

Professional Services



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

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.

Cover

We know that your professional services customers have unique needs. In addition to the standard cover provided by our Commercial Select product, Professional Services 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.

Professional Indemnity

- **Lost Documents** - £250,000.
- **Court Attendance Costs** - £500 per person, per day for any partner or director, and up to £250 per person per day for any employee.

Material Damage

- **Exhibitions Cover** - 50,000 limit (UK), £25,000 (EU).
- **Full Theft During Business Hours.**
- **Plans, Models and Drawings** - £250,000 (UK) £100,000 (EU).
- **Fine Art, Antiques and Collectibles** - £250,000, any one claim.

- **Partner's, Director's, and Employee's Belongings** - cover whilst away from the insured premises, £2,500 per person.

Business Interruption

- **Flexible Loss Limits** - cover is available on a flexible loss limit basis. Covering a combination of loss of revenue or income, increased costs of working, and additional increased costs of working, up to a loss limit selected by your customer.
- **Unnamed Customers/Suppliers** - £250,000 (UK) and £100,000 (EU).
- **Research and Development Costs** - £250,000.
- **Additional Increase in Cost of Working** - £50,000.

Personal Accident

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

Business Travel

Complimentary medical expenses and associated covers - up to 30 trips, up to a limit of £25m. Additional cover can be purchased.

QUICK GUIDE

Your customers may also be interested in:

- Directors & Officers Liability Select
- Professional Indemnity Select
- Multinational Solutions
- Computer
- Personal Accident
- Business Travel
- All Machinery
- Machinery Business Interruption.
- **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:

- accountants (excluding tax avoidance or mitigation)
- architects (excluding risk involving basements and swimming pools)
- engineering consultants
- estate agents
- management consultants
- market research
- media, advertising, marketing and PR consultants
- non-manual trades
- other office-based services
- recruitment consultants
- technology and telecommunications.

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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