

Allianz Insurance plc

# Small Business Solutions

**Allianz** 

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# Small Business Solutions

Our innovative SME proposition mirrors the dynamic and competitive SME market and enables you to trade in a way that suits you – quickly and efficiently.

The SME market continues to grow rapidly – this presents both opportunities and challenges for brokers and insurers alike.

Providing a wide range of covers, valuable and convenient services and a flexible means of trading, our SME proposition gives you all you need to deliver a superior service to your clients.

## Our SME proposition gives you:

- **a diverse product portfolio** – property, casualty, speciality and motor covers tailored to specific industries
- **Defaqt0 five star cover and Average free** – helping you to secure the right cover for your clients and remove uncertainty in the event of a claim
- **full-cycle digital trading** – quote, buy, adjust and renew online via QuoteSME and receive immediate documentation at point-of-sale
- **experienced SME underwriters** – dedicated support available via telephone, email or 'live chat', our real-time online messaging service
- **all backed by our fast, fair and flexible claims service** – dedicated claims handlers to get your clients trading again quickly.

# 15%

**of SMEs hold no business insurance of any kind.\***

With our SME proposition, we believe that you will be able to penetrate this untapped market and grow your business.

\* <http://www.fsb.org.uk/stats>



# Easy To Do Business With Us

Our SME proposition offers more than just cover. We give you a modern and sophisticated end-to-end service, combining fast and efficient digital trading with an accessible personal underwriting service – an unbeatable proposition!

**QuoteSME** uses sophisticated pricing models based on current data, which enables us to better understand the risk presented by your client and price it accordingly.

## Powered Up+ Digital Trading

Our award-winning digital trading solution, QuoteSME, is powered to ensure you always receive a superior and efficient online experience.

### QuoteSME provides:

- **choice** – a broad digital product range with Defaqto five star cover
- **convenience** – package products to meet your customer needs
- **security** – Average Free Live provides additional insight
- **confidence** – we utilise data enrichment to expand our underwriting footprint and competitive pricing
- **reassurance** – support from over 200 expert SME underwriters via live chat, telephone or email.

Register online today at [allianzquotesme.co.uk](http://allianzquotesme.co.uk)

QuoteSME can also support deal and scheme arrangements. We can white-label our platform with your branding to deliver a bespoke solution that meets your business needs.

For more information, please speak to your usual Allianz contact.



**Want to trade via imarket or your software house? No problem!**

In addition to QuoteSME, you can also access our SME products through imarket or via the following software houses:

- Acturis
- Applied Systems
- Open GI (Powerplace)
- SSP.

For information on imarket or software house integration, please speak to your usual Allianz contact.

## The Human Touch

QuoteSME is supported by our team of over 200 SME underwriters. With extensive knowledge of our products and services, our team can access your quote in real-time and provide the expert service you need.

- Qualified underwriters with decision-making authority
- 90% of referrals handled during first contact
- Senior underwriters on-hand for complex queries
- Multiple contact points – live chat, telephone and email
- Software house support – for cases outside of QuoteSME.

Our team is available 9am – 5pm Monday to Friday should you require assistance:

Tel: **0344 893 9577**

Email: **sbt@allianz.co.uk**

'Live-Chat': **via QuoteSME**



QuoteSME – Best Insurer Extranet:  
Insurance Times Tech & Innovation  
Awards 2018.



QuoteSME – Best Use of Technology  
to Improve the Broker Experience.



QuoteSME – Best Insurer Extranet:  
Insurance Times E-Trading Broker  
Insight Report 2017.

## A Range Of Products To Choose From

Our SME product suite provides cover for a wide range of trades and offers the opportunity to package Defaqto five star products with Financial Lines cover to create a tailored solution for your client.

### We're Average Free\*

**We've removed Average from our core SME products and are 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 clients to ensure they provide you with the right sums insured, removing the uncertainty around their cover in the event of a claim.

### Our broad SME product portfolio give you:

- a choice of property, casualty, speciality and motor covers tailored to specific industries
- Defaqto five star rated in recognition of the quality and range
- Average free for peace-of-mind in the event of a claim
- the ability to package covers to meet customer needs
- easy to understand documentation.

