

QUICK GUIDE

Property Owners Select



For property owners with larger premises or portfolios, traded via our branch network.

Cover

- **Property Damage** - the following cover extensions are automatically included free of charge if the relevant section is operative:
 - **Eviction of Squatters** - up to £5,000, any one claim.
 - **Archaeological Discovery** - up to £50,000, any one claim.
 - **Concern for Welfare** - up to £10,000, any one claim.
 - **Residential Property Alternative Accommodation** - up to 30% of the building's declared value.
 - **Japanese Knotweed Removal** - £2,500 in the aggregate.
 - **Environmentally Conscious Replacements** - 10% of the building's sum insured or £25,000 for environmentally conscious materials.
 - **Fly-tipping** - up to £10,000, £25,000 in the aggregate.
 - **Exhibitions and Models** - up to £25,000 in the aggregate.
- **Average Free** - we'll waive the average condition if a professional valuation has been undertaken within the last three years.
- **Loss of Rent** - loss of income or rent protection following an insured event, including free indemnity to managing agent and book debts.
- **Property Owner's Liability** - legal liabilities cover for personal injury or property damage suffered by third parties arising from ownership of the property.
 - **Legionella** - £5m.
 - **Corporate Manslaughter** - £5m.
 - **Asbestos** - £5m.
 - **Terrorism** - £5m.
 - **Free environmental clean-up costs** - £1m.

This is available alongside other existing cover options including Employer's Liability and Commercial Legal Expenses.

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.

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Your customers may also be interested in:

- Machinery Damage
 - Machinery Business Interruption
 - Computer
 - Cyber Select
 - Directors & Officers Liability Select
 - Professional Indemnity Select
 - Excess of Loss
 - Personal Accident
 - Business Travel.
- **Large corporate solutions** - a range of solutions are available from our global, corporate and specialist underwriting teams. Visit: commercial.allianz.com
 - **Credit and surety solutions** - credit and surety solutions from our sister company Allianz Trade. Visit: allianz-trade.com.
 - **Allianz Engineering Inspection Services** - we offer a range of plant and machinery inspection services in line with regulatory requirements, including electrical and pressure mechanical inspections, lift and crane, and power press inspections.
 - **Allianz Engineering Special Services** - for machinery not subject to regulatory inspections, we can provide specialist oneoff inspections and advice, alongside bespoke consultation, for pressure and lifting plant, energy, environment, electrical installations and more. Visit: allianz.co.uk/engineering-services.

Appetite

We prefer businesses that are professional with the following types of premises:

- purpose built
- low hazard with a fire resistant construction
- good geographical spread
- low flood and arson exposures
- actively managed.

Our appetite includes:

- offices
- out of town retail
- commercial premises
- non-combustible hotels and shopping centres
- health centres
- modern stadia.

Additional services

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

- **Business risk support** - a wide variety of resources for health and safety, environmental, legal, cyber security and business continuity matters. Visit: allianz.co.uk/business-risk-support.
- **Allianz Legal Services** - for your customers with Allianz Legal Expenses cover in place we can provide the following:
 - **free legal advice** - free legal guidance on any business related legal matter, from employment law to debt recovery and property disputes.

- **free legal templates** - 100+ free legal templates, to help ensure your customers HR policies, contracts and agreements are legally compliant. Once created, customers can save and store all their documents within our online storage facility.
- **easy-to-use law guide** - our free and simple law guide is written by lawyers to help your customers understand legal processes and requirements.
- **free business tax advice** from Markel Tax. Visit: allianz.co.uk/legalservices.



Making a claim
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