



# Property & Casualty from Allianz

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# Why Allianz for Property & Casualty?



As part of the Allianz Group, the world's largest property and casualty insurer, we've proven technical excellence within underwriting, risk consulting and claims. Our local expert underwriters understand the requirements and unique pressures faced by each type of business, offering your customers relevant insurance solutions.



**Read our industry insights.**



PROPERTY & CASUALTY

# local expertise, global knowledge

Why Allianz for  
Property & Casualty?

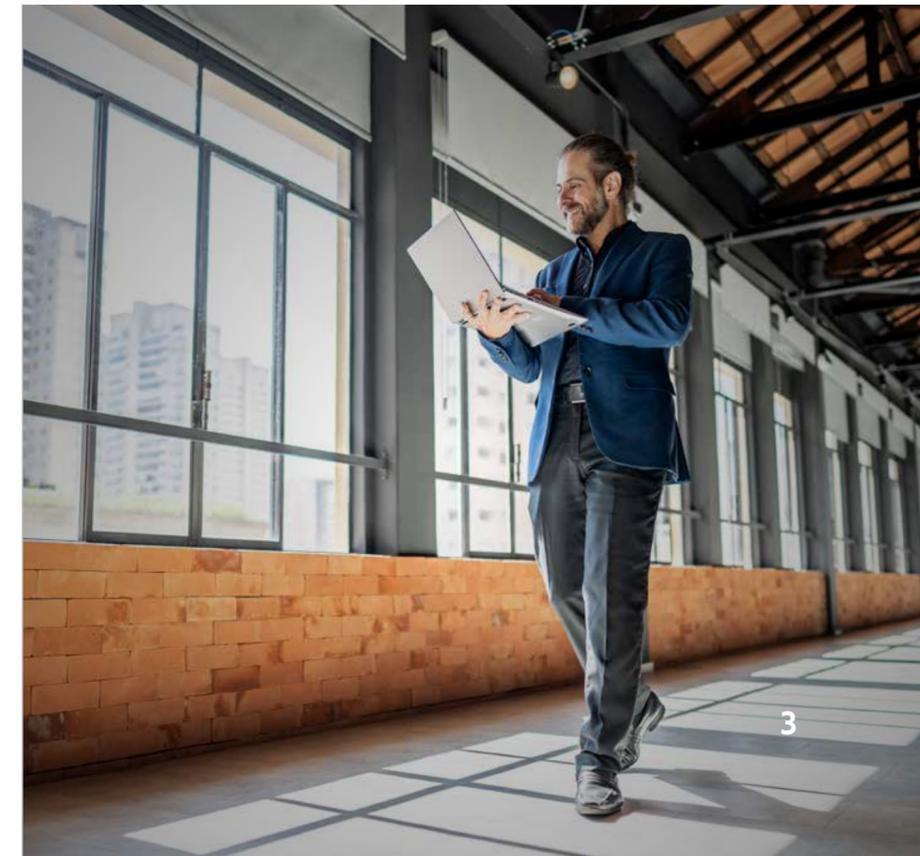
# a tailored proposition

Our Property & Casualty Select range of products can be accompanying or alongside financial lines covers, legal expenses and multinational solutions so your customers can create a policy that's unique to their business.

Depending on the needs and risks of your customers, they can choose from a wide range of relevant property, casualty and engineering covers.



