

GENERAL MANUFACTURING

quick guide

A proposition comprising a wide range of cover extensions and services tailored to the typical insurance needs of policyholders in the general manufacturing sector with a combined property and casualty premium of £5,000 – £100,000.



COVER ENHANCEMENTS

The following cover extensions will be automatically included free of charge if the relevant section is operative:

Material Damage

- Exhibitions cover – £50,000 limit within the UK, £25,000 limit within the EU (FEA)
- Moulds, tools and dies – £100,000 limit within the EU (FEA)
- Faulty or defective workmanship – £25,000 limit in excess of the first £10,000
- Operational errors and omissions – £25,000 limit in excess of the first £10,000
- 25% seasonal increase in stock sum insured – not limited to a specific period
- Replacement of damaged machinery and plant with green friendly models.

Metal Workers Extension (optional):

- Cover for damage to contents and stock at metal worker's or customer's premises – £250,000 limit within the UK and £100,000 limit within the EU.

Molten Material Breakout (optional):

- Covers sudden or unforeseen damage as a result of escape of molten material – £50,000 limit.

Business Interruption

- Unnamed customers/suppliers – £250,000 limit within the UK and £100,000 within the EU (FEA)
- Exhibition sites – £50,000 limit within the UK, £25,000 limit within the EU (FEA)
- Property stored and property in transit – £250,000 limit within the UK, £100,000 limit within the EU (FEA)
- Moulds, tools and dies – £50,000 limit within the UK, £25,000 within the EU (FEA)
- Faulty or defective workmanship – £25,000 limit in excess of the first £10,000
- Operational errors and omissions – £25,000 limit in excess of the first £10,000
- Research and development costs – £250,000 limit
- Fines and damages – £25,000 limit
- Accidental failure of supply – £100,000 limit.

Goods in Transit

- Protection for own goods in own vehicles – £5,000 limit per vehicle
- Territorial limits for own goods in transit extended to the EU.

Employer's Liability

- Personal accident cover – benefits of up to £10,000 paid for an accidental bodily injury occurred at work resulting in death or disablement.

Public Liability and Products Liability

- Liability for the spread of Legionella bacteria – up to £1,000,000 limit of indemnity
- First party pollution clean-up costs – £1,000,000 limit
- Products financial loss – £100,000 limit
- First party product recall expenses – £100,000 limit (optional).

Business Travel

- Medical expenses and associated covers for up to 30 trips – £1,000,000 limit.

OPTIONAL COVERS (SUBJECT TO DISCOUNT)

The following optional covers are available to policyholders:

All Machinery* – covers the cost of repair or replacement in the event of a breakdown or sudden or unforeseen damage.

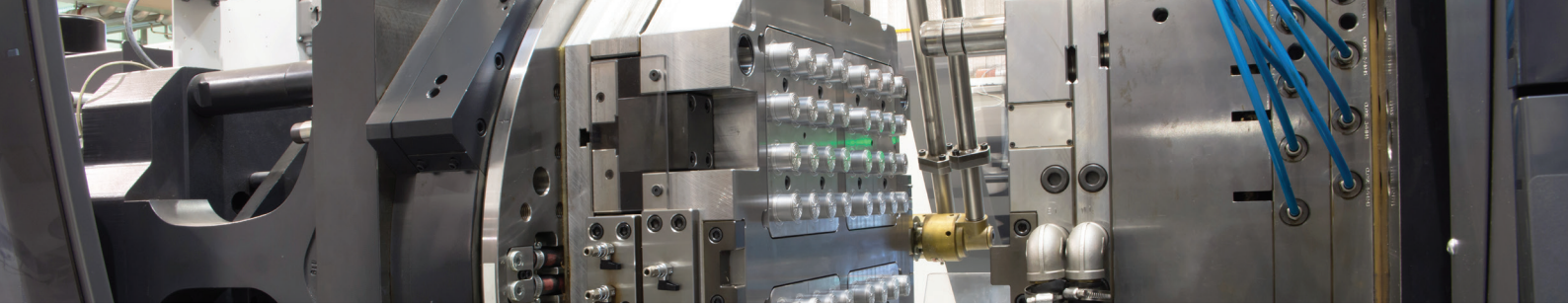
Machinery Business Interruption* – protects against financial losses arising from sudden or unforeseen damage to machinery.

Computer* – offers all risks cover for the loss, theft, damage or breakdown of computers and supporting equipment.

Cyber Select – provides comprehensive cover to ensure that your client's general manufacturing business is protected in the event of a data loss or cyber security incident. Policyholders will also benefit from access to a variety of prevention and post-incident services via our panel of specialists.

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 or proposition brochure for further details.



* A sectional premium discount will be given if the optional section is selected at point-of-sale.

** A one-off introductory discount off the Property and Casualty sections is available if your client purchases any of these optional covers at point-of-sale. This discount can not be more than the value of the additional cover.

*** Allianz Legal Services is only available to policyholders with Allianz Legal Expenses cover in place.

MAKING A CLAIM:

Need to notify us of a claim?
Simply call:

• **0344 412 9988**
(9am-5pm Monday to Friday) or
0345 604 9824 (available 24/7/365).

Directors & Officers** – provides financial protection for directors in terms of their personal liability when managing their company.

Professional Indemnity** – covers the legal liability arising from a third party claim as a result of professional negligence.

Full Personal Accident** – provides a financial benefit (up to £2,000,000 for any one life) should an employee suffer a bodily injury or die as a result of an accident.

Full Business Travel** – worldwide medical emergency travel expenses, baggage, money and cancellation cover for a single trip or multiple trips.

TRADES WE ARE FOCUSING ON

The following sub-sectors are examples of where we perform well:

- Plastics
- Joinery and woodwork
- Clothing and textiles
- White goods
- Office equipment
- Electronic component parts
- Display and point of sale equipment
- Double glazing
- Construction products
- Furniture
- Stationery
- Ceramics.

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 Market Tax.

For more information on how to access Allianz Legal Services, visit allianz.co.uk/legalservices

SELF-SERVICE RISK MANAGEMENT

Our free risk management website features:

- Guidance on a range of topics and a series of forms and check lists to assist your clients in managing the risks impacting their sector
- News and regulation updates aimed at you and your clients
- A full list of our preferred suppliers offering risk management solutions relevant to this sector
- A-Z of key UK legislation providing an outline of its purpose, who's responsible for compliance, and what needs to be done
- Ask the Expert' functionality – access to our in-house experts.

For more information, visit allianz.co.uk/riskmanagement

ALLIANZ ENGINEERING, CONSTRUCTION & POWER

Engineering Inspection Services

We offer a range of machinery inspection services in line with regulatory requirements, including electrical and mechanical inspections, lift and crane, and power and pressure plant inspections.

Specialist Services

We can arrange one-off inspections coupled with bespoke consultations in the fields of electrical, energy and environmental services, as well as fire risk assessments and health and safety audits.