



# COMMERCIAL SELECT

## PROPOSITION

**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 or proposition brochure for further details.



# COMMERCIAL SELECT OUR PROPOSITION

Specifically designed to suit the needs of a range of mid to large businesses, our Commercial Select product offers the flexibility to choose from a wide range of covers providing tailored protection that any organisation conducting business may require.

As part of the Allianz Group – the world’s largest property and casualty insurer – we have proven technical excellence within underwriting, risk consulting and claims, so we understand the requirements of your client.

Allianz Insurance plc carries an AA- rating from Standard & Poor’s, offering reinsurance to your clients at their time of need. We have a network of branches across the UK delivering a national strategy at a local level, with CII qualified underwriters to ensure you get a first class, personable service.



<sup>1</sup> <https://www.eef.org.uk/campaigning/campaigns-and-issues/manufacturing-facts-and-figures>

<sup>2</sup> <https://www.ons.gov.uk/businessindustryandtrade/manufacturingandproductionindustry/bulletins/ukmanufacturerssalesbyproductprodcom/intermediateestimates2015>

# COMMERCIAL RISKS

**Businesses of mid to large size face many risks, such as fire, security, business interruption, health and safety and weather related incidents. Commercial Select provides the cover your client needs to give them the peace of mind that we will get their business back up and running in the shortest time possible should any unfortunate event occur. We have focussed on some of the most common risks that can be insured against with Commercial Select.**

## FIRE SAFETY

Fire is one of the most devastating risks, as it starts easily and spreads extremely quickly. Fire has the capability to destroy an entire building fast and put lives in danger, so it is extremely important to have the necessary fire prevention methods and insurance in place to protect your client's business. Our Risk Control Surveyors can work with your client to recommend fire prevention methods that can be implemented to reduce the risk of a fire occurring.

## SECURITY

With changing patterns in crime, the type of physical security to buildings which has been relied upon in the past may not be sufficient in the future to provide the desired level of deterrent to vandals and intruders. Also, the increasing reliance on technology and growth in online activity means that many businesses have become reliant on computerised systems, increasing their potential exposure to cyber risks, such as data theft and employee fraud.

## BUSINESS INTERRUPTION

There are many incidents that can cause an interruption to your client's business operations, such as damage to their premises; a supplier going into liquidation. If your client is well prepared for these types of incidents then they will be able to cope with them better. A robust business continuity plan is a useful tool to help reduce, not only the potential for a loss, but also the subsequent impact on the business if a serious incident should occur.





## HEALTH AND SAFETY

Whether the workplace is an office or a manufacturing plant, there will always be the potential for employees and visitors to suffer injury or illness. To avoid claims, it is vital that employers are aware of risks, such as slips, trips and falls, or other occupational exposures, such as stress, lifting operations and repetitive movements. There is a legal obligation for employers to protect employees and visitors by ensuring a robust health and safety programme is in place and that health and safety risk assessments are completed.

## WEATHER RELATED RISKS

Bad weather can have a negative impact on your client's business due to the interruption it can cause to their operations. This may include damage to property and machinery, limited access to buildings or employees not being able to travel to the workplace. Adverse weather conditions can also slow down deliveries, which can have a negative effect on the productivity and bottom line of your client's business. Although we can't control the weather, applying good risk management principles to the risk of bad weather is worthwhile. The more at risk your client's business is, the more important it is that they manage their risk.

# COVER

**Our Commercial Select product offers a wide range of covers and is designed to meet the requirements of a spectrum of risks. We offer clear policy wordings and are able to include extensions that can be built into the wordings in order to meet the individual needs of your clients.**

## PROPERTY COVER OPTIONS

### Property Damage

Protects your clients' buildings, contents, stock and other items against damage caused by an insured peril.

### Business Interruption

Protects your clients' business income following property damage or loss. Increased inflation protection cover options are also available.

### Money

'All Risks' cover to protect your clients' business money.

### Selected 'All Risks'

'All Risks' cover to protect specific items in the UK and, optionally, elsewhere. Covers items at the business premises, in the UK, the European Union or Worldwide.

### Goods in Transit

Protects goods while in transit, either in own vehicles or while being carried by a third party.

### Computer

Provides 'All Risks' cover, including worldwide transit for computer equipment and technology.

