



ALLIANZ COMMERCIAL

Our appetite for small and medium-sized enterprises

For Intermediary Use

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Unlocking opportunity, together



This is our core appetite for SME business and where we're most competitive, but we're open to quoting on other well-managed risks.

Helen Bryant

Managing Director, digital & legal protection, Allianz Commercial.

We know that the risk environment is constantly evolving for small and medium businesses. That's why we continually review and refresh not only our products - but also our underwriting appetite.

Our Defaqto five-star rated SME products from the 'Complete' product range are available via our e-trade platform QuoteSME, as well as through iMarket and major software houses.

In this document we've listed our appetite preferences, to make it as easy and efficient as possible for you to trade with us.

Complete Business

Complete Business caters for a wide variety of premises-based trades operating in low to medium hazard sectors. Aimed at sole traders and limited companies with a turnover of up to £10,000,000 and with a material damage/business interruption combined sum insured of up to £5,000,000. Cover includes property damage, public liability and commercial legal expenses.

We prefer businesses that:

- are well-managed, thriving and long established, trading for at least three years
- are experienced within their trade
- are members of trade associations or industry bodies
- have a positive attitude to risk management, including a formal training programme
- have a hot works permit, if relevant
- have the correct personal protective equipment (PPE) available for staff.

Our preferred risk features include:

- a clean claims history or positive post-loss action
- purpose-built modern premises.

Risks we're less keen on:

- wood manufacturing with a material damage/business interruption combined sum insured greater than £1,000,000
- high hazard plastic manufacturing
- chemical and rubber manufacturing
- waste and recycling activities
- glass manufacturing.

Our appetite includes:



Wholesalers



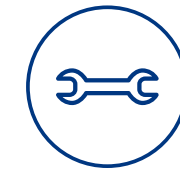
Retailers



Manufacturing



Printers



Metalworkers and Engineering



Professional Services



Complete Property Owner & Complete Flatowner

Complete Property Owner caters for a mix of up to 20 commercial or residential premises, whereas Complete Flatowner is targeted at owners of purpose-built blocks of flats. Both products provide protection against damage and legal action with optional covers, such as loss of rent and employers' liability available, if your customers require. The maximum combined buildings and contents sum insured per premises that these products can accommodate is £10,000,000.

Our appetite includes:



Residential premises, including purpose-built blocks of flats and houses



Premises used for manufacturing and printing



Warehouses

- fancy goods, games and toys warehouses
- machinery equipment and supplies warehouses
- hardware, plumbing and heating equipment wholesale
- electrical/electronic parts, equipment and household appliances wholesale
- china, ceramic, clay, stone, plaster and glass products warehouses
- clothing and footwear warehouses.



Retail and leisure premises

- retail shops
- art galleries
- opticians.



Office and surgeries premises

- estate agents
- offices
- animal health surgeries
- doctors surgeries and dental health surgeries.

We prefer properties that:

- are fully occupied
- are well managed
- are constructed of non-combustible or fire-resistant materials
- are claims free
- have a good approach to risk and building management
- have fixed heating.

Risks we're less keen on:

- country houses and mansions
- country clubs
- wood manufacturing with a property damage/loss of rent combined sum insured greater than £1,000,000
- high hazard plastic manufacturing
- chemical and rubber manufacturing
- waste and recycling activities
- glass manufacturing
- individual flats.



Complete Office

Complete Office provides cover for the work carried out in both offices and surgeries including an element of non-manual work that takes place away from the premises. It offers protection for the assets, earnings and legal liabilities of the businesses as well as their buildings and contents.



Our appetite includes:



Offices

- accountants
- actuaries
- arbitration
- barristers
- draughtsmen
- estate agencies
(with no property/lettings management activities)
- graphic design firms
- investment
- insurance intermediaries
- insurance providers
- lawyers
- mortgage brokers
- quantity surveyors
- secretarial services
- solicitors
- surveying/building surveyors
- tax consultancies
- training consultancies.



Surgeries

- doctors
- chiropodists
- chiropractors
- dental technicians
- dentistry
- family planning agencies
- gynaecology
- health advice services
- osteopathy
- physiotherapy
- psychiatry
- psychoanalysis
- psychology
- psychotherapy
- speech therapy
- veterinary surgeons.

Complete Contractor

Complete Contractor provides cover for a wide variety of trades working in either the construction industry or businesses providing professional services. The core cover is Public and Products Liability with the option to include Employers' Liability, Tools, Contract Works, Personal Accident, Commercial Legal Expenses, Property Damage and Business Interruption.

We prefer businesses that are:

- well-managed, thriving and long established, trading for at least three years
- experienced within their trade
- members of trade associations or industry bodies.

Our preferred businesses should also have:

- a positive attitude to risk management, including a formal training programme
- if relevant, a hot works permit
- the correct personal protective equipment (PPE) available for staff.

Our preferred risk features include:

- a clean claims history or positive post-loss action
- work at no more than 15 metres above ground level
- work at no more than 2 metres below ground level.

