Complete Cargo is designed to protect goods against loss or damage whilst in transit worldwide or in storage in the UK.

**Cover**

Complete Cargo covers goods against loss or damage whilst in transit by road, rail, sea or air. Cover is provided on an all risks basis and includes transit within the UK and to or from counties worldwide. It is available either as an annual or single trip policy, with optional UK storage cover, providing true warehouse to warehouse cover.

This product is specifically designed for businesses with a single transit value of up to £2.5m. It can also cover businesses transporting up to £50m worth of goods annually within the UK and importing/exporting goods up to £62m annually worldwide.

**Cover includes:**

- **General Average and Salvage Charges** – covers the insured’s liability under any General Average or Salvage act.
- **Exhibition Risks** – worldwide cover available.
- **Airfreight Replacement** – up to 25% of the value of goods or £20,000 per event.
- **Tools or Samples** – for up to two vehicles and £5,000 per vehicle (with the option to increase).
- **Concealed Damage** – within 60 days of arrival.
- **War Risks** – covers goods whilst aboard a vessel or aircraft.
- **Buyers and/or Sellers Contingent Interest** – covers the insured’s contingent financial interest in any goods where the insured has no responsibility to insure the goods under the terms of sale.

**Optional cover:**

- **Storage** – covers loss or damage to goods whilst held in storage at up to 10 UK locations.

**Professions We Are Focussing On**

- Exporters
- Wholesalers
- Importers
- Retailers
- Manufacturers
- Contractors
- Suppliers.

**We do not look to write:**

- Artwork
- Antiques
- Cash
- Bulk cargo (e.g. grains)
- Fuel in tanks
- Live drugs
- Livestock
- Hi-tech equipment (e.g. mobile phones, cameras and similar consumer devices)
- Precious metals and stones
- Project cargo
- Weapons
- Tobacco.

**Examples Of Goods We Can Insure**

- Raw materials
- Components
- Finished products.
**Additional Products**
- Complete Business
- Complete Retailer
- Commercial Select
- Motor Fleet
- Euler Hermes Trade Credit
- AGCS Cargo (for larger, more complex risks)
- AGCS Marine Hull and Freight
- AGCS Marine Liability.

**Certificate Management System**
Your clients are able to create, amend and issue Marine Cargo Certificates of Insurance to provide evidence of cover to a buyer or bank. This is available anywhere in the world, 24/7/365, at [www.ecertscargo.allianz.co.uk](http://www.ecertscargo.allianz.co.uk). Log-in details can be found on the policy schedule.

**Instant Documentation**
By using our broker e-trading platform, QuoteSME, brokers can quote, buy, adjust and renew online. Instant electronic documentation is received at point-of-sale, so our customers don’t need to wait for the post! [www.allianzquotesme.co.uk](http://www.allianzquotesme.co.uk)

**Did You Know?**
There is over £59bn worth of cargo imported into and exported out of the UK every year.

Source: HMRC UK Overseas Trade Statistics February 2016.

**Additional Services**
**FREE risk management support** – our online risk management service, Risk Director, can help you reduce claims and assist with health and safety regulations. [www.riskdirector.co.uk](http://www.riskdirector.co.uk)

**Making a Claim**
Complete Cargo claims are handled by specialists at our sister company, Allianz Global Corporate & Specialty (AGCS).

You can notify us of a claim by:
Tel: **0330 102 8608** (available 24/7/365)

Email: [marineclaims@allianz.co.uk](mailto:marineclaims@allianz.co.uk)

Post: Allianz Global Corporate & Specialty
Marine Claims
60 Gracechurch Street
London
EC3V 0HR

**Why Allianz?**
Allianz Insurance plc is one of the largest general insurers in the UK and part of the Allianz Group, the largest property and casualty insurer in the world. With over 100 years of experience, we’re confident we know our business and have the technical expertise to ensure our customers get the cover and risk management advice they need.

We have an outstanding claims service, which is committed to getting our customers back in business as quickly as possible.