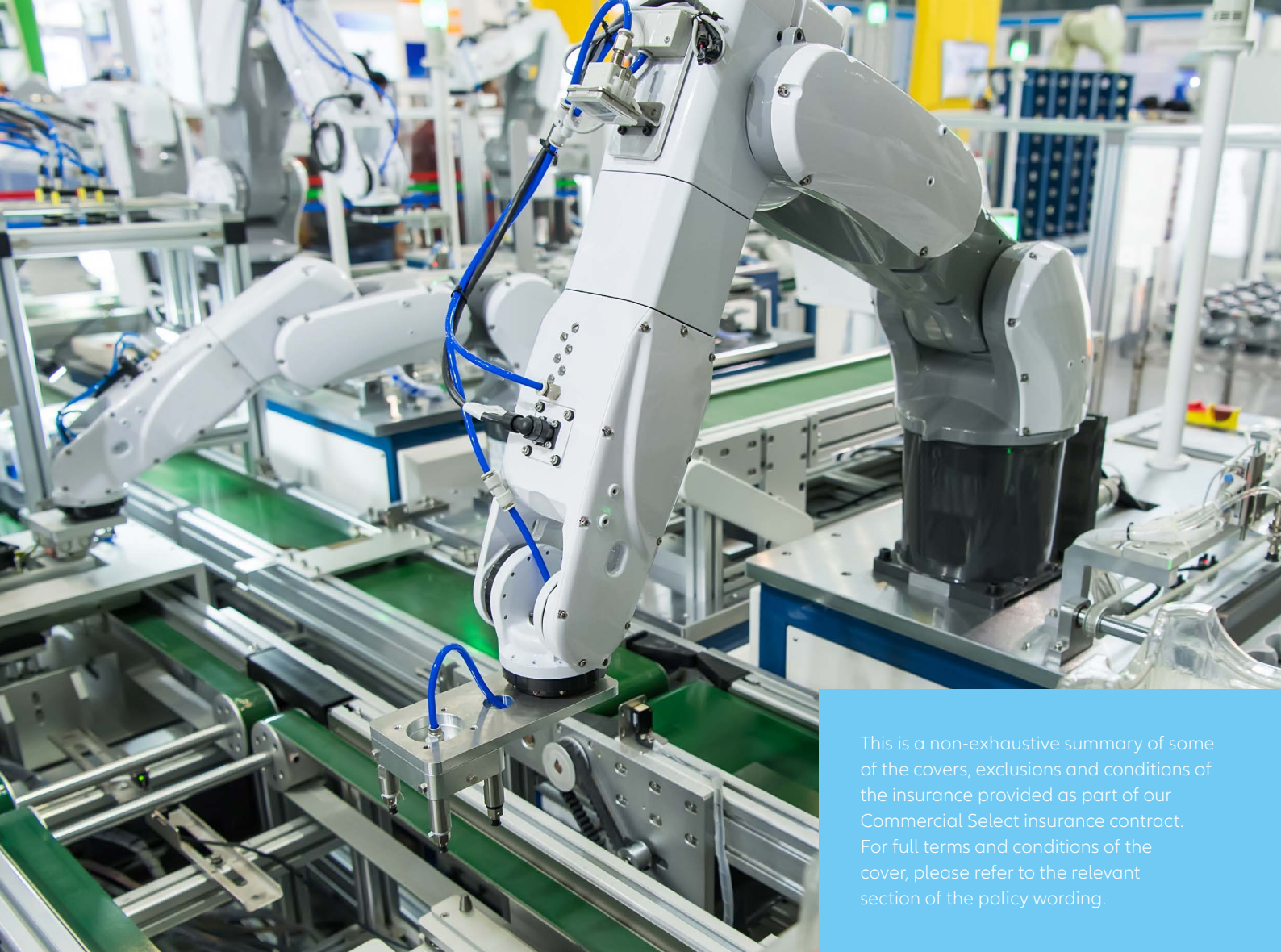
### Fidelity Guarantee

Provides cover for loss of money or property due to employee dishonesty or acts of fraud.

### Terrorism

In addition to these covers, the policy (except for the Commercial Legal Expenses Section) can be extended to provide Terrorism cover.





This is a non-exhaustive summary of some of the covers, exclusions and conditions of the insurance provided as part of our Commercial Select insurance contract. For full terms and conditions of the cover, please refer to the relevant section of the policy wording.

## CASUALTY COVER OPTIONS

### **Public and Products Liability**

Legal liability protection for injury to third parties or for damage to their property.

### **Employer's Liability**

Legal liability protection for accidental injury and disease to employees.