Risks we're less keen on:

- any activities involving handling, storing, transporting or using, silica, asbestos (materials containing asbestos), dangerous substances, radioactive, noxious or polluting liquids, substances and waste
- any activities in high risk locations (e.g. off-shore, power stations, refineries, airside, docks).

Our appetite includes:



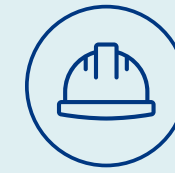
All professional trades (e.g. various types of consultants and business trainers)



Painters and decorators (domestic and light commercial)



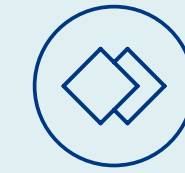
Shopfitters



Builders (residential and commercial)



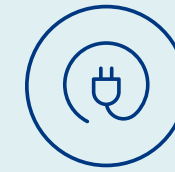
Plumbers (domestic and light commercial)



Wall tilers



Cleaning contractors



Electricians and electrical contractors



Landscape gardeners



Mobile hairdressers



Complete Retailer

Complete Retailer is designed for most types of independently-owned retail businesses and provides cover for the assets, earnings and legal liabilities of the business.

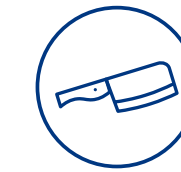
We prefer businesses that:

- are high street retailers rather than industrial estate retailers
- have modest stock exposures
- trade from well-maintained, single-tenure, standard construction premises
- have good levels of physical security
- have a positive attitude to risk management
- are well-established businesses (3+ years of trading experience) and financially stable
- conduct regular risk assessments and have a business continuity plan in place
- are well-managed and trade all year round have a good claims history, or positive post-loss action.

Our appetite includes:



Art and craft shops



Butchers



Heel bars, key cutting and trophy retailers



Booksellers



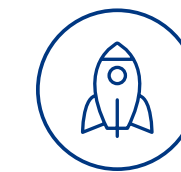
Florists



Stationers



Sweet shops (excluding on-site manufacturing)



Toy and game retailers



Complete Accident & Health

Complete Accident and Health provides flexible insurance cover for businesses to enhance their employee benefits package, protect their business continuity in the event of employee absence due to injury or illness, and protect employees on business trips.

Our appetite includes:



Wholesale and retail



Professional services



General manufacturing



Print, publishing and media



Metalworking and precision engineering



Education

Risks we're less keen on:

- personal (individual) policies
- voluntary schemes
- stand-alone weekly benefits
- high-risk occupations
- specific off-shore risks including ships' crews
- professional sports covers
- specific war risks
- non appearance
- sickness for groups of less than 50.



Complete Mini Fleet

Complete Mini Fleet provides insurance for businesses with fleets of between 3 and 15 vehicles (with flexibility of up to 20 midterm and renewal), comprising mainly of business cars and light commercial vehicles. It provides cover against accidental damage, as well as injury or damage caused to others.



Our appetite includes:



Business cars and light commercial vehicles less than 7.5 tonnes (used for carrying own goods only)



UK-based business - over 3,000 trades and occupations accepted



Established businesses with a minimum of three years of confirmed claims experience



Private car schedules not dominated by high-performance vehicles.

Complete Cargo

Complete Cargo is an all-risks wording that provides comprehensive coverage without the complexity of a traditional marine cargo product. It's designed to protect goods against loss or damage whilst in transit worldwide or storage in the UK.

It's designed for businesses transporting up to £50,000,000 worth of goods annually within the UK and importing/exporting goods up to £62,000,000 annually worldwide, with a single transit value of up to £2,500,000.

Our appetite includes:



