

Complete Business

Fact Sheet



Complete Business offers a range of insurance covers for a wide spectrum of trades, from manufacturing, wholesale, distribution and service providers, to sports and social clubs.

Cover

Complete Business is designed to cover commercial businesses with a turnover of up to £10,000,000 and a material damage/business interruption combined sum insured of up to £10,000,000. It includes cover for property damage and commercial legal expenses, and can be easily tailored to meet specific business needs by adding optional covers.

Cover includes:

Property Damage:

- damage to fixed glass and illuminated signs
- replacement of locks, keys and lock mechanisms up to £5,000
- trace and access up to £25,000 for any one claim
- seasonal increases up to 25%
- moulds, tools and dies up to £50,000
- theft damage to buildings up to £25,000
- property insured whilst at any exhibition up to £25,000
- property (stock) stored elsewhere other than the property up to £100,000 or 10% of stock sum insured, whichever is the less.

Commercial Legal Expenses – provides protection for legal costs relating to prosecution defence up to £100,000 for any one event and up to £1,000,000 for any one period of insurance for selected events.

Optional covers:

Business Interruption:

- unspecified suppliers cover up to £100,000 or 10% of the sum insured, whichever is less
- unspecified customers cover up to £100,000 or 10% of the sum insured, whichever is less

- failure of supply/terminal ends cover up to £25,000 for any one claim
- additional increase in cost of working up to £25,000.

Book Debts – covers debit balances up to £250,000.

Goods in Transit – up to £40,000 per vehicle.

Loss of Money:

- in transit or bank safe up to £100,000
- non-negotiable items up to £500,000
- money in the insured's personal custody up to £500
- assault resulting in the bodily injury up to £25,000.

Employers' Liability – up to £10,000,000.

Specified All Risks – up to £50,000 for specified property whilst on your premises only or anywhere in the UK, EU or Worldwide.

Public and Products Liability – £2,000,000 with the option to increase to £5,000,000 or £10,000,000.

Personal Accident – arising from any accident in work or in leisure time up to £10,000 per unit and up to a maximum of five units.

We're Average Free!

We've removed Average from our core SME products and are using data enrichment at point-of-quote to highlight property sums insured which are out of line for a trade or area. This approach enables conversations with your clients to ensure they provide you with the right sums insured, removing the uncertainty around their cover in the event of a claim.

Additional Products

The following additional products are available:

- **Complete Directors & Officers** – personal liability cover for company directors, officers and managers
- **Complete Professional Indemnity** – protection against meeting the costs of defending claims and any damages payable as a result of professional negligence
- **Complete Mini Fleet** – motor insurance for businesses with between 3-8 vehicles comprising mainly cars and light commercial vehicles not used for hire or reward.

Instant Documentation

By using our broker e-trading platform, QuoteSME, brokers can quote, buy, adjust and renew online. Instant electronic documentation is received at point-of-sale, so our customers don't need to wait for the post!

allianzquotesme.co.uk

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 Abbey Tax.

For more information on how to access Allianz Legal Services, visit allianzbroker.co.uk

In addition, we offer:

FREE Risk Management Support – our risk management website can help reduce claims and assist with health and safety regulations.

allianz.co.uk/riskmanagement

Business support helplines – offering guidance on health, safety, environmental, cyber security and business continuity matters.

Glass Replacement – glass replacement specialists, Glassolutions, are available 24/7. Glassolutions bill us direct, so you pay nothing except the policy excess and the VAT.

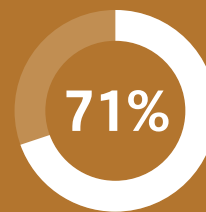
Making a Claim

We understand that a fast and efficient claims service is essential to helping our customers focus on their business. In the event of a claim, they will receive support from our dedicated team of experts.

To notify a claim simply call:

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

Did You Know?



71% of Allianz SMEs do not have Professional Indemnity or Directors & Officers cover, leaving them exposed to costly legal disputes.

The above stats were taken from Datamonitor Financial's 2014 SME Insurance Survey.