Allianz

QUICK GUIDE

Complete Motor Trade

For small to medium motor trade businesses, traded via our branch network.

Cover

The following features of cover apply if the relevant section is purchased:

Material Damage

- **Comprehensive Electric Vehicle Cover** - including damage to vehicle batteries, cables, connectors, electric wallboxes and posts.
- **New for Old Cover** - for vehicles that are less than 12 months old, either owned and registered by your client or their customer.
- **Seasonal Increase** - 30% seasonal increase in the vehicle sums insured during peak registration periods February, March, August and September.
- **Financial Loss - New and Unused Vehicles** - if an unused vehicle has become unsaleable as an unused, we will pay for any required discount needed to sell the vehicle.
- **Computer Equipment Replacement** - up to £25,000 to replace damaged computer equipment.
- **Employees' Tools** - cover for employees' tools whilst away from the insured premises:
  - per employee, up to £5,000
  - per tool, up to £2,500.
- **Property in Transit** - cover for stock, money and all other property whilst away from the insured premises.
- **Replacement Locks and Keys** - up to £10,000 per claim, £50,000 any one period of insurance.
- **Personal Accident** - cover for an accidental bodily injury because of theft or attempted theft resulting in death or disablement, up to £30,000.
- **Loss of Metered Utilities** - up to £25,000.
- **Exhibitions Cover** - up to £15,000 within UK and EU (FEA).
- **Environmentally Friendly Replacements** - we'll replace damaged machinery and plant with environmentally conscious alternatives, and rebuild using materials that reduce the impact on the environment.

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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Road Risks

We offer a choice of covers on a comprehensive, partial comprehensive, third-party fire and theft and third party only basis.

- **Electric Vehicles** - including third party liability during charging and damage to cables, connectors, electric wallboxes and posts.
- **Personal Accident** - up to £10,000 for accidental injury to the driver of an insured vehicle.
- **Personal Property** - up to £1,000 whilst the property is in or on the insured vehicle.
- **Medical Expenses** - up to £500 per person for anyone injured in the insured vehicle, subject to a maximum of £2,000 per incident.
- **Accidental Misfuelling Cover** - to drain the fuel tank and rectify any subsequent damage.
- **Third Party Liability** - indemnity for accidental damage to other persons' property, up to £10m.
- **Uninsured Loss and Motor Prosecution Defence** - we will pay the costs of defending your client's legal rights including making an appeal against their conviction, up to £100,000, any one event.
- **Driving Abroad** - territorial limits apply.

Public & Products Liability including Defective Workmanship

- Indemnity for accidental injury to members of the public or accidental damage to third-party property, up to £2m any one claim.
- Indemnity for accidental injury or accidental damage caused by goods sold or supplied, up to £2m any one period of insurance.
- Your customers have the option of increasing their limit of liability up to £20m.
- **Pollution Clean up Costs (optional)** - we'll cover the cost of any remediation legally required or ordered by a statutory authority or regulator as a result of pollution or contamination.
- **Products Financial Loss** - up to £250,000.
- **Customers' Vehicles** - loss of use up to £50,000.

Optional Cover and Services

- **Conversion** - cover for financial loss as a result of buying a vehicle from a seller who didn't legally own the vehicle.
- **Engineering Cover** - cover for machinery breakdown and accidental damage (e.g. diagnostic equipment, lifting tables and jacks), up to £50,000.
- **Employers' Liability** - up to £10m, with the option to increase up to £25m.
- **Business Interruption** - cover for interruption to your customer's business following an insured loss under the Material Damage, Road Risks and Self Drive Hire sections, which results in reduced earnings on a gross profit basis.
- **MOT Loss of Licence** - cover to replace loss of profit from MOT testing and associated repair and servicing work following suspension or withdrawal of your customer's licence, cover includes:
  - an appeal and consultancy service
  - free telephone helpline.
- **Engineering Inspection Services** - we offer a suite of machinery inspection services in line with regulatory requirements, including electrical and pressure mechanical inspections, lift and crane as well as inspections of electric vehicle chargers. Visit: allianz.co.uk/engineering-services.

Your customers may also be interested in:

- Computer
- Directors & Officers Liability Select
- Professional Indemnity Select
- Personal Accident
- Business Travel
- Multinational Solutions.

- **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.

Appetite

These are our core preferences but we'd still like to hear from you about other well-managed risks:

- motor and commercial vehicle sales, servicing and mechanical body repairs
- motorcycle sales, servicing and mechanical/body repairs
- classic vehicle restoration, sales, servicing and mechanical/body repairs
- signwriters
- auto electricians
- auction houses
- vehicle valeters
- fuel stations.

We will also consider:

- tyre and exhaust fitters
- coachbuilders, including conversions
- agricultural dealers
- breakdown, recovery and transportation.

Additional services

Our additional services can help customers run their businesses more efficiently:

- **Allianz Motor Insurance Database** - access to vehicle details. Visit: allianz.co.uk/mid.
- **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.
- **Third party supplier discounts**:
  - **RMI** - automotive training and qualifications, at the RMI's discounted membership rates. Visit: rmitrainingacademy.co.uk.
  - **DriveTech** - electric vehicle and fleet manager training and support.
  - **Tracker** - stolen vehicle recovery systems.
  - **The AA** - breakdown recovery packages, including both insured and pay on use options. Visit: allianz.co.uk/business-risk-support.
  - **Medigold** - comprehensive drug and alcohol testing services.
- **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.

Additional products

We can also cater for your Motor Trade customers via these additional products:

- **Complete Motor Trade RMI** - designed for RMI members with a turnover of up to £3m, traded via our branch network.
- **Motor Trade Select** - designed for motor trade businesses with a turnover over £3m, traded via our branch network.
- **Motor Trade Select Plus and Motor Trade RMI Plus** - designed for larger motor trade customers. Cover is provided on a no-sum-insured basis.

Making a claim

Allianz Claims Hub

0344 412 9996

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