



# Multinational from Allianz

For Intermediary Use

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# Providing confidence both home and abroad

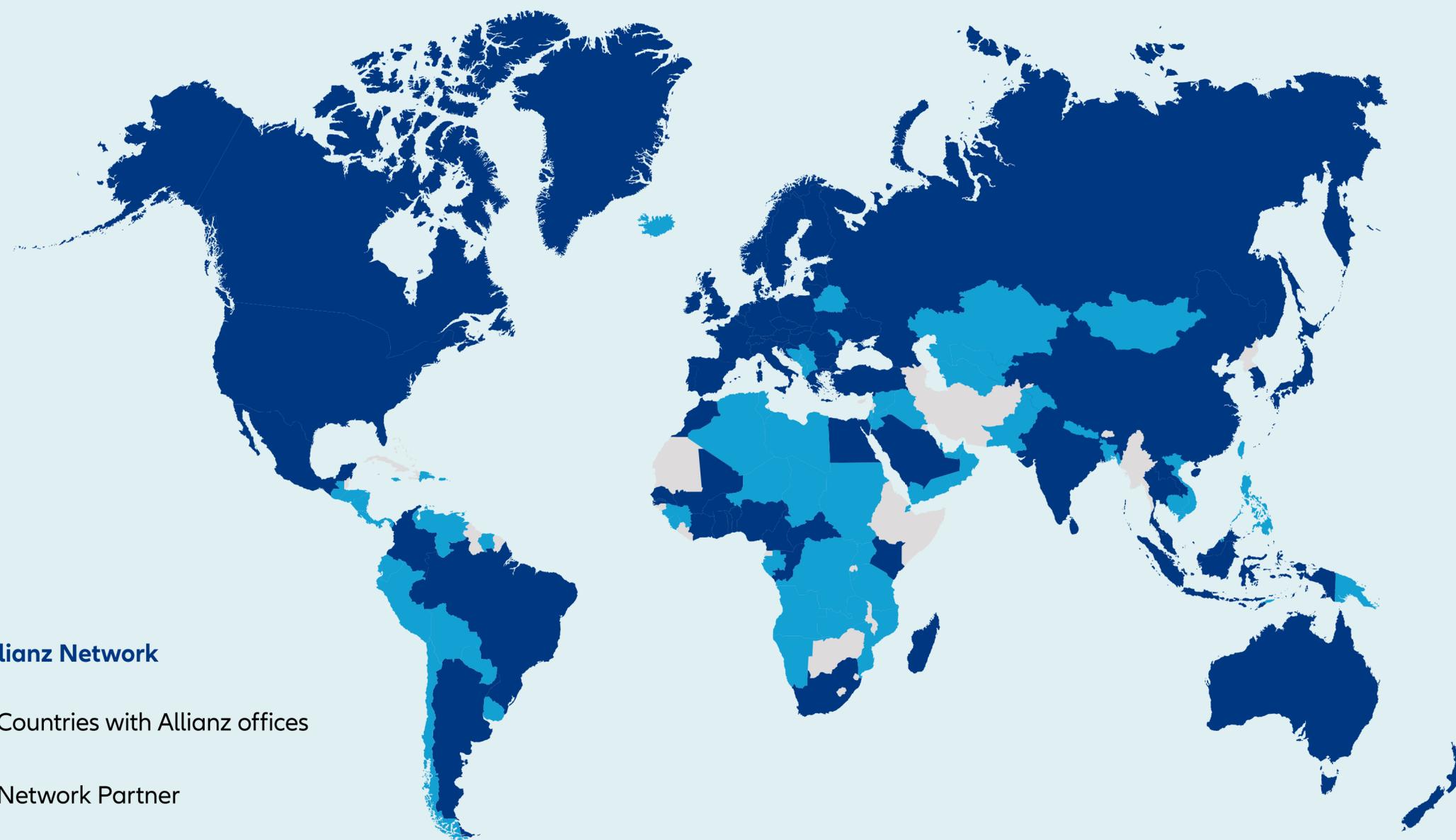
In an increasingly globalised world, many businesses have international exposures. At Allianz, we make sure your customers' operations are protected, from **Australia** to **Zimbabwe**.

