

QUICK GUIDE

Complete Contractor



We offer cover for a wide variety of contracting and professional trades, traded digitally via QuoteSME and iMarket.

Cover

- **Public and Products Liability** - cover available with indemnity limits of either £1m, £2m or £5m.

Optional covers

- **Employers' Liability** - up to £10m.
- **Tools** - up to £10,000 per employee for tools and portable electronic equipment, with a single item limit of £1,500.
- **Contract Works** - up to a contract price of £1m with cover for own and hired in plant, tools and temporary buildings.
- **Personal Accident** - up to £10,000 per unit up to five units.
- **Commercial Legal Expenses** - financial support up to £250,000 for any one event and up to £1m for any one period of insurance for selected events including:

- employment disputes
- contract disputes
- criminal prosecution defence
- taxation proceedings
- statutory licence appeals.

- **Property Damage** - cover for contents, computers, buildings and stock.
- **Business Interruption** - cover for either loss of gross profit, revenue or increased cost of working only, following loss or damage covered by the Property Damage section.
- **Property Damage/Business Interruption** - combined sum insured of up to £1m.

Average free

We've removed Average from our Complete Contractor product and we're using data enrichment at point-of-quote to highlight property sums insured which are out of line for a trade or area. This approach enables conversations with your customers to ensure they provide you with the right sums insured, removing the uncertainty around their cover in the event of a claim.

Digital trading

It's easy to do business with us. Our full cycle trading platform QuoteSME allows you to quote, buy, amend and renew your policies online. Self-serve midterm adjustments are quick and simple. Visit: allianz.co.uk/broker/sme.

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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Additional services

- **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.
- **Glass replacement** - our glass replacement specialists are available 24/7. They send the bill to us, so the policyholder only pays the policy excess and VAT.
- **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

Property claims can be notified [online](#) or by calling: **0344 412 9988**

Liability claims can be notified [online](#) or by calling: **0344 893 9500**