

# COMMERCIAL SELECT

## quick guide

Offers a wide range of covers that are designed to meet the requirements of medium to large businesses.



This is a non-exhaustive summary of some of the covers, exclusions and conditions of the insurance provided as part of our Commercial Select insurance contract. They do not form part of an insurance contract. You can find full terms and conditions of the cover in the relevant section of the policy wording.

### PROPERTY COVER OPTIONS

#### Property Damage

Protects your clients' buildings, contents, stock and other items against damage caused by an insured peril.

#### Business Interruption

Protects your clients' business income following property loss or damage. Increased inflation protection cover options are also available.

#### Money

All Risks cover to protect your clients' 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, in the European Union or Worldwide.

#### Goods in Transit

Protects goods whilst in transit, either in 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 loss of money or property due to employee dishonesty or acts of fraud.

#### Terrorism

The policy (except for 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

Protection against professional legal expenses in connection with a variety of events with the provision of legal advice.

#### Directors and Officers

Financial protection for directors for their personal liability whilst managing their

business, plus reimbursement to the company for claims paid on behalf of its directors and officers.

#### Professional Indemnity

Covers the insured'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.

#### Cyber Select

Comprehensive cover to ensure that your client's commercial business is protected in the event of a data loss or cyber security incident.

#### Excess of Loss

Cover specifically designed to meet the needs of businesses that require higher limits of liability.

#### Personal Accident

Compensation for an accident that results in death or disablement, with a range of capital sums and weekly benefits that can be tailored to meet your client's needs.

#### Business Travel

Worldwide medical emergency travel expenses, baggage, money and cancellation cover for a single trip or multiple trips.

### OTHER WAYS WE CAN HELP

**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 from audio visual to medical.

**Deterioration of Stock** – protects against damage to goods as a result of the rise or fall of temperature.

**Motor Fleet** – designed to give businesses total protection and control over their fleet operations.

**International Business Select** – property and Casualty coverage for both UK and incidental exposure overseas.

#### 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 or proposition brochure for further details.



\* These covers are available via Allianz Global Corporate & Speciality, a sister company of Allianz Insurance plc. Please contact your local Allianz representative for a quote. Full terms and conditions apply.

\*\* This cover is available via Euler Hermes, a sister company of Allianz Insurance plc. Please contact your local Allianz representative for a quote. Full terms and conditions apply.

\*\*\* Available for clients with a combined property and casualty premium of £5,000

^ Allianz Legal Services is only available to policyholders with Allianz Legal Expenses cover in place.

### Reputation Protect\* (Brand Protection)

– this crisis management service provides protection and defence of a company’s brand and reputation by offering rapid PR consultancy in order to reduce the impact of negative press.

**Marine Cargo\*** – provides cover against loss or damage to goods whilst being transported worldwide by road, rail, sea or air. It can also cover the goods whilst held in storage within the UK. Any business that imports or exports are likely to have a need for Marine Cargo insurance, as it goes above and beyond the cover typically provided under goods in transit insurance.

**Trade Credit\*\*** – protects against the failure of your client’s customers to pay their trade credit debts as a result of that customer becoming insolvent or failing to pay within agreed terms and conditions.

### OUR MID-CORPORATE OFFERING

In addition to Commercial Select, we offer a range of industry specific propositions:

- Wholesale and Retail\*\*\*
- General Manufacturing\*\*\*
- Metalworking and Precision Engineering\*\*\*
- Print, Publishing and Media\*\*\*
- Professional Services.\*\*\*

### ADDITIONAL SERVICES

**Allianz Legal Services** ^ provides free or discounted legal and business tax advice via a range of services:

**CLICK Legal** – Allianz Legal Online is designed to remove the legal worry of running a business. Our website provides:

- **A free legal health check** – to identify the legal risks within a policyholder’s legal documentation
- **Over 140 legal templates** – policyholders can prepare complex, legally binding contracts and policies and store them online
- **Monthly legal bulletin** – stay up-to-date with employment and health and safety legislation.

**TALK Legal** – we have a range of telephone advice lines to help policyholders with legal and tax issues:

- **Allianz Lawphone** – provides policyholders with free legal advice, 24/7/365, for ANY business related matter
- **Discounted legal services** – our partner solicitors, DWF, offer a 15% discount on undisputed debt recovery services, solicitor employment support, uninsured legal action and crisis communication services
- **Free business tax advice** – provided by Markel Tax.

For more information on how to access Allianz Legal Services, visit [allianz.co.uk/legalservices](http://allianz.co.uk/legalservices)

### SELF-SERVICE RISK MANAGEMENT

Our free risk management website features:

- Guidance on a range of topics and a series of forms and check lists to assist your clients in managing the risks impacting their sector
- News and regulation updates aimed at you and your clients
- A full list of our preferred suppliers offering risk management solutions relevant to this sector
- A-Z of key UK legislation providing an outline of its purpose, who’s responsible for compliance, and what needs to be done
- Ask the Expert functionality – access to our in-house experts.

For more information, visit [allianz.co.uk/riskmanagement](http://allianz.co.uk/riskmanagement)

### ALLIANZ ENGINEERING, CONSTRUCTION & POWER

#### Engineering Inspection Services

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

#### Specialist Services

We can arrange one-off inspections coupled with bespoke consultations in the fields of electrical, energy and environmental services, as well as fire risk assessments and health and safety audits

## MAKING A CLAIM:

Need to notify us of a claim?  
Simply call:

- **0344 412 9988**  
(9am-5pm Monday to Friday) or  
**0345 604 9824** (available 24/7/365).