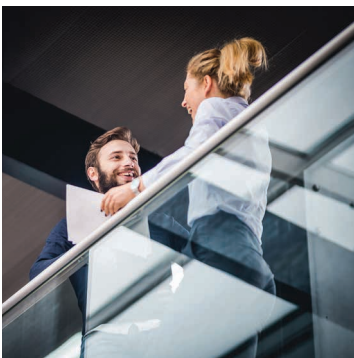


PROFESSIONAL SERVICES

quick guide

A proposition comprising a wide range of cover extensions and services tailored to the typical insurance needs of policyholders in the professional services sector with a combined property and casualty premium of £5,000 – £100,000.



•A one-off introductory discount off the Property and Casualty sections is available if your client purchases any of these optional covers at point-of-sale. This discount can not be more than the total value of the additional cover.

COVER ENHANCEMENTS

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

Material Damage

- Exhibitions cover – £50,000 limit within the UK, £25,000 limit within the EU (FEA)
- Full theft during business hours
- Plans, models and drawings – £250,000 limit within UK, £100,000 limit within EU
- Fine art, antiques and collectibles – up to £250,000 limit
- Partners, directors and employees personal effects – whilst outside the insured premises, up to a limit of £2,500 per person.

Engineering Extension:

- Breakdown and accidental damage cover for machinery – limit of liability £500,000
- Business interruption cover following breakdown and accidental damage of plant and machinery – limit of liability £50,000.

Business Interruption

- Research and development costs – £250,000 limit
- Unnamed customers and suppliers – £250,000 limit in UK, £100,000 in EU
- Accidental failure of supply – £100,000 limit
- Additional increase in cost of working – £50,000 limit.

Computer

- E-risks – covers recreation of computer media and additional expenditure losses:
 - £25,000 limit for virus and hacking
 - £5,000 limit for seek and destroy.

Employer's Liability

- Personal accident cover – benefits of up to £10,000 paid for an accidental bodily injury occurred at work resulting in death or disablement.

Business Travel

- Medical emergency travel expenses for up to 30 trips – £1,000,000 limit within the EU
- Medical expenses and associated covers for up to 30 trips – £1,000,000 limit.

OPTIONAL COVERS (SUBJECT TO DISCOUNT)

The following optional covers are available to policyholders:

Directors & Officers* – provides financial protection for directors in terms of their personal liability when managing their company.

Professional Indemnity* – covers the legal liability arising from a third party claim as a result of professional negligence.

Full Personal Accident* – provides a financial benefit (up to £2,000,000 for any one life) should an employee suffer a bodily injury or die as a result of an accident.

Full Business travel* – worldwide medical emergency travel expenses, baggage, money and cancellation cover for a single trip or multiple trips.

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:

Need to notify us of a claim?
Simply call:

- **0344 412 9988**
(9am-5pm Monday to Friday) or
0345 604 9824 (available 24/7/365).

PROFESSIONS WE ARE FOCUSING ON

The following sub-sectors are examples of where we perform well:

- Architect and engineering services
- Accountants
- Management consultants
- Estate agents
- Solicitors
- Property related services
- Software consultants
- Advertising, marketing and PR consultants
- Technology and communication consultants
- Market research.

ADDITIONAL SERVICES

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 Markel 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 features:

- Guidance on a range of topics and a series of forms and check lists to assist your clients in managing the risks impacting their sector
- News and regulation updates aimed at you and your clients
- A full list of our preferred suppliers offering risk management solutions relevant to this sector
- A-Z of key UK legislation providing an outline of its purpose, who's responsible for compliance, and what needs to be done
- Ask the Expert' functionality – access to our in-house experts.

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

ALLIANZ ENGINEERING, CONSTRUCTION & POWER

Our team can arrange one-off inspections coupled with bespoke consultation in the fields of:

- Electrical testing
- Energy services
- Environmental services
- Fire risk assessment.

A COMPANY DIRECTOR CAN FIND THEMSELVES IN COURT FACING LEGAL ACTION IF THEY HAVE BREACHED THEIR DUTIES OR FAILED TO SAFEGUARD THE INTERESTS OF STAKEHOLDERS.¹

1. Allianz white paper: Directors & Officers – Tough at the top – protecting your key people