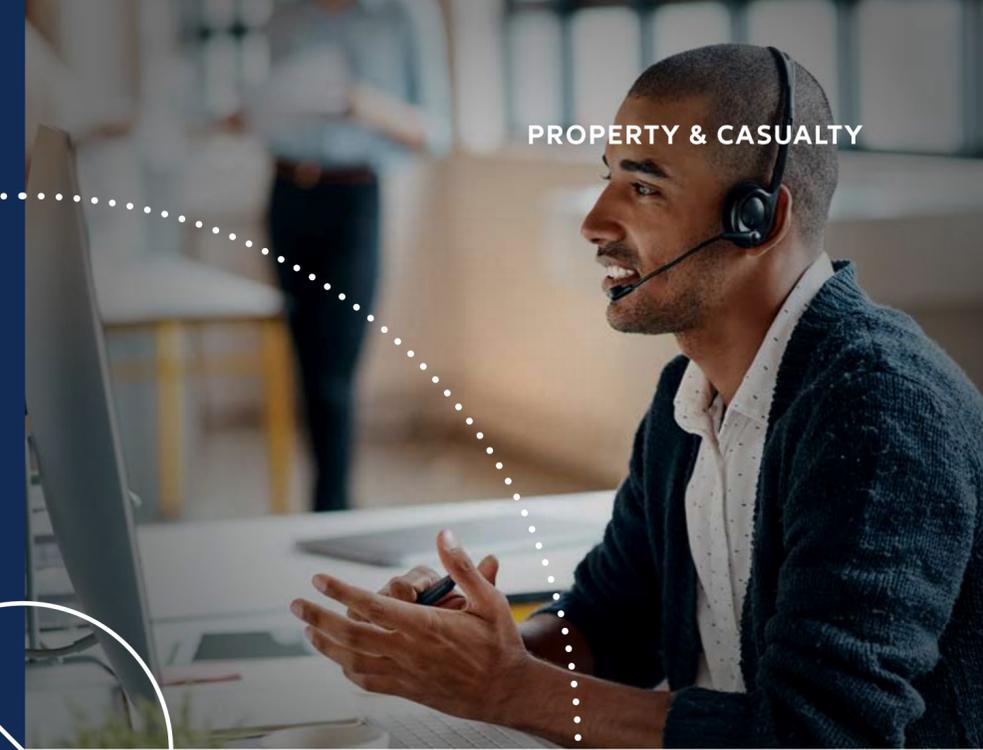
PROPERTY & CASUALTY



Why Allianz for  
Property & Casualty?

PROPERTY & CASUALTY

# outstanding claims service



We provide simple and convenient ways to make a claim; digitally, via the phone or email. Whichever way you tell us, you'll always be supported by one of our highly experienced and dedicated experts. They'll swiftly co-ordinate our relevant supplier partners; from leading loss adjusters and solicitors to rehabilitation providers. Working together, we'll decide on the best course of action for your customer's business.



[Learn more about our claims service.](#)

# Our product portfolio

A comprehensive offering that reflects the needs of modern businesses.

Tailored cover and services, traded through our branch network.



Find out more [here](#).



## **Commercial Select**

Commercial combined cover for businesses across a wide range of sectors in the mid-market.



## **Multinational Solutions**

Tailored solutions for UK-based businesses with incidental assets and liabilities overseas.



## **Excess of Loss**

Top-up liability cover for businesses within a wide range of trades and industries.



## **Property Owners Select**

For property owners with larger premises or portfolios of commercial and/or residential properties.

Real Estate: Portfolios with bespoke risks and schemes will be traded via our dedicated London Market Real Estate team.

# Our products tailored to specific sectors

Sector-specific cover for businesses with a combined property and casualty premium between £5,000 and £100,000, traded via our branch network.