### **Commercial Legal Expenses**

Protection against exposure to professional legal expenses in connection with a variety of events with the provision of legal advice.

### **Directors & Officers**

Financial protection for directors in terms of their personal liability when managing their business. It also provides reimbursement to the company for claims paid on behalf of its directors and officers.

### **Professional Indemnity**

Covers the insured's legal liability arising from their professional services in the event that a third party suffers a loss as a result of their professional negligence.

### **Cyber Select**

Provides comprehensive cover to ensure that your client's commercial services business is protected in the event of a data loss or cyber security incident.

Policyholders will also benefit from access to a variety of prevention and post-incident services via our panel of specialists.

### **Excess of Loss**

Cover specifically designed to meet the needs of businesses that require higher limits of liability.

### **Personal Accident**

Compensation for an accident that results in death or disablement, with a range of capital sums and weekly benefits that can be tailored to meet your client's needs.

### **Business Travel**

Worldwide medical emergency travel expenses, baggage, money and cancellation cover for a single or multiple trips.

# OTHER WAYS WE CAN HELP

The following additional covers are available from Allianz Insurance plc or the wider Allianz Group.

## **Allianz Engineering, Construction & Power**

- **All Machinery** – covers the cost of repair or replacement in the event of accidental damage or breakdown of key items of plant and machinery.
- **Machinery Business Interruption** – protects against financial losses arising from accidental damage or breakdown to insured machinery.
- **Electronic Equipment** – protects against material damage and subsequent financial loss to a range of electrical equipment, from audio visual to medical.
- **Deterioration of Stock** – protects against damage to goods as a result of the rise or fall in temperature.

For more information on Allianz Engineering, Construction & Power products, please contact your local Allianz representative.

## **Motor Fleet**

Our Motor Fleet solution is designed to give businesses total protection and control over their fleet operations. We offer the flexibility to insure all vehicles under one policy, as well as the option to select additional cover requirements.







### **International Business Select**

Property and Casualty cover for both UK and incidental exposure overseas.

### **Reputation Protect<sup>^</sup> (Brand Protection)**

This crisis management service provides protection and defence of a company's brand and reputation by offering rapid PR consultancy in order to reduce the impact of negative press.

### **Marine Cargo<sup>^</sup>**

Provides cover against loss or damage to goods whilst being transported worldwide by road, rail, sea or air. It

can also cover the goods whilst held in storage within the UK. Any business that imports or exports are likely to have a need for Marine Cargo insurance, as it goes above and beyond the cover typically provided under goods in transit insurance.

### **Trade Credit<sup>^^</sup>**

Protects against the failure of your client's customers to pay their trade credit debts as a result of that customer becoming insolvent or failing to pay within agreed terms and conditions (i.e. protracted default).

<sup>^</sup>These covers are available via Allianz Global Corporate & Specialty, a sister company of Allianz Insurance plc.

<sup>^^</sup>This cover is available via Euler Hermes, a sister company of Allianz Insurance plc. Please contact your local Allianz representative for a quote. Full terms and conditions apply.

# ADDITIONAL SERVICES

**Securing business in the mid-corporate premium bracket can be tough, especially when you need something extra to impress your clients and get that new business over the line or hold on to an important case.**

Commercial Select policyholders will have automatic access to the following additional services:

- **FREE ten minute consultancy** – on how to strengthen online/system security provided by data loss prevention experts at IntelliSecure.
- **FREE Disaster Recovery Protection** – which can help your clients get back up and running in the event of an incident leaving their insured premises unfit for on-going occupation. Within 48 hours, we can source alternative office space and set up phones and internet connections to local networks, enabling your clients to concentrate on resuming their business.
- **FREE business helpline** – advice for your clients on health and safety and business continuity matters via Actionline. Tel: 0344 873 0244.

## Preferred Suppliers

We work with an extensive network of renowned service providers, who supply **discounted** services. Our preferred suppliers include:

- **Arco** – suppliers of personal protective and safety equipment.
- **Glen Abbot** – business continuity planning, supplychain assessment and crisis management support.
- **Hilti GB Ltd** – passive fire protection.
- **Insafe** – supplier of safes, security cabinets, vaults and strong rooms.
- **Praxis42** – online display screen self-assessments (in line with office health and safety requirements).
- **Securikey** – secure documentation cabinets.
- Storage Equipment Safety Service – racking and shelving safety services.
- **Total Flood Solutions** – flood protection solutions.
- **Vero** – pre-employment screening services.