We have solutions for businesses of every size. Whilst Allianz Global Corporate and Specialty (AGCS) caters for more complex requirements, at Allianz Insurance plc, we offer tailored cover for UK-based mid corporate businesses with limited assets and liabilities overseas.

So, your customer can always be confident their business is in safe hands.

## The Allianz Network

-  Countries with Allianz offices
-  Network Partner



# Why Allianz for multinational?



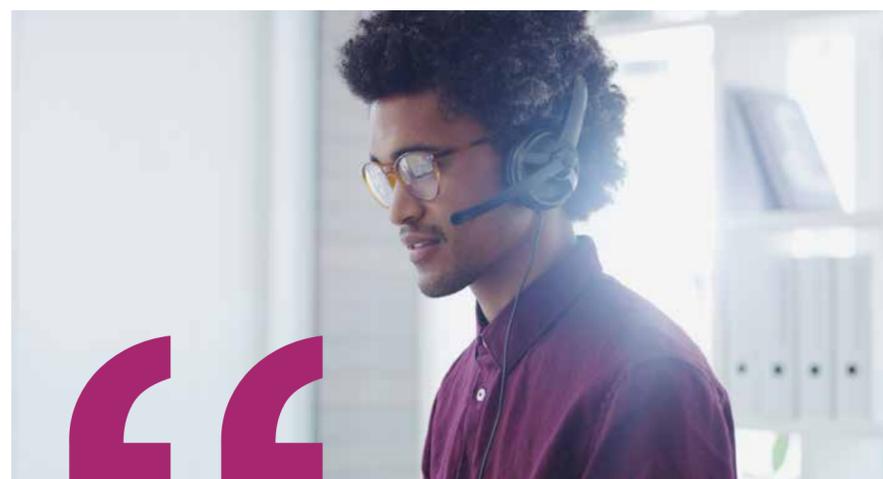
## Global reach, local expertise

Our global network, comprising over 200 territories, means we have local knowledge – on an international scale.

Your customers will have access to local practices for insurance coverage, claims handling and risk management, wherever they are.

## A tailored proposition

Our multinational products and programme solutions are fully adaptable depending on your customers' needs. We can conveniently combine both your customers' local and global covers within one centrally coordinated programme.



Brokers and customers can confidently rely on the service offered by the Allianz claims teams.

Ben Bolton, Managing Director, Gracechurch

## Expert knowledge, long-standing relationships

Coordinating international insurance programmes requires special expertise. Our multinational team will support you in building the ideal programme structure.

Of course your usual dedicated Allianz contact will still be there, ensuring your customers always receive the best quote, cover and service for all aspects of their business, both in the UK and overseas.



A global network of over 200 territories and 70 countries.



Expert multinational underwriters in the UK and overseas, supported by local relationships.



Simple and fast claims service.



Policy documentation issued digitally and swiftly.

# Solutions tailored for your customers

From comprehensive programmes to locally admitted policies, we'll work with you to find the optimal solution for your customer's business.



## International Insurance Programmes

For customers with more complex multinational requirements, our centrally coordinated global insurance programme combines a centrally issued 'Master Policy' with locally admitted policies in all programme countries.

For less complex needs, customers can simply choose locally admitted policies on a stand-alone basis.



Both solutions can be enhanced with Difference In Conditions (DIC)/ Difference In Limits (DIL) to harmonise covers.

## Difference in Conditions (DIC)

ensures there's no gap in the terms and conditions between your customers' UK and local policies.

## Difference in Limits (DIL)

ensures your customers benefit from the same limits under their UK and local policies.

## Our local policies:



provide access to special local covers and are issued in the local language



ensure premium is adjusted to reflect the local risk and exposure



comply with local laws and fulfil all regulatory requirements, including access to mandatory local reinsurance pools



provide risk management advice tailored to local needs.

# Modular products at the core

Our International Commercial Select or our International Property Owners Select product will usually form the core of the programme. Depending on your customer's needs, they can accommodate the UK exposure as well as elements of the overseas exposure.