**General  
manufacturing**



**Metalworking &  
precision engineering**



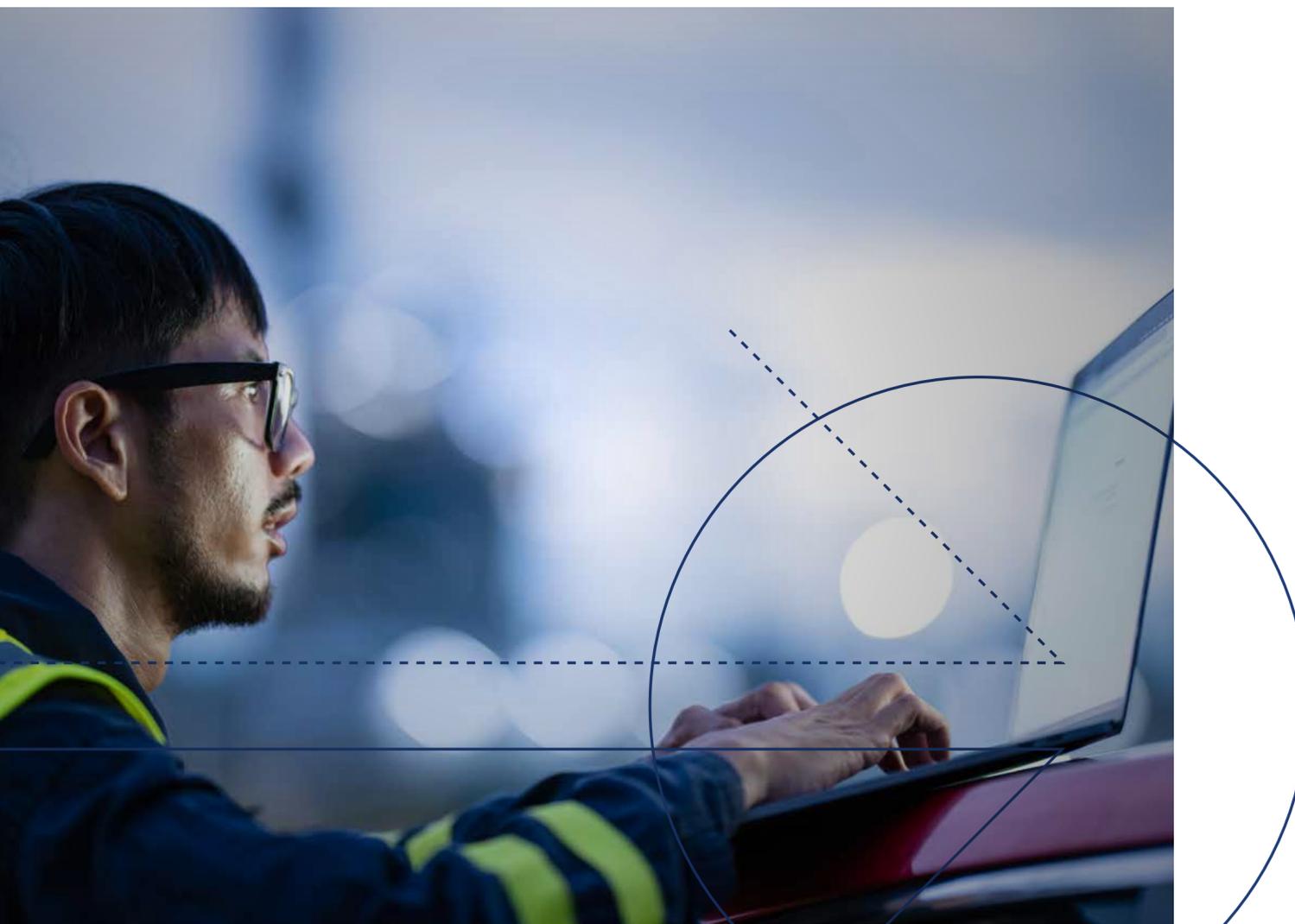
**Print, publishing  
& media**



**Professional  
services**



**Wholesale  
& retail**



# General manufacturing



## We prefer businesses that:

- Have high levels of automation.
- Have purpose-built premises.
- Have limited public exposure to fork-lift or pallet trucks.
- Have non-combustible constructions and appropriate levels of fire protection and security.
- Are members of relevant trade associations.

## Our appetite includes:



machinery



office and electrical equipment



building products



hardware



detergents



ceramic tiles,  
sanitary fixtures



precision equipment e.g.  
photographic apparatus



electrical insulated wire/cables  
and lighting equipment



plastics risk other than foam  
plastics, resin casting or fibreglass



telecommunications equipment.



