QUICK GUIDE

Manufacturing

Sector-specific cover for manufacturing businesses with a turnover between £10 million and £1.5 billion, traded via our branch network.

Cover

We know that your Manufacturing customers have unique needs. In addition to the standard cover provided by our Commercial Combined (Commercial Select) product, we provide tailored cover extensions to protect employees, customers, machinery, workmanship, premises, goods in transit and day-to-day operations.

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 casting or fibreglass.

Property Damage

- **Exhibitions Cover** - £100,000 (UK), £25,000 (Europe)
- **Moulds, Tools and Dies** - £100,000 (UK and rest of Europe)
- **Faulty or Defective Workmanship** - £50,000 in excess of the first £10,000
- **Operational Errors and Omissions** - £50,000 in excess of the first £10,000
- **25% Seasonal Increase in Stock Sum Insured** - or £500,000 whichever is the less, with flexibility to select any 3-month period
- **Reduction of Environmental Impact** - we'll replace damaged landlord fixtures and fittings, machinery and plant with environmentally- conscious alternatives
- **Computer cover** - up to £100,000 for computer equipment in transit within Europe, £50,000 anywhere in the world.

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.

Business Interruption

- **Unspecified Customers/Suppliers** - 10% or £250,000, whichever is less, (UK and rest of Europe) and 10% or £100,000, whichever is less (anywhere else in the World)
- **Exhibition Sites** - £100,000 (UK), £25,000 (Europe)
- **Property Stored and Property in Transit** - 10% or £250,000, whichever is less, (UK), 10% or £100,000, whichever is less (Europe)
- **Moulds, Tools and Dies** - £50,000 (UK), £25,000 (Europe) - limited to loss/destruction or damage by Fire, Lightening, Explosion and Aircraft (FLEXA) only
- **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
- **PR/reputational costs** - up to £25,000
- **Fines and Damages** - £25,000.

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

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).

Goods in Transit optional extension

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 property per vehicle included.

Employer's Liability

- Employment Related Accident Benefits:
  - **Accidental bodily injury** resulting in either death or disablement, up to £10,000
  - Cover for loss of eye, one hand or foot or loss of speech, up to £5,000
  - **First Aid Expenses** - up to 15% of Sums Insured
- **Psychological support** - up to eight sessions of treatment following and injury to an employee
- **PR/reputational costs** - up to £25,000.

Public Liability and Products Liability

- **Liability for the Spread of Legionella Bacteria** - up to £1 million limit of indemnity
- **Pollution Clean-up Costs** - £1 million in the UK, Northern Ireland, Channel Islands, Isle of Man
- **Products Financial Loss** - £100,000
- **Product Recall Expenses** - up to £100,000 for qualifying businesses, including the costs of hiring crisis consultants (up to £50k)
- **PR/reputational costs** - up to £25,000.

Your customers may also be interested in:

- Machinery Damage
- Machinery Business Interruption
- Full Computer
- Directors & Officers
- Professional Indemnity
- Full Personal Accident
- Business Travel
- Legal Expenses.

- **Environmental Liability cover** - provided by our Large Corporate division.
- **Allianz Engineering Inspection Services** - we offer a range of plant and machinery inspection services in line with regulatory requirements, including electrical and pressure mechanical inspections, lift and crane, and power press inspections.
- **Allianz Engineering Compliance Services** - for machinery not subject to regulatory inspections, we can provide specialist one off inspections and advice, alongside bespoke consultation, for pressure and lifting plant, energy, environment, electrical installations and more.

Services relevant for the wholesale and retail sector include:

- PUWER assessments
- Electrical inspection and remedial works
- COMAH examinations
- Air conditioning inspections, TM44
- Legionella testing
- Fire alarm testing
- Site compliance audit.

Visit: allianz.co.uk/engineering-services.

Additional services

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

- **Business risk support** - guidance on a range of topics and useful tools, resources and discounts to assist your customers in managing the risks impacting the manufacturing sector, including:
  - Health and Safety training provided by Praxis42
  - Occupational and mental health wellbeing by Medigold
  - Flood Protection Services provided by MM Engineering
  - Asset security marking, provided by Selectamark
  - Business Continuity planning by Glen Abbott.

  Visit: allianz.co.uk/business-risk-support.

- **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.

Making a claim
0344 412 9988

Our Claims Commitment

We're committed to delivering high standards in claims service, recognised through industry awards and broker feedback. Our claims teams combine people-first care, specialist expertise, and innovative technology to help resolve claims as quickly and transparently as possible, supporting customers throughout their claims journey.

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