

Professional Services



Our Professional Services product provides tailored cover for businesses operating within the sector and with a combined property and casualty premium of £5,000 – £100,000.

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.

Cover:

We know that your professional services customers have unique needs. In addition to the standard cover provided by our Commercial Select product, Professional Services offers additional tailored cover for their sector-specific risks.

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

Professional indemnity:

- **lost documents** - £250,000
- **court attendance costs** - £500 per person, per day for any partner or director, and up to £250 per person per day for any employee.

Material damage:

- **exhibitions cover** - 50,000 limit (UK), £25,000 (EU)
- **full theft during business hours**
- **plans, models and drawings** - £250,000 (UK), £100,000 (EU)
- **fine art, antiques and collectibles** - £250,000

- **partners, directors, and employees, personal effects** - whilst outside the insured premises, £2,500 per person.

Business interruption:

- **research and development costs** - £250,000
- **unnamed customers and suppliers** - £250,000 (UK), £100,000 (EU)
- **additional increase in cost of working** - £50,000.

Employer's liability - complimentary personal accident cover, up to £10,000 for an accidental injury sustained at work, resulting in either death or disablement.

Business travel - complimentary medical expenses and associated covers - up to 30 trips, £1,000,000. Customers can purchase additional cover if requested.

Optional covers and services so you can tailor cover to match your customer's needs:

- Directors & Officers Liability Select
- Cyber Select
- Computer
- Personal Accident
- Business Travel
- All Machinery
- Machinery Business Interruption.

Engineering inspection services

- we offer a suite of machinery inspection services in line with regulatory requirements, including electrical and mechanical inspections, lift and crane, and power and pressure plant inspections.

Bespoke engineering consultations

- to help your customers operate more efficiently, we can arrange one-off inspections and bespoke consultations for lifting and pressure plant, along with non-destructive testing and environmental inspections. We can also help your customers fulfil their health and safety requirements by carrying out fire risk assessments and health and safety audits. Visit: allianz.co.uk/engineering-services

Our appetite

These are our core preferences but we'd still like to hear from you about other well-managed risks:

- non-manual trades
- architects (excluding risk involving - basements and swimming pools)
- accountants (excluding tax avoidance or mitigation)
- engineering consultants

- management consultants
- estate agents
- advertising, marketing and PR consultants
- market research
- recruitment consultants
- other office-based trades.

Additional services

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

- **free risk management support**
 - guidance on effective property security and employee safety. Visit: allianz.com/risk-support
- **business support helpline guidance** - on health, safety, environmental, cyber security and business continuity matters. Visit: allianz.com/risk-support
- **Allianz Legal Services** (for customers with Allianz Legal Expenses cover in place)
 - **Lawphone** - free legal guidance on any business-related legal matter, from employment law to debt recovery and contract disputes
 - **free legal templates** - over 100 free legal templates, to help ensure customers' HR policies, contracts and agreements are legally compliant
 - **easy-to-use law guide** - a free and simple law guide, written by lawyers to help customers to understand legal processes and requirements.



Making a claim
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