For further details and a full list of our preferred suppliers, visit [allianz.co.uk/riskmanagement](https://allianz.co.uk/riskmanagement)

## Special Engineering Services

- **Allianz Engineering Inspection Services** – our 570 in-house engineer surveyors offer a range of plant and machinery inspection services in line with regulatory requirements, covering electrical and mechanical lift and crane, and power and pressure plant
- **Allianz Special Services** – we can also arrange one-off inspections, coupled with expert on-site advice and guidance, in the fields of electrical, energy and environmental services, as well as fire risk assessments and health and safety audits.



## ALLIANZ LEGAL SERVICES\*

Designed for customers with Allianz Legal Expenses cover in place, Allianz Legal Services\* provides free legal and business tax advice, as well as a range of free and discounted legal services.

These additional benefits can help to remove the legal worry of running a business, support your customers in fulfilling their compliancy requirements and help them avoid costly legal fees, such as those associated with employment tribunals and health and safety fines.

### CLICK Legal

Allianz Legal Online allows your customers to personally check and update their legal documentation, saving them costly solicitor's fees. Our website includes:

- **a free legal health check** – an online questionnaire which identifies legal risks and gaps within your customer's legal documentation.
- **over 140 legal templates** – your customers can save time and money in preparing complex, legally binding contracts and policies online.
- **safe storage of legal contracts** – legal documents can be safely stored and edited online.
- **an easy to use law guide** – written by lawyers, our guide helps your customers to understand legal processes and requirements.
- **monthly legal bulletin** – your customers can stay up-to-date with employment and health and safety legislation.

### TALK Legal

We have a range of telephone advice lines to help your customers with their legal and tax issues:

- **Allianz Lawphone** – a free 24/7/365 legal advice helpline. Our solicitors can provide advice on ANY legal matter.
- **free business tax advice** – provided by Market Tax.
- **discounted undisputed debt recovery service** – legal action for undisputed debts over £250, provided by our specialist commercial solicitors, DWF LLP (15% discount).
- **discounted solicitor employment support** – DWF LLP can assist with a redundancy programme or provide guidance on pursuing an internal disciplinary (15% discount).
- **discounted uninsured legal action** – DWF LLP can take action on behalf of your customers for any commercial matter not covered by their Allianz Legal Expenses policy (15% discount).
- **discounted crisis communication service** – DWF LLP can provide your customers with best practice advice on crisis communications.

For more information on how to access Allianz Legal Services\*, visit [allianz.co.uk/legalservices](https://allianz.co.uk/legalservices)

### Using a solicitor or other specialist to help prepare legal documents is expensive. Here is what our research found:

- Settlement Agreement £636
- Consultancy Agreement £600
- Employee Handbook £985
- Employment Agreement £488
- Shareholder Agreement £583
- Partnership Agreement £551
- Non-Disclosure Agreement £250

**Total cost £4,093\*\***

\*Allianz Legal Services is only available to policyholders with Allianz Legal Expenses cover in place.

\*\*Research conducted between 2018 and 2019 by Epq Legal Ltd. Cost savings calculated by mystery shopping law firms in seven major UK regions, for comparable documents to those offered on this website. Costs shown exclude VAT.



# RISK MANAGEMENT EXPERTISE

**Our risk control team spans the entire country, so no matter where your client is based, our surveyors are on hand. Our expertise means that we can give your clients advice to help mitigate exposure and conduct specialist surveys, including business interruption and sprinkler surveys.**

Our free risk management website features:

- Guidance on a range of topics and a series of forms and check lists to assist your clients in managing the risks impacting their sector
- News and regulation updates aimed at you and your clients
- A full list of our preferred suppliers offering risk management solutions
- A-Z of key UK legislation providing an outline of its purpose, who's responsible for compliance, and what needs to be done
- 'Ask the Expert' functionality – access to our in-house experts.

For more information, visit  
**[allianz.co.uk/riskmanagement](https://allianz.co.uk/riskmanagement)**



# CLAIMS

**When your client makes a claim, they need an insurance provider that understands their loss and will be there at the crucial moments, providing them with the necessary help to get them trading again as quickly as possible.**

We're confident that our in-house claims team will give your clients the reassurance and help that they require at the times when they need it most.

