

## QUICK GUIDE

# Complete Property Owner



Complete Property Owner caters for a mix of commercial and residential premises. The maximum combined buildings and contents sum insured per premises is £10m. Up to 20 premises can be covered with a single policy.

### Cover

- **Property Damage:**
  - **alternative residential accommodation** - cover for costs if the insured building is damaged and no longer fit for residential use, up to 30% of the building's sums insured
  - **locks and keys** - up to £2,500 any one claim
  - **fire extinguishers, sprinklers and security equipment** - up to £10,000 any one claim
  - **trace and access** - up to £25,000 any one period of insurance
  - **metered supplies** - up to £5,000 any one claim, £10,000 any one period of insurance.
- **Property Owners Liability** - up to £2m with the option to increase to £10m.
- **Commercial Legal Expenses** - financial support up to £250,000 for any one claim 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

- **Loss of Rent** - up to £750,000 per year.
- **Employers' Liability** - up to £10m.
- **Personal Accident** - £20,000 per unit up to three units.

### Average free

We've removed Average from our Complete Property Owner product and we're 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.

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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### 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](https://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](https://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](https://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**