[Learn more about our manufacturing product.](#)

# Metalworking & precision engineering



[Learn more about our manufacturing product.](#)

## Our appetite includes:



pumps, compressors, taps, valves, bearings, tooling and machinery



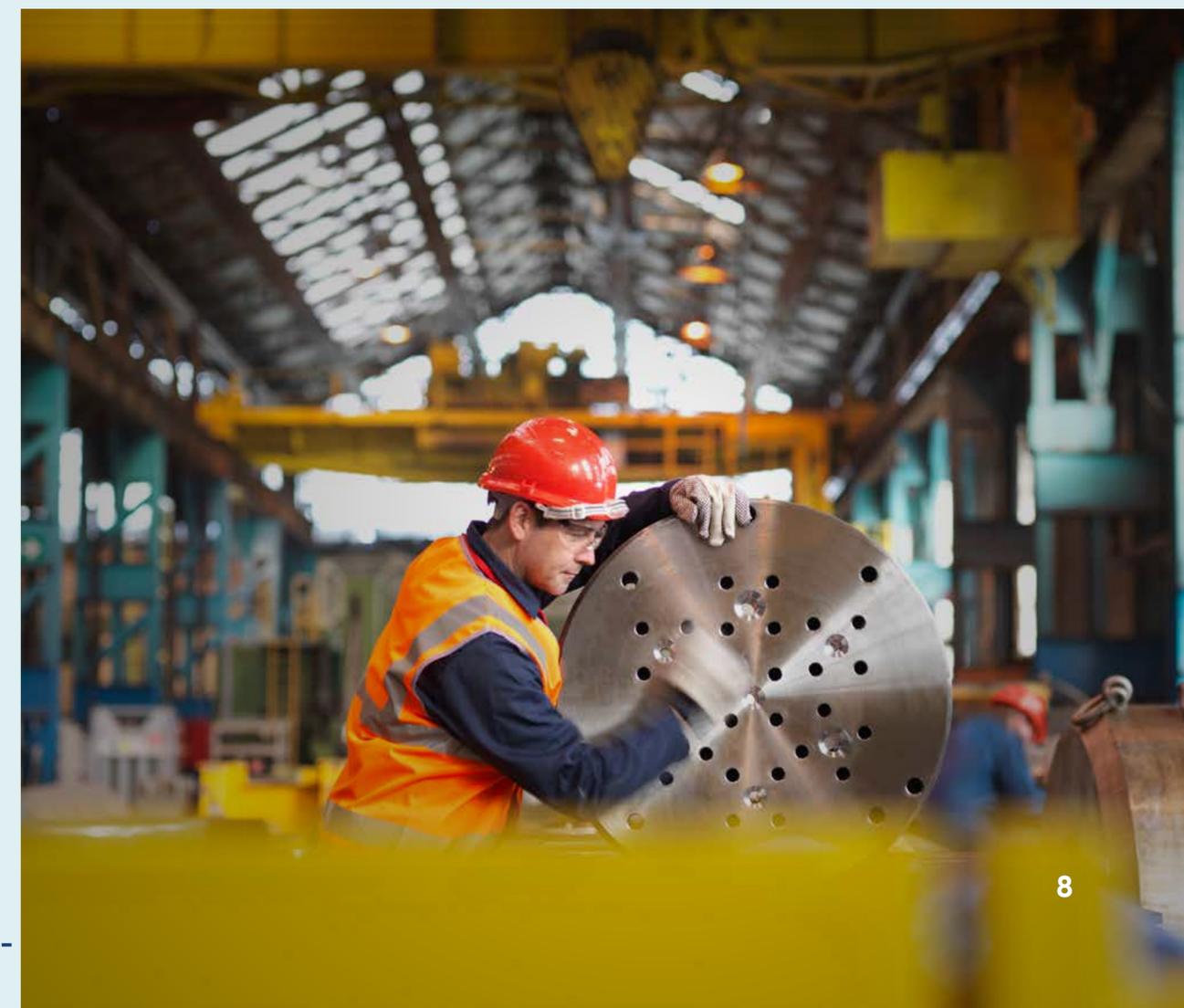
fabricated metal



boilers.