Wholesale and retail



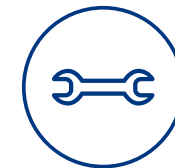
Professional services



General manufacturing



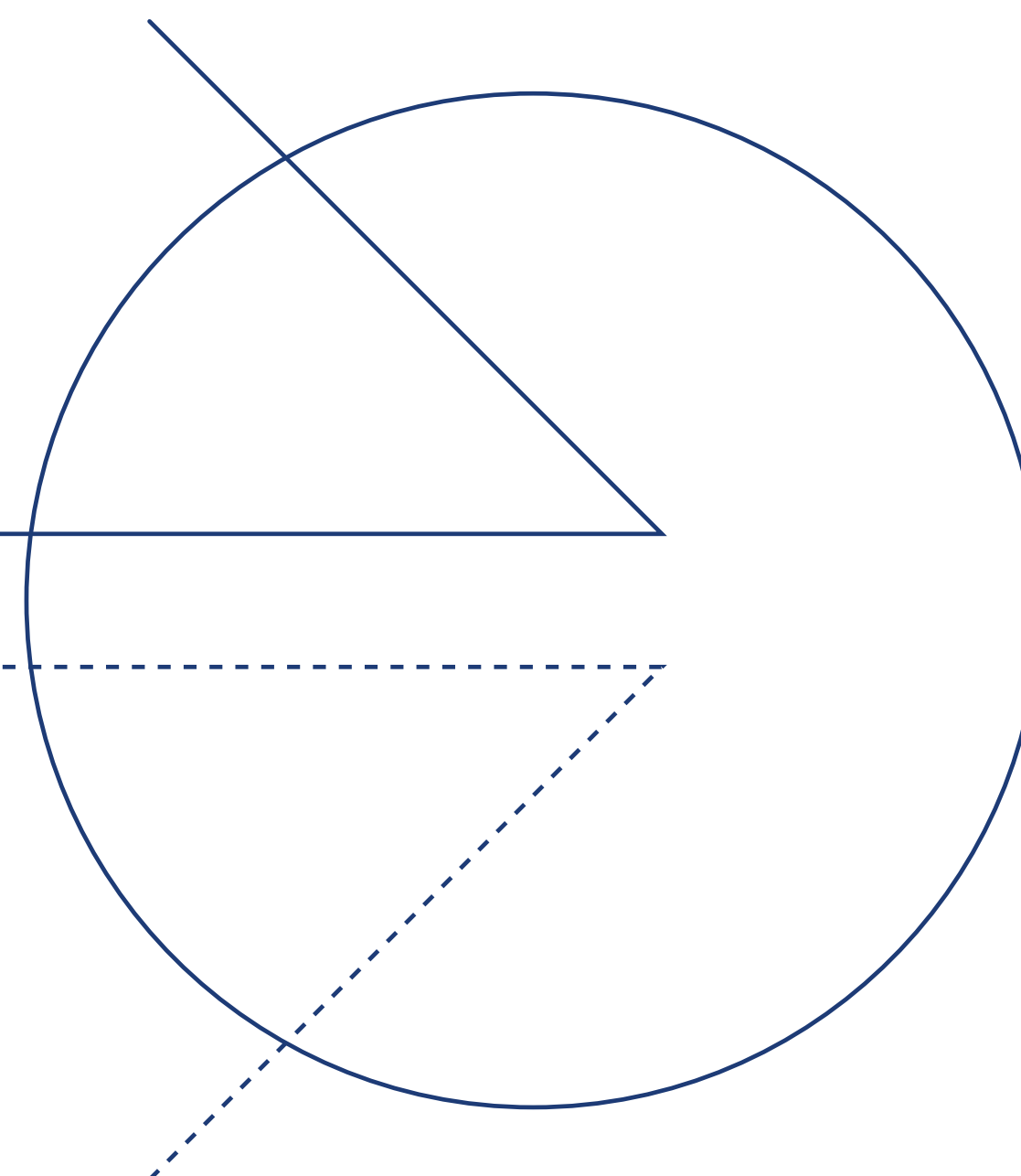
Print, publishing and media



Metalworking and precision engineering



Education



Risks we're less keen on:

- target goods such as mobile telephones and other hi-tech equipment
- valuables – jewellery, fine art, gold and silver, diamonds etc.
- livestock
- antiques
- bulk cargoes.

Complete Professional Indemnity

Complete Professional Indemnity is designed for businesses with a turnover of up to £7,500,000 or fees up to £2,500,000. It includes cover for breach of professional duty, infringement of copyright, breach of confidentiality, defamation, and other types of civil liability, with a limit of indemnity up to £2,000,000.



Risks we're less keen on:

- accountants involved in tax avoidance and/or tax mitigation work
- actuaries
- cladding risks
- environmental consultant
- fire protection consultants
- independent financial advisors
- Lloyds brokers
- medical malpractice
- risks with basements and/or swimming pools*
- solicitors
- surveyors involved with surveys and valuations for lending purposes.

Our appetite includes:

 Accountants	 Construction	 Management consultants	 Recruitment consultants	 Technology and telecommunications
 Architects	 Engineers	 Media	 Surveyors	 Miscellaneous (for all non-trade specific occupations)

*Whilst we cannot accommodate these types of risks on our Complete product, we would consider providing limited cover under Professional Indemnity Select. Please contact your local branch to discuss any cases you may have.

Complete Directors & Officers

Complete Directors & Officers Liability offers personal liability cover for company directors, officers and managers, protecting them against claims that may occur from their decisions and actions taken within the scope of their regular duties.

It includes cover for the reimbursement of the insured company, in case it has to pay the claims of a third party, and is for businesses with a turnover of up to £200,000,000.

Our appetite includes:



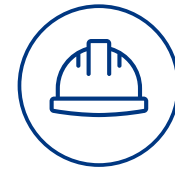
Agriculture



Manufacturing



Recreation and entertainment



Construction



Professional services, excluding financial services



Technology services



Domestic services



Property management



Transportation



Wholesale



Risks we're less keen on:

- care homes
- financial institutions
- legal services
- professional sports clubs
- surveyors
- waste management companies.

Getting the best from us

We've been investing significantly in our service model to make it easier than ever to do business with us and receive our best price, first time.

Our award-winning digital trading solution QuoteSME allows our brokers to buy, adjust and renew policies from our 'Complete' range of products, all at the touch of a button! Plus, it's quick and easy to find full client information, quotes and policies from any page.

If any of the risks you're trying to place fall outside of these parameters, our network of regional offices may still be able to quote through our mid-corporate products.

Speak to your local Allianz contact today!

