

WHOLESALE AND RETAIL

quick guide

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



* A sectional premium discount will be given if this optional section is selected at point-of-sale.

** 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 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

- 25% seasonal increase in stock sum insured over the months of November, December and January
- Exhibition cover – £25,000 limit within the EU (FEA only).

Business Interruption

- Unnamed suppliers within the EU – up to a limit of £100,000 (FEA only)
- Unnamed customers within the EU – up to a limit of £100,000 (FEA only).

Goods in Transit

- Protection for own goods in own vehicles (£5,000 limit per vehicle; up to five vehicles).

Employer's Liability

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

Public Liability and Products Liability

- Liability for the spread of Legionella bacteria – up to £1,000,000 limit of indemnity.

Business Travel

- 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:

All Machinery* – covers the cost of repair or replacement in the event of a breakdown or sudden or unforeseen damage.

Machinery Business Interruption* – protects against financial losses arising from sudden or unforeseen damage to machinery.

Computer* – offers all risks cover for the loss, theft, damage or breakdown of computers and supporting equipment.

Cyber Select – provides comprehensive cover to ensure that your client's wholesale and retail business is protected in the event of a data loss or cyber security incident. Policyholders will also benefit from access to a variety of prevention and post-incident services via our panel of specialists.

Directors & Officers** – provides financial protection for directors in terms of their personal liability when managing their company. It also provides reimbursement to the company for claims paid on behalf of its directors and officers.

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.



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

TRADES WE ARE FOCUSING ON

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

- Mineral water and soft drinks
- Wine, spirits and beer
- Electrical goods
- Ceramic and china
- Stationery and books
- Confectionery and newsagents***
- Construction materials
- Hardware, plumbing and heating equipment
- Computer equipment
- Clothing and footwear
- Bakeries***
- DIY
- Department stores***
- Supermarkets***

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

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-SERVE 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

Engineering Inspection Services

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

Specialist Services

We can arrange one-off inspections coupled with bespoke consultations in the fields of electrical, energy and environmental services as well as fire risk assessments and health and safety audits.

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).