

# General Manufacturing



Our General Manufacturing product provides tailored cover for businesses operating within the sector and with a combined property and casualty premium of £5,000 – £100,000.

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.

### Cover:

We know that your manufacturing customers have unique needs. In addition to the standard cover provided by our Commercial Select product, General Manufacturing offers additional tailored cover for their sector-specific risks.

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

### Material damage:

- **exhibitions cover** - £50,000 (UK), £25,000 (EU)
- **moulds, tools and dies** - £100,000 (EU)
- **faulty or defective workmanship** - £25,000 in excess of the first £10,000
- **operational errors and omissions** - £25,000 in excess of the first £10,000
- **25% seasonal increase in stock sum insured** - not limited to a specific period
- **environmentally conscious replacements** - we'll replace damaged machinery and plant with environmentally-conscious alternatives.

### Business interruption:

- **unspecified customers / suppliers** - £250,000 (UK) and £100,000 (EU)
- **exhibition sites** - £50,000 (UK), £25,000 (EU)
- **property stored and property in transit** - £250,000 (UK), £100,000 (EU)
- **moulds, tools and dies** - £50,000 (UK), £25,000 (EU)
- **faulty or defective workmanship** - £25,000 in excess of the first £10,000
- **operational errors and omissions** - £25,000 in excess of the first £10,000
- **research and development costs** - £250,000
- **fines and damages** - £25,000.

### Complimentary goods in transit

- cover for the customer's own goods within their own vehicles - up to £5,000 per vehicle and up to five vehicles (UK only).

Please note that where material damage and business interruption cover extends to the EU, cover is restricted to Fire, Lighting, Explosion and Aircraft.

**Optional goods in transit cover:**

- customers have the option to purchase additional goods in transit cover for more than five vehicles, more than £5,000 worth of goods per vehicle and to cover goods in third party vehicles
- territorial limits extended to include the EU
- £5,000 own plant, machinery or trade samples per vehicle included.

**Employer’s liability** - complimentary personal accident cover, up to £10,000 for an accidental injury sustained at work, resulting in either death or disablement.

**Public liability and products liability:**

- liability for the spread of Legionella bacteria - up to £1,000,000
- first party pollution clean-up costs - £1,000,000
- products financial loss - £100,000
- first party product recall expenses - £100,000 (optional).

**Business travel** - complimentary medical expenses and associated covers - up to 30 trips, £1,000,000. Customers can purchase additional cover if requested.

**Optional covers and services so you can tailor cover to match your customer’s needs:**

- Engineering - Machinery Damage
- Engineering - Business Interruption
- Computer
- Cyber Select

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

**Engineering inspection services**

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

**Bespoke engineering consultations**

- to help your customers operate more efficiently, we can arrange one-off inspections and bespoke consultations for lifting and pressure plant, along with non-destructive testing, as well as environmental inspections. We can also help your customers fulfil their health and safety requirements by carrying out fire risk assessments and health and safety audits. Visit: [allianz.co.uk/engineering-services](http://allianz.co.uk/engineering-services)

**Our appetite**

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

- machinery
- hardware
- building products
- office and electrical equipment
- detergents
- ceramic tiles, sanitary fixtures
- soft drink
- digital printing
- telecommunications equipment
- precision equipment e.g. photographic apparatus
- electrical insulated wire/cables and lighting equipment
- plastics risk other than foam plastics, resin castings or fibreglass.

**Additional services**

Our additional services can help customers to run their business safely and more efficiently:

- **free risk management support** - guidance on effective property security and employee safety. Visit: [allianz/risk-support](http://allianz/risk-support)
- **business support helpline guidance** - on health, safety, environmental, cyber security and business continuity matters. Visit: [allianz/risk-support](http://allianz/risk-support)
- **Allianz Legal Services** (for customers with Allianz Legal Expenses cover in place)
  - **Lawphone** - free legal guidance on any business-related legal matter, from employment law to debt recovery and contract disputes
  - **free legal templates** - over 100 free legal templates to help ensure customers’ HR policies, contracts and agreements are legally compliant
  - **easy-to-use law guide** - a free and simple law guide, written by lawyers to help customers to understand legal processes and requirements.



**Making a claim**  
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