

Wholesale and Retail



Our Wholesale and Retail product provides tailored cover for businesses operating within the sector and with a combined property and casualty premium of £5,000 – £100,000.

Cover:

We know that your wholesale and retail customers have unique needs. In addition to the standard cover provided by our Commercial Select product, Wholesale and Retail offers additional tailored cover for their sector-specific risks.

The following cover extensions are automatically included free of charge if the relevant section is operative:

Material damage:

- **25% seasonal increase in stock sums insured** - for the months of November, December and January
- **exhibition cover** - £25,000 (EU).

Business interruption:

- **unnamed suppliers within the EU** - up to £100,000
- **unnamed customers within the EU** - up to £100,000.

Complimentary goods in transit

- cover for the customer's own goods within their own vehicles - up to £5,000 per vehicle and up to five vehicles (UK only).

Optional goods in transit cover:

- customers have the option to purchase additional goods in transit cover for more than five vehicles, more that £5,000 worth of goods per vehicle and to cover goods in third party vehicles
- territorial limits extended to include the EU
- £5,000 own property per vehicle included.

Employer's liability - complimentary personal accident cover, up to £10,000 for an accidental injury sustained at work, resulting in either death or disablement.

Public liability and products liability

- liability for the spread of Legionella bacteria - £1,000,000.

Business travel - complimentary medical expenses and associated covers - up to 30 trips, £1,000,000. Customers can purchase additional cover if requested.

Please note that where material damage and business interruption cover extends to the EU, cover is restricted to Fire, Lighting, Explosion and Aircraft.

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.

Optional covers and services so you can tailor cover to match your customer’s needs:

- All Machinery
- Machinery Business Interruption
- Computer
- Cyber Select
- Directors & Officers Liability Select
- Professional Indemnity Select
- Personal Accident.

Engineering inspection services

- we offer a suite of machinery inspection services in line with regulatory requirements, including electrical and mechanical inspections, lift and crane, and power and pressure plant inspections.

Bespoke engineering consultations

- to help your customers operate more efficiently, we can arrange one-off inspections and bespoke consultations for lifting and pressure plant, along with non-destructive testing and environmental inspections. We can also help your customers fulfil their health and safety requirements by carrying out fire risk assessments and health and safety audits. Visit: allianz.co.uk/engineering-services

Our appetite

These are our core preferences but we’d still like to hear from you about other well-managed risks:

- general wholesalers
- electrical goods
- metals
- glass
- ceramics
- general agency trades.

Additional services

Our additional services can help customers to run their business safely and more efficiently:

- **Free risk management support** - guidance on effective property security and employee safety. Visit: allianz/risk-support
- **Business support helpline guidance** - on health, safety, environmental, cyber security and business continuity matters. Visit: allianz/risk-support
- **Allianz Legal Services** (for customers with Allianz Legal Expenses cover in place)
 - **Lawphone** - free legal guidance on any business-related legal matter, from employment law to debt recovery and contract 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 customers to understand legal processes and requirements.



Making a claim

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