**International Commercial Select**  
Fully customisable, our International Commercial Select product allows your customers to tailor their protection by choosing from, and combining a wide range of property covers, along with casualty and speciality lines.

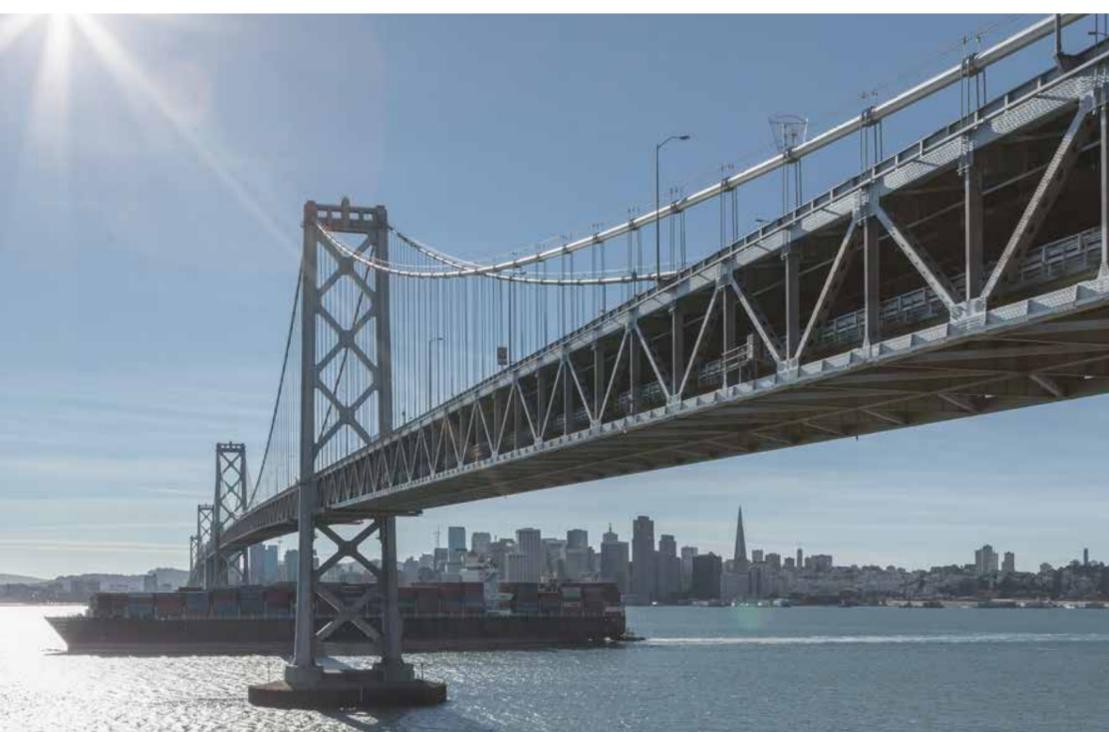
By adding Difference in Conditions/ Difference in Limits, your customers can be assured their assets and liabilities are just as protected overseas as in the UK. And all in the convenience of one single policy.

**International Property Owners Select**  
Our specialist proposition caters for property owners with larger premises or portfolios, both overseas and in the UK. DIC/DIL extensions are also available to ensure your customer's needs are fully met.

In addition to our two core products, we can also consider:

- Fleet International insurance Programmes (FIIP) to support UK domiciled companies with motor fleets outside of the UK
- Motor trade covers
- Engineering covers.

Please contact your Allianz local representative for more information.



# International Commercial

## Select property options

Every business is unique. So, customers can select the covers most appropriate for their risk – all available in isolation, as part of a package and/or under a UK-controlled master programme.



### Property damage

- Protects your customer's assets on all risks and specified events basis.
- Wide range of cover extensions included as standard, with alterations and additions up to £1,000,000.



### Business interruption

- Several bases of settlement options available, including estimated gross profit and additional cost of working.
- Cover for a wide range of extensions, including suppliers or customers up to £100,000.



### DIC/DIL option

Overarching extensions across the UK and locally admitted policies.



