

QUICK GUIDE

Metalworking and Precision Engineering



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

Cover

We know that your metalworking and precision engineering customers have unique needs. In addition to the standard cover provided by our Commercial Select product, Metalworking and Precision Engineering 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.

Material Damage

- **Exhibitions Cover** - £50,000 (UK), £25,000 (EU).
- **Moulds, Tools and Dies** - £100,000 (EU).
- **Faulty or Defective Workmanship** - £25,000 in excess of the first £10,000.
- **Operational Errors and Omissions** - £25,000 in excess of the first £10,000.
- **25% Seasonal Increase in Stock Sum Insured** - not limited to a specific period.
- **Non-ferrous Metals** - cover up to 125% of the declared value.

- **Environmentally Conscious Replacements** - we'll replace damaged machinery and plant with environmentally-conscious alternatives.
- **Metal Workers Extension (optional)** - cover for damage to contents and stock at the metal worker's or customer's premises - £250,000 (UK) and £100,000 (EU).
- **Molten Material Breakout (optional)** - cover for sudden or unforeseen damage as a result of escape of molten material - £25,000, with a £1,000 excess.

Business Interruption

- **Unspecified Customers/Suppliers** - £250,000 limit within the UK and £100,000 within the EU.
- **Exhibition Sites** - £50,000 (UK), £25,000 (EU).
- **Property Stored and Property in Transit** - £250,000 (UK), £100,000 (EU).
- **Moulds, Tools and Dies** - £50,000 (UK), £25,000 (EU).

Please note that where material damage and business interruption cover extends to the EU, cover is restricted to Fire, Lighting, Explosion and Aircraft.

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.

QUICK GUIDE

- **Faulty or Defective Workmanship** - £25,000 limit in excess of the first £10,000.
- **Operational Errors and Omissions** - £25,000 limit in excess of the first £10,000.
- **Research and Development Costs** - £250,000.
- **Fines and Damages** - £25,000.

Complimentary Goods in Transit

Cover for the customer's own goods within their own vehicles - up to £5,000 per vehicle and up to five vehicles (UK only).

Optional Goods in Transit Cover

- Cover for more than five vehicles, more than £5,000 worth of goods per vehicle and to cover goods in third party vehicles.
- Territorial limits extended to include the EU.
- £5,000 own property per vehicle included.

Employer's Liability

Complimentary personal accident cover, up to £10,000 for an accidental injury sustained at work, resulting in either death or disablement.

Public Liability and Products Liability

- **Liability for the Spread of Legionella Bacteria** - up to £1m.
- **First Party Pollution Clean-up Costs** - £1m.
- **Products Financial Loss** - £100,000.
- **First Party Product Recall Expenses** - £100,000 (optional).

Business Travel

Complimentary medical expenses and associated covers - up to 30 trips, £1m. Additional cover can be purchased.

Your customers may also be interested in:

- Machinery Damage
- Machinery Business Interruption
- Computer
- Cyber Select
- Directors & Officers Liability Select
- Professional Indemnity Select
- 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 one-off inspections and advice, alongside bespoke consultation, for pressure and lifting plant, energy, environment, electrical installations and more. Visit: allianz.co.uk/engineering-services.

Appetite

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

- pumps, compressors, taps, valves, bearings, tooling and machinery
- fabricated metal
- boilers.

QUICK GUIDE



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 Market Tax. Visit allianz.co.uk/legalservices.



Making a claim
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