

# WHOLESALE AND RETAIL

## trade guide

**From stock management systems to fork lift trucks, wholesalers and retailers will heavily rely on various machinery and equipment to successfully carry out their business operations. Our Allianz Engineering, Construction & Power products are there to help businesses get back on track after an insured event causing sudden or unforeseen damage.**



### ALL MACHINERY

From fork lift trucks to mobile elevating work platforms, wholesalers and retailers will use a wide variety of items that are susceptible to loss or damage. Our All Machinery policy covers:

- Damage to machinery caused by sudden and unforeseen events
- Damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- Damage due to operator error
- Breakdown of machinery.

Most losses are settled on a new for old replacement basis.

### MACHINERY BUSINESS INTERRUPTION

Breakdown of machinery within a wholesalers' or retailers' premises can result in major business disruption, resulting in financial losses.

Our Machinery Business Interruption provides:

- Flexible cover that can be arranged on an 'all plant and machinery' basis
- Flexible indemnity periods
- Cover designed to complement our All Machinery product.

### COMPUTER

Reliance on computers for data processing, communications, POS systems and document management makes them essential for wholesalers and retailers. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- Full theft cover without forcible entry requirement
- Full breakdown or derangement cover on personal and portable computers
- Cover for loss or damage to computer media
- Additional expenditure cover.

### DETERIORATION OF STOCK

Wholesalers and retailers may hold large quantities of stock that must be kept in a temperature-controlled environment, whether this is basic ingredients or products ready for sale. Cover is provided for loss or damage to stock following a rise or fall in temperature due to:

- Failure in the power supply
- Damage or a fault in the cold chamber
- The effect of refrigerant or refrigerant fumes that have escaped from the system.

### INSPECTION SERVICES

Examples of items we inspect:

- Fork lift trucks
- Mobile elevating work platforms
- Boilers.

### SPECIAL SERVICES

Special Services which may be applicable:

- **Energy services** – helping businesses become compliant and reduce future energy usage
- **Electrical** – a variety of fixed wiring solutions
- **Health and safety** – bespoke services to assist with regulatory compliance.