### Money

All risks cover, including personal assault cover extensions.



### Goods in transit\*

Protects goods whilst in transit, either in own vehicles or while carried by a third party. Cover extended to clothing and personal effects up to £500 per person.



### Specified all risks

Protects specific items in the UK and elsewhere.



### Computer

All risks cover including worldwide transit for computer equipment and technology. Several cover extensions also available, including computer media and additional expenditure.



### Fidelity guarantee\*

Protects your customer's loss of money or property due to employee dishonesty with a 24 month discovery period.



### Terrorism\*

Protects your customer's assets against acts of terrorism.

\*UK only

# International Commercial Select casualty options



**Public and products liability**  
Up to £5,000,000 but can be further increased according to your customer's needs.



**DIC/DIL option**  
Overarching across the UK and locally admitted policies.



**Employer's liability\*\***  
Up to £10,000,000 but can be further increased according to your customer's needs.



**Commercial legal expenses\***  
Up to £100,000 any one claim for a wide range of selected events.



**Directors & officers\***

- Directors and officers and company reimbursement cover up to £2,000,000.
- Company entity liability cover up to £2,000,000 in the aggregate.



**Professional indemnity\***  
A wide range of policy wordings tailored to the nature of advice your customer provides.



**Cyber\***  
Including third party liability, business interruption, crisis management and first party loss.



**Personal accident**  
Including a wide range of cover extensions such as hospitalisation benefits.



**Business travel**  
Worldwide medical emergency expenses, baggage, money and cancellation cover.

\*UK only

\*\*UK only and where available overseas

# International Property Owners Select

Specialist covers for your customers' property needs – all available in isolation, as part of a package and/or under a UK-controlled master programme.



## Property damage

- Protects your customer's assets on an all risks and specified events basis.
- Wide range of tailored cover extensions included as standard, with alterations, additions and improvements up to £2,000,000 and up to £5,000,000 for premises occupied as offices, retail or residential purposes.



## Loss of rent

With a wide range of extensions available, including re-letting costs after damage.



## DIC/DIL options

Overarching across the UK and locally admitted policies.



## Directors & officers\*

- Directors and officers and company reimbursement cover up to £2,000,000.
- Company entity liability cover up to £2,000,000 in the aggregate.



## Property owners liability

Up to £2,000,000 as standard but higher limits are available upon request.



## Employer's liability\*\*

Up to £10,000,000 with higher limits available upon request.



## Commercial legal expenses\*

Up to £100,000 for any one claim for a wide range of selected events.



## Terrorism\*

Protects your customer's assets against acts of terrorism.

\*UK only

\*\*UK only and where available overseas



# Delivering on our promise, in the UK and internationally

Our award-winning claims service puts customers back in business as quickly as possible.



650+ experienced claims adjusters handling thousands of multinational claims each year.

## Claims expertise, across the globe...

No matter the nature or location of a claim, our claims experts will get it sorted.

Comprising a dedicated multinational claims team, engineers, lawyers and industry specialists, we'll navigate your customer smoothly through the process.

## ...and in the UK

Our UK handlers are on hand to help your customer with their UK business claim. All supported by dedicated teams for major losses, occupational diseases, anti-fraud and surge events.

Cross-border claims require carefully coordinated communication. We'll keep your customer proactively informed about the progress of their claim, so they know what to expect along each step of the way.

Our claims handlers are available via telephone or Live Chat, making it easy for you to get in touch.

International claims are handled by the relevant local Allianz office, with immediate access to a wide network of loss adjusters in each territory. Claims are settled in accordance with local tax regulations, with claims payments made in domestic currency, alleviating any exchange rate losses.

# Preventing losses upfront

We help your customers manage their risks more efficiently, economically and ultimately, more safely.

## Local risks, bespoke solutions

We recognise that risks vary by country, requiring tailored risk management solutions. Our local Allianz loss control engineers will provide dedicated points of contact, whilst facilitating access to a global network of risk consultants.

## We also have you covered at home

Our free [risk management website](#) hosts comprehensive sector-specific guidance, risk checklists and even a free business impact assessment tool.

