

MOTOR TRADE RMI

quick guide

Working with the Retail Motor Industry Federation (RMI) for over 25 years has enabled us to build an affinity with the Motor Trade market. With our knowledge and insight, we've designed a proposition that specifically addresses the needs of RMI members. In addition to the cover offered under our Motor Trade Select and Complete products, you can benefit from the following cover enhancements.



* Features of cover apply only if the relevant section is purchased.

OUR MOTOR TRADE RMI PRODUCT*

Specifically designed for medium to large RMI members, our Motor Trade RMI product offers the following features of cover:

- **Replacement of damaged machinery and plant with green friendly models** – £250,000 limit
- **Exhibitions cover** – £25,000 limit within UK and EU, subject to Fire, Explosion and Aircraft (FEA) for EU cover only
- **Personal accident assault and victim care** – benefits of up to £30,000 paid for an accidental bodily injury as a result of theft or attempted theft resulting in death or disablement
- **Essential personnel** – cover for death or permanent disablement of an essential person, which interrupts your business activities – £25,000 limit, any one claim
- **Public relations expenses cost** – £10,000, maximum three months, any one claim
- **Fines and damages cover, as a result of non-completion of a contract** – £10,000 limit, any one claim
- **Uninsured loss recovery and motor prosecution defence costs** – up to £100,000 per claim

We can provide cover for your medium to large motor trade clients under our **Motor Trade RMI Plus** wording which provides the comfort, security and flexibility to allow for your client's Buildings footprint to increase by up to 10% of the declared sum insured without invoking Average (Underinsurance).

OUR COMPLETE MOTOR TRADE RMI PRODUCT*

Specifically designed for small to medium sized RMI members with a turnover of up to £3,000,000, our Complete Motor Trade RMI product offers:

- **Portable hand tools cover** – up to £10,000 limit
- **Commercial legal expenses** – cover automatically included
- **Occasional business use** – third party liability cover for private cars owned or loaned to an employee
- **Uninsured loss recovery and motor prosecution defence costs** – up to £100,000 per claim
- **Social, domestic and pleasure use** – for up to seven named persons, with option to restrict business use to named drivers – with extra discount
- **Business interruption cover** – extends to the Motor Vehicle Road Risks section
- **Single excess** – you will pay only one excess when two of your insured vehicles are involved in the same incident.

IN ADDITION, YOU WILL ALSO BENEFIT FROM THE FOLLOWING ENHANCED COVER:

- **New for old cover** – extended to include goods carrying vehicles less than 7.5 tons and less than 12 months old, registered in your customer's name
- **Vehicles in transit** – covered provided under the business interruption section
- **Customer's consequential loss or loss of use** - no inner limit to legal liability claims under the Road Risks section.

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.



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

MAKING A CLAIM:

To notify a claim simply:
Call: **0344 412 9996**
(8am to 6pm Monday to Friday)
or email:
claims.start@allianz.co.uk

If you need recovery assistance following an accident, you can call the above number 24 hours a day. Once the vehicle is recovered, we will contact you within 24 hours to register a claim. Please note that if a claim is not made or is unsuccessful, you will be liable for the costs of the recovery.

ADDITIONAL SERVICES

The following are available to policyholders:

- **Allianz Motor Insurance Database** – providing immediate access to vehicle data to help you establish a robust reporting process. A helpdesk is also available: allianz.co.uk/mid
- **FREE ten minute consultancy** – on how to strengthen online/system security provided by data loss prevention experts at IntelliSecure
- **FREE business support helplines** – to provide your clients on health and safety and business continuity
- **Pay-on-Use Breakdown Cover** – provides peace of mind if your client's vehicle were to suffer a breakdown. Rather than a subscription charge, your clients will only pay per usage – exclusively for Allianz Motor Trade policyholders.

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 has a dedicated motor trade section featuring:

- Guidance on a range of topics and a series of forms and check lists
- Risk management advice - hints and tips on how to minimise exposure to key risks impacting this sector
- A purpose built business impact assessment (BIA) tool to understand what elements of your client's business might be vulnerable to interruption
- A full list of our specialist preferred suppliers offering risk management solutions relevant to this sector.

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

ALLIANZ SPECIAL ENGINEERING SERVICES

Our Specialist Inspection Services team can arrange inspections coupled with bespoke consultation for:

- Electrical testing
- Energy services
- Environmental services
- Fire risk assessment
- Health and safety audits.