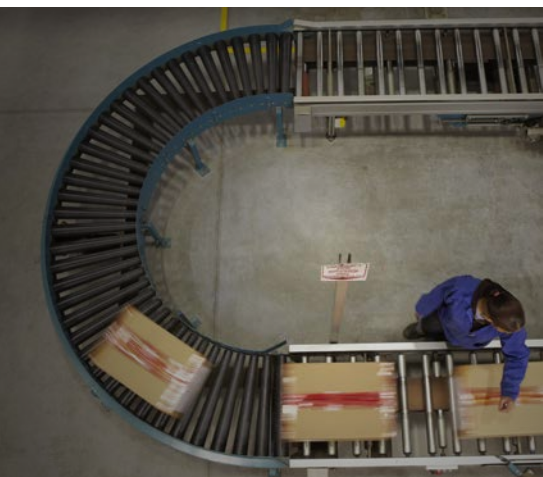


Complete Business



Complete Business provides cover for businesses with a turnover of up to £10m and a material damage/business interruption combined sum insured of up to £5m.

Cover

- **Property Damage:**
 - **fixed glass and illuminated signs**
 - **replacement locks and keys** - cover for the replacement of stolen keys, up to £5,000 any one claim
 - **trace and access** - up to £25,000 any one claim
 - **seasonal increases in stock** - up to 25%
 - **moulds, tools and dies** - up to £50,000 any one claim
 - **theft damage to buildings** - up to £25,000
 - **exhibitions** - cover for property whilst at an exhibition, up to £25,000
 - **property stored away from the premises** - up to £100,000 or 10% of stock sum insured, whichever is the less.
- **Commercial Legal Expenses** - financial support up to £250,000 for any one event and up to £1m

for any one period of insurance for selected events, including:

- employment disputes
- contract disputes
- criminal prosecution defence
- taxation proceedings
- statutory licence appeal.

Optional covers

- **Business Interruption** - cover for either loss of gross profit, revenue or increased cost of working only, following damage covered by the Property Damage section.
- **supply undertakings** - up to £10,000
- **failure of supply** - up to £10,000 in any one period of insurance
- **denial of access** - £50,000 or 10% of the sum insured, whichever is less
- **exhibition sites** - £50,000 or 10% of the sum insured, whichever is less
- **moulds, tools and dies** - up to £25,000.

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.



QUICK GUIDE

- **Book Debts** - cover for debit balances, up to £250,000.
- **Own Goods in Transit** - up to £40,000 per vehicle.
- **Money:**
 - **on the premises, 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 bodily injury** - up to £25,000.
- **Employers' Liability** - up to £10m.
- **Public and Products Liability** - cover available with indemnity limits of either £2m, £5m or £10m.
- **Specified All Risks** - up to £50,000 for specified property whilst on the policyholder's premises or anywhere in the UK, EU or worldwide.
- **Personal Accident** - as a result of an accident whilst at work or during leisure time, up to £10,000 per unit and a maximum of five units.

Average free

We've removed Average from the Property Damage Section of our Complete Business product 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 customers to ensure they provide you with the right sums insured, removing the uncertainty around their cover in the event of a claim.

QuoteSME

It's easy to do business with us. Our full cycle trading platform QuoteSME allows you to quote, buy, amend and renew your policies online. Self-serve midterm adjustments are quick and simple. Visit: allianz.co.uk/broker/sme.

Additional services

- **Free risk management support** - guidance on effective property security and employee safety. Visit: allianz.co.uk/business-risk-support.
- **Glass replacement** - our glass replacement specialists are available 24/7. They send the bill to us, so the policyholder only pays the policy excess and VAT.
- **Access to a business support helpline** - guidance on health, safety, environmental, cyber security and business continuity matters. Visit: gov.uk/business-support-helpline.
- **Allianz Legal Services** - for your customers with Allianz Legal Expenses cover in place we can provide the following:
 - **Lawphone** - free legal guidance on any business-related legal matter, from employment law to debt recovery and property disputes.

- **free legal templates** - 100+ free legal templates, 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.

- **easy-to-use law guide** - our free and simple law guide is written by lawyers to help your customers understand legal processes and requirements.



Making a claim

Property claims can be notified [online](#) or by calling: **0344 412 9988**

Liability claims can be notified [online](#) or by calling: **0344 893 9500**