And that's not all! Your customers will also have access to our wide range of [UK-based preferred suppliers](#), offering discounted property, security, health and safety and risk management products and services.



# 260+

risk engineers across the globe, averaging 10+ years' industry experience.

# Offering that extra reassurance

A range of services to complement your customer's insurance cover.



## Business continuity planning

It's always good to have a backup. We've partnered with Glen Abbot, business continuity and information security specialists, to help your customers prepare for when things don't quite go to plan.

## Praxis42

### Health and safety consulting

Now, more than ever, it's crucial for businesses to protect their staff and customers. We can provide access to discounted health and safety consulting as well as a range of e-learning modules.



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### Free legal advice

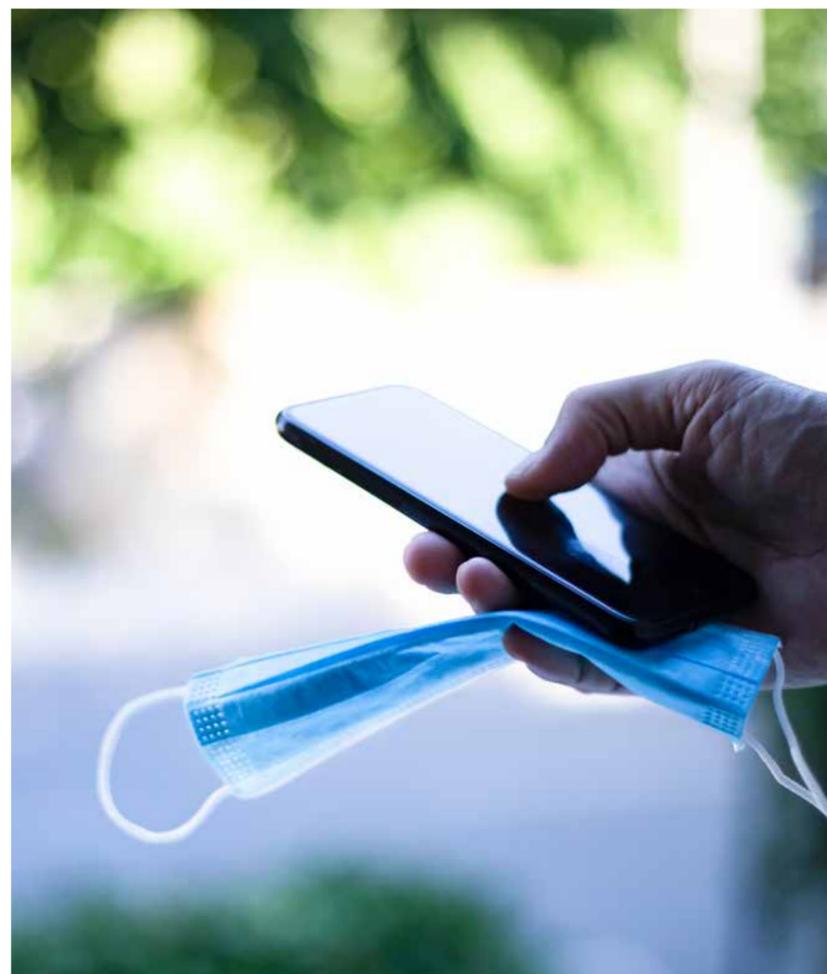
We know legal costs can be crippling and nobody wants to become embroiled in a legal battle. We can support your customers in avoiding these situations with discounted legal services and a free 24/7/365 legal helpline.

### Free legal templates

To save both money and time, we have over 140 free legal templates, to help ensure your customers' HR policies, contracts and agreements are legally compliant. Once created, your customers can save and store all their documents within our online storage facility.

### Easy-to-use law guide

Legal jargon can be overwhelming and confusing at times. Our free and simple law guide is written by lawyers to help your customers understand legal processes and requirements.



