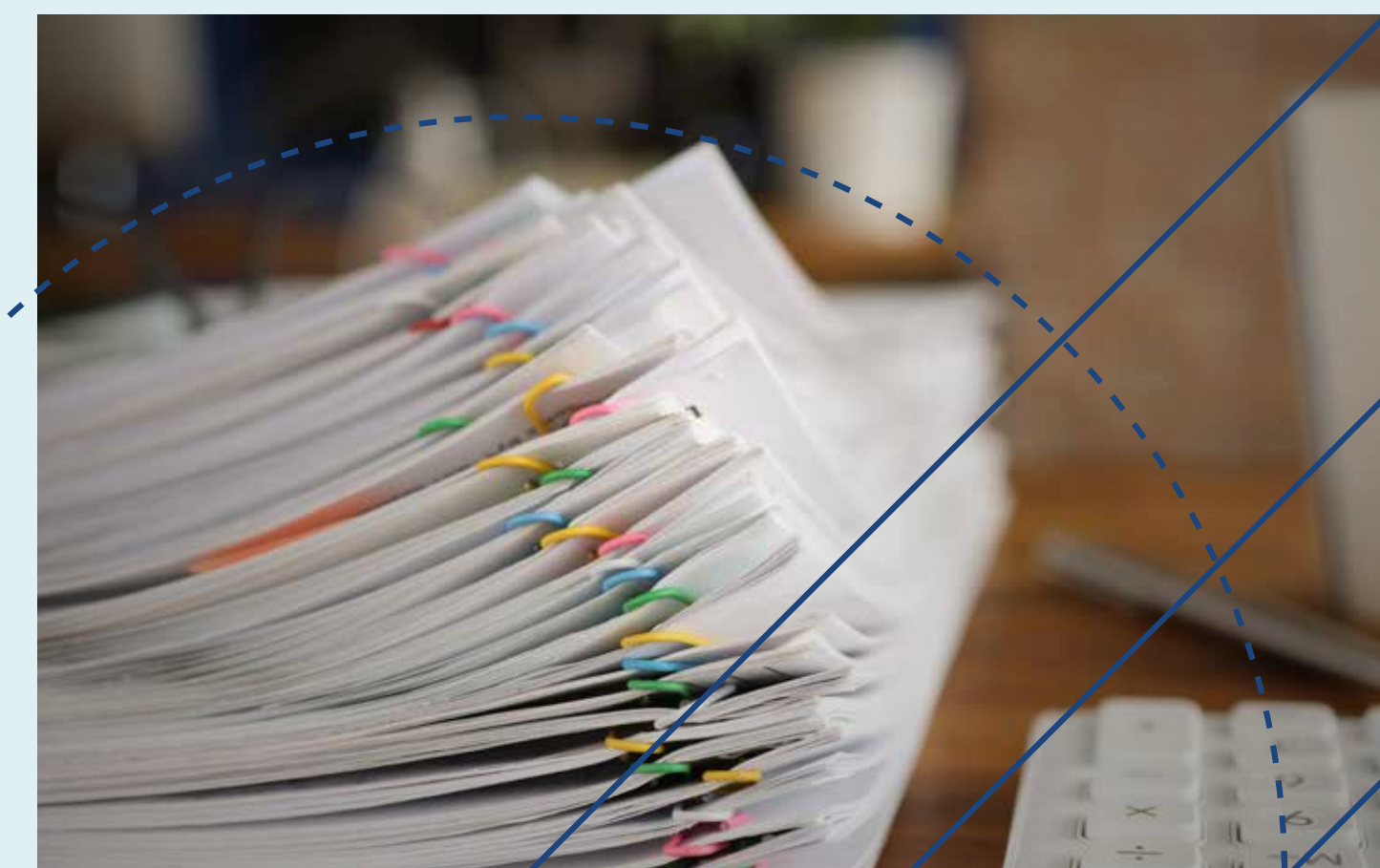
To save both money and time, we have over 100+ free legal templates to help ensure your customers HR policies, contracts and agreements are legally compliant. Once created, your customers can save and store all their documents within our online storage facility.

Easy-to-use law guide

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



[Find out more about Allianz Legal Services.](#)



Get a quote

Speak to your usual Allianz contact to get a quote.

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

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