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- Are members of relevant trade associations.



# Print, publishing & media

Our appetite includes:



bookbinding and finishing



plate making



digital media



publishing of books



lithographic



screen printing.



newspapers and journals



We prefer businesses that:

- Are well-established and financially stable.
- Have a proactive approach to reporting changes to the risk.
- Place a high importance on keeping up to date with legislation and trade issues.
- Document HR procedures appropriately.
- Are protected against fire and unlawful access.
- Want a long-term partnership with both their broker and insurer.



[Learn more](#) about our print, publishing and media product.

# Professional services

## We prefer businesses that:

- Are well-established and financially stable.
- Have a proactive approach to reporting changes to the risk.
- Place a high importance on keeping up to date with legislation and trade issues.
- Document HR procedures appropriately.
- Are protected against fire and unlawful access.



[Learn more about our professional services products.](#)

## Our appetite includes:



accountants



management consultants



other office-based trades



architects



market research



recruitment consultants



engineering consultants



media, advertising, marketing and PR consultants



technology and telecommunications.



estate agents



non-manual trades



# Wholesale & retail

Our appetite includes:



ceramics



electrical goods



general agency trades



general wholesalers



glass



machinery



metal.



**We prefer financially stable businesses that have:**

- Limited public exposure to fork-lift or pallet trucks.
- Purpose-built locations, with appropriate levels of fire protection and security.
- Are members of relevant trade associations.



# Our tailored SME products

Our digitally traded products are available for you to quote, buy and renew online - either through our trading solution QuoteSME, or via iMarket and major software houses.



**Learn more about our SME products.**



**Complete Office**

For office-based businesses, including solicitors and surveyors, dentists and doctors.



**Complete Retailer**

For independently owned retail businesses including arts and crafts, butchers, sweet shops and florists.



**Complete Contractor**

For a wide variety of manual and non-manual contracting trades.



**Complete Business**

For a wide spectrum of trades, including manufacturing, wholesale, retail and printing businesses.



**Complete Property Owner**

For property owners with up to 20 commercial or residential premises.



**Complete Flatowner**

For owners of blocks of flats, with up to 20 premises.



**Complete Accident and Health**

Provides group personal accident and business travel cover. Suitable for SME and larger businesses.

# Moving your customers forward



## Dedicated expertise

We have specialist teams for property and casualty claims. Our experienced handlers manage all aspects of your customer's claim and should they experience a complex loss, we'll appoint one of our major loss handlers to personally support them throughout the lifecycle of their claim.

## Rapid claims settlement

We'll look to settle your customer's non-complex property claims (under £10k), straight away. They just need to provide us with one estimate and we'll release the funds so that they can start with the repair work.\*

## Kick-start property payments

It's in everyone's interest to get your customers back up and running as soon as possible after a loss. So for complex property claims, valued between £10k - £100k, we'll make an early payment of up to 50% of the reserve value once cover has been confirmed. This means your customers can confidently progress their repairs.\*\*

## Claims focal points

If you've customers with large property portfolios or higher claims frequencies, you'll be given a dedicated claims proposition manager who'll work closely with you to support your customers.

\*Full details of the claim must be provided and the loss must not have occurred over eight weeks before notification. Cost of repair/replacement must be supplied from a written estimate along with the details of the contractor, description of works, breakdown of costs and the contractor's VAT number.

\*\*Kick-start payments are available for all new property claims valued between £10k - £100k, for all perils where confirmed cover is in place.

### Live Chat updates

You can receive quick claims updates through Live Chat, via [Allianz Claims Hub](#).

### Faster decisions with in-house expertise

Alongside dedicated teams for fraud and major loss, to help speed up liability decisions, we also have in-house [claims investigators](#), and rehabilitation practitioners.