\*Please note: we are Average free on the following products: Complete Business, Complete Office, Complete Property Owner and Flatowner, Complete Retailer and Complete Contractor.

## Complete Business



A flexible range of property, liability and legal expenses cover for a wide spectrum of trades, including manufacturing, warehousing and service industries.



### Business Appetite

- Clothing and Textiles
- Electrical and Electronic
- Manufacturing
- Plastics
- Printers
- Wholesalers.

- Premises based risks with a turnover less than £10m
- Up to 10 locations per policy
- Core covers include Property Damage and Commercial Legal Expenses, with a further 10 optional covers available
- Material Damage/Business Interruption – combined sum insured up to £10m
- US exports – acceptable up to £500k or 35% of turnover, whichever is the lesser
- Employer's Liability – up to £10m
- Public and Product's Liability – up to £2m (with the option to increase to £5m or £10m)
- Average free.

## Complete Office



Designed to cover the assets, earnings and legal liabilities of office based businesses.



### Business Appetite

- Accountants
- Dentists
- Doctors
- Graphic Designers
- Marketing Consultants
- Solicitors
- Veterinary Surgeons.

- Cover for a variety of office based businesses, from secretarial services to veterinary surgeons, graphic designers to doctor's surgeries
- Up to 15 locations per policy
- Contents – up to £2.5m
- Employer's Liability – up to £10m
- Public Liability – up to £2m (option to increase up to £5m)
- Commercial Legal Expenses – up to £100k for any one event and up to £1m for any one period of insurance
- Optional cover for Business Interruption, Buildings and additional Computer cover (including cost of reinstating programs or data and subsequent increased cost of working)
- Average free.



# Complete Property Owner and Flatowner



Designed to specifically meet the needs of property owners with portfolios of up to 20 premises.



## Business Appetite

- Residential (let to Professional Working Tenants)
- Offices
- Surgeries
- Retail (excluding leisure)
- Manufacturing
- Wholesaling
- Printing.

- Cover for owners of a single buy-to-let property, portfolio of commercial properties, or blocks of flats
- Up to 20 premises per policy
- Buildings/Contents – up to £10m
- Locks and Keys – up to £2.5k
- Property Owner's Liability – up to £10m
- Commercial Legal Expenses – up to £100k for any one event and up to £1m for any one period of insurance
- Optional cover for Loss of Rent, Employer's Liability, Personal Accident and Terrorism
- Average free.



# Complete Retailer



Designed to cover the assets, earnings and legal liabilities of most types of independently owned retail businesses.



## Business Appetite

- Art and Craft Shops
- Book Shops
- Chemists
- Clothing and Textiles
- Electrical Goods
- Florists
- Greengrocers
- Pet Shops
- Toy Shops.

- Cover for independently owned retail businesses, from tea rooms to shoe shops, butchers to grocers
- Up to 15 locations per policy
- Trade Contents – up to £750k per location
- Business Interruption – standard limit of £750k, selectable up to a maximum limit of up to £2m, with a maximum indemnity period of 24 months
- Employer's Liability – up to £10m
- Public and Products Liability – options of £2m or £5m limit of indemnity
- Goods in Transit – up to £10k as standard
- Money and Personal Assault cover
- Deterioration of Stock – £5k as standard
- Optional cover for Buildings, Loss of Licence, Terrorism
- Average free.

# Complete Contractor



For sole traders, partnerships or limited companies operating in a range of contracting trades.



## Business Appetite

- Builders – Domestic and Commercial
  - Business and Management Consultants
  - Carpenters and Joiners
  - Cleaning Contractors
  - Electricians and Electrical Contractors
  - Financial Consultants
  - Flooring Contractors
  - Landscape Gardeners
  - Plasterers and Ceiling Contractors
  - Shopfitters.
- Cover for companies operating in a wide range of trades, from carpet fitters to builders, electricians to interior designers
  - Cover for up to nine employees
  - Public Liability – up to £5m
  - Commercial Legal Expenses – up to £100k for any one event and up to £1m for any one period of insurance
  - Optional cover for Employer's Liability, Tools, Contract Works, Personal Accident, Property Damage, Terrorism and Business Interruption
  - Average free.





## Complete Mini Fleet



Designed for businesses