We will provide your client with:

- **A dedicated claims handler** – UK based, expert claims handler will be appointed to manage your client's claim.
- **Out of hours helpline** – we know that accidents don't always happen during the working day, which is why our experts are available 24/7.
- **Claims analysis** – we can provide your clients with data to show trends in their claims and help identify the appropriate risk management solutions.
- **Fraud prevention** – our award-winning anti-fraud team can help to keep claims costs down, a benefit which we can then pass on to your clients.
- **Expert legal advice** – we work with a panel of sector specific solicitors to help defend claims.

In addition, we have specialist claims teams to manage certain losses:

**Dedicated Risk Teams** – expert teams specialising in Property, Liability, Professional Indemnity and Directors & Officers claims.

**Major Loss Team** – Property and Casualty specialists who have expertise in dealing with claims worth over £100,000.

Each member of our Major Loss Team manages a small portfolio of claims, allowing them to gain a deep understanding of each case and forge solid relationships with the parties involved. Expertise and empathy is central to our approach. Regular communication, as well as face-to-face meetings, helps us gain a better understanding of the customer's and litigant's needs, and where appropriate, claims assessments are enhanced by conducting accident reconstructions.

**Engineering Claims Team** – our UK-based team is highly trained and has a comprehensive understanding of the complex engineering sector. Supported by a select group of specialist risk surveyors and loss adjusters, the team is able to make accurate, swift decisions on claims.

**Disease Claims Team** – we have an in-house team of specialists which deals with all types of occupational disease and conditions, such as noise-induced hearing loss, stress, and upper limb disorders.



**Rehabilitation Team** – a team of clinically qualified professionals, including registered nurses, physiotherapists and, occupational therapists, who will assess injury claims and if needed, will activate a tailored rehabilitation and counselling programme.

**Employable** – is a rehabilitation service that can be purchased at point-of-sale and activated when your client needs it. It aims to get your client's injured employees back to full health and able to return to work, irrespective of establishing liability.

**Allianz Claims Inspectors** – our claims field force's priority is to understand your client's business. The success of the team is down to its ability to build strong long-term relationships with your client's health and safety manager. By doing so, our inspectors can help to identify trends in the claims reported, make recommendations for ways to mitigate the effect of the claims, as well as liaising with our Risk Management Team so your client can take the appropriate risk management action.

# OUR RISK APPETITE

**We recognise that every client is unique. However, in general, our risk appetite is for businesses that are established and have a sound approach to risk management.**

Your clients can demonstrate this by:

- Placing a high importance on keeping up-to-date with current legislation and trade issues.
- Having a proactive approach to the reporting of risk issues.
- Being well-established and financially stable.
- Seeking long-term relationships with their broker and insurer.

## PROPERTY RISKS

Our preference is for businesses that operate from fixed premises which are:

- Purpose built or suitably converted and in a good state of repair.
- Located in a low crime area.
- Located in an area free from obvious flood hazards.
- Appropriately protected against fire and unlawful access.

## CASUALTY RISKS

We prefer businesses which:

- Recognise, assess and take action to control health and safety risks.
- Document HR procedures.
- Have a well-established and experienced management team.
- Have a sound financial record with good cash flow.
- Have a robust and tested governance policy in place.
- Have no previous or planned sizable redundancy plans.
- Have clear accountancy responsibilities, authorities and audit trails.





# OUR MID-CORPORATE OFFERING

As well as our flagship Commercial Select proposition, we offer a range of tailored propositions that are specifically designed to meet the requirements of the following key industry sectors:

- Wholesale and Retail\*
- General Manufacturing\*
- Metalworking and Precision Engineering\*
- Professional Services\*
- Print, Publishing and Media\*

Under the above products, your client automatically receives a range of cover extensions and services designed to meet the needs of their sector, including free Disaster Recovery Protection, which helps businesses to get back up and running in the event of an incident leaving the insured's premises unfit for on-going occupation.

\*Available for clients with a combined property and casualty premium of £5,000 – £100,000.

## WHY ALLIANZ?

Allianz Insurance plc is one of the largest general insurers in the UK and part of the Allianz Group, the largest property and casualty insurer in the world. We are financially strong, with an AA- Standard & Poor's rating. With over 100 years of experience, we're confident we know our business. Our technical expertise ensures your clients get the cover they need, tailored risk management advice and a claims service that's committed to getting them back in business as quickly as possible. If you would like to know more about our Commercial Select proposition, contact your local Allianz representative.

**allianz.co.uk**

Allianz Insurance plc.  
Registered in England number 84638  
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Allianz Insurance plc is authorised by the Prudential  
Regulation Authority and regulated by the Financial  
Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 121849.