### Specialist suppliers, first-class service

We partner with specialist suppliers, such as glaziers and locksmiths, chosen for their shared ethos in excellent customer service. The result? An award-winning approach to collaboration that delivers for your customers. Working together we'll get your customer back up and trading as quickly as possible, offering them sustainable and tailored solutions.



[Find out more about trading with us.](#)

### Severe weather alerts

Using in-house data and geospatial technology, we can identify which of our customers are likely to be significantly affected by a severe weather event. We support them by providing relevant risk management information, helping to minimise the impact to their properties.

### Rapid response loss adjusters

Our [expert loss adjusters](#) rapidly respond to establish the cause of your customer's claim. They will offer advice and support as to how to minimise further damage and will ease the stress by co-ordinating all third-party contractors.

### Alternative premises

If your customer's property is extensively damaged we'll work with them to arrange suitable alternative premises to minimise interruption to their business.



# Going beyond insurance



Businesses face complex risks on a daily basis, and we're here to help. We offer a range of services that can be bought as standalone or on top of your Property & Casualty insurance. We can carry out regular inspections, help make sense of health and safety regulations and our partners can offer discounted expert advice.



### **Allianz Engineering Inspection Services**

As well as our range of regulatory inspection services we can also provide one-off inspections, bespoke consultancy and training on legislation to meet your customers' specific needs.



### **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.



### **Health and safety consulting**

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.



**Find out more about the discounts and courses available.**

**Allianz Legal Services** - for your customers with Commercial Legal Expenses cover in place we provide the following at no extra cost:



#### **Allianz Legal Online**

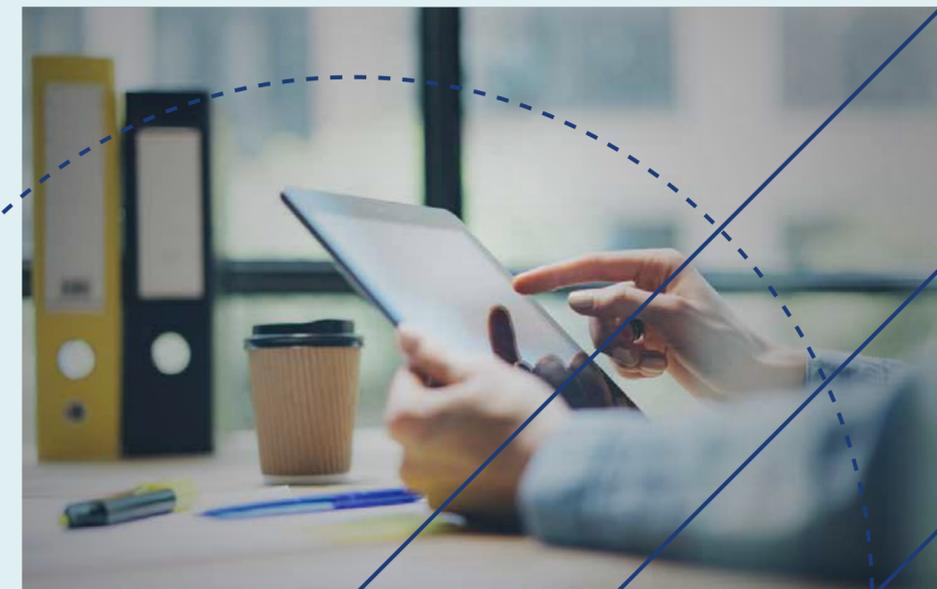
100+ legal templates and easy-to-use law guide, to help ensure your customers' HR policies, contracts and agreements are legally compliant. Once created, customers can save and store all their documents within our online storage facility.



**Find out more about**  
**Allianz Legal Services.**

#### **Legal and tax helplines**

- **Allianz Lawphone** legal guidance on any business related legal matter, from employment law to debt recovery and property disputes.
- **Business tax advice** from Market Tax.



# Get a quote

## Branch traded

Find a branch on our [website](#).

## Digitally traded

Visit [quotesme.allianz.co.uk](https://quotesme.allianz.co.uk) or iMarket.

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

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