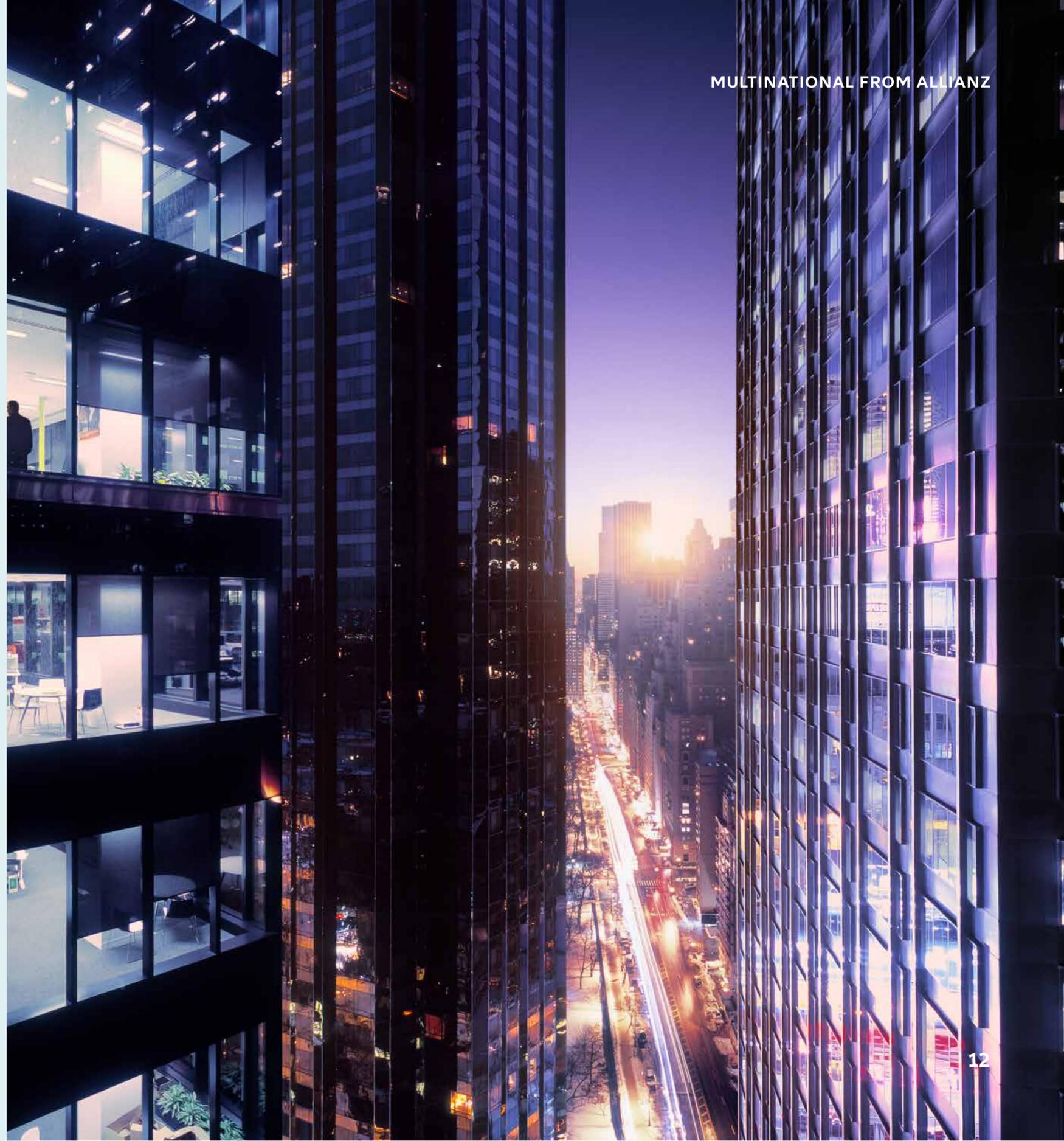
# Contact us for a quote

Please speak to your local Allianz representative.

## **Multinational Solutions**

Visit [allianz.co.uk/multinational](https://allianz.co.uk/multinational).

For any other information,  
please visit [allianz.co.uk/broker](https://allianz.co.uk/broker).



**Allianz Insurance plc.**

Allianz Insurance plc. Registered in England number 84638 Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 121849.