

Complete Contractor

Fact Sheet



Complete Contractor provides cover for companies operating in a wide range of trades from carpet fitters to builders, electricians to interior designers. It provides one of the highest quality offerings in the market and is rated five stars by Defaqto.

Cover

Complete Contractor is designed to cover contractors in a wide variety of trades. It includes cover for public liability and commercial legal expenses, with optional cover for employers' liability, contract works and tools available. Additional cover can also be added for property damage and business interruption at one location up to a combined sum insured of £1,000,000 showing that cover can be easily tailored to meet specific business needs.

Cover includes:

Public Liability – up to £2,000,000 with the option to increase to £5,000,000 for selected trades.

Commercial Legal Expenses – provides up to £100,000 for any one event and up to £1,000,000 for any one period of insurance for selected events, including:

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

Optional covers:

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

Tools – up to £5,000 per employee.

Contract Works – up to £500,000 with a range of covers available.

Personal Accident – £10,000 per unit up to five units.

Property Damage – cover for contents, computers, buildings and stock.

Business Interruption – cover for loss of gross profit or revenue following loss or damage covered by the property damage section.

Terrorism Cover – covers property damage and business interruption.

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.

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.

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 allianzebroker.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.

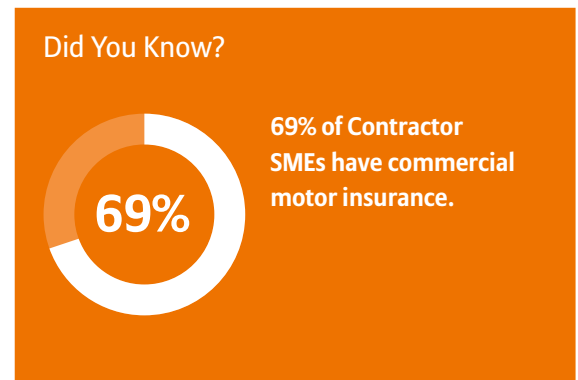
Glass Replacement – glass replacement specialists, Glassolutions, are available 24/7. Glassolutions bill us direct, so you pay nothing except the policy excess and the VAT.

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**



Source: Datamonitor, 2014 – UK SME Industry Analytics: Construction