Allianz

QUICK GUIDE

Commercial Select

Commercial combined cover for businesses with a turnover of up to £450m, traded via our branch network.

Property Cover Options

- **Property Damage** - protects buildings, contents, stock and other items against damage caused by an insured peril.
- **Business Interruption** - protects your customer's business income following property loss or damage. Increased inflation protection cover options are also available.
- **Money** - all Risks cover to protect your customer's business money.
- **Selected All Risks** - all Risks cover to protect specific items in the UK and optionally elsewhere. Covers items at the business premises in the UK, the European Union or worldwide.
- **Goods in Transit** - protects goods whilst in transit, either in their own vehicles or while being carried by a third party.
- **Computer** - provides All Risks cover, including worldwide transit for computer equipment and technology.
- **Fidelity Guarantee** - provides cover for the loss of money or property due to employee dishonesty or acts of fraud.
- **Terrorism** - the policy with exception of the Commercial Legal Expenses section, can be extended to provide Terrorism cover.

Casualty Cover Options

- **Public and Products Liability** - legal liability protection for injury to third parties or for damage to their property.
- **Employer's Liability** - legal liability protection for accidental injury and disease to employees.
- **Commercial Legal Expenses** - optional cover for legal disputes with access to a range of included and/or discounted legal, tax and business advice services.
- **Directors and Officers** - personal liability cover for company directors, officers and managers, protecting them against claims that may occur from their decisions and actions taken within the scope of their regular duties.

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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- **Professional Indemnity** - covers your customer's legal liability arising from their professional services in the event that a third party suffers a loss as a result of their professional negligence.

- **Excess of Loss** - top-up cover for employers' liability, public and products liability; as well as standalone public liability and JCT 6.5.1.

- **Personal Accident** - with a range of capital sums and weekly benefits as well as access to rehabilitation and wellbeing services.

- **Business Travel** - worldwide medical emergency travel expenses, baggage, money and cancellation cover for a single trip or multiple trips.

Other ways we can help

We also have a range of sector-specific wordings for your customers operating in the following industries:

- General Manufacturing
- Metalworking and Precision Engineering
- Print, Publishing and Media
- Professional Services.

Your customers may also be interested in:

- **All Machinery** - covers the cost of repair or replacement in the event of accidental damage or breakdown of key items of plant and machinery.

- **Machinery Business Interruption** - protects against financial losses arising from accidental damage or breakdown to insured machinery.

- **Electronic Equipment** - protects against material damage and subsequent financial loss to a range of electrical equipment.

- **Deterioration of Stock** - protects for loss or damage of perishable stock caused by cold store failure.

- **Motor Fleet** - for both traditional and electric vehicle fleets of any size.

- **Multinational Solutions** - centrally coordinated international programmes or fully admitted local policies through our global network of over 200 territories.

- **Large corporate solutions** - a range of solutions are available from our global, corporate and specialist underwriting teams. Visit: commercial.allianz.com.

- **Credit and surety solutions** - credit and surety solutions from our sister company Allianz Trade. Visit: allianz-trade.com.

- **Allianz Engineering Inspection Services** - we offer a range of plant and machinery inspection services in line with regulatory requirements, including electrical and pressure mechanical inspections, lift and crane, and power press inspections.

- **Allianz Engineering Special Services** - for machinery not subject to regulatory inspections, we can provide specialist one-off inspections and advice, alongside bespoke consultation, for pressure and lifting plant, energy, environment, electrical installations and more. Visit: allianz.co.uk/engineering-services.

Additional services

- **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.

- **Allianz Legal Services** - for your customers with Commercial Legal Expenses cover in place we provide the following at no extra cost:

  – **Allianz Legal Online** - 100+ legal templates and easy-to-use law guide, to help ensure your customers' HR policies, contracts and agreements are legally compliant. Once created, customers can save and store all their documents within our online storage facility.

  – **Legal and tax helplines** -

  - **Allianz Lawphone** legal guidance on any business related legal matter, from employment law to debt recovery and property disputes

  - **business tax advice** from Markel Tax.

Visit allianz.co.uk/legalservices.

Making a claim

Property claims: **0344 412 9988**
Liability claims: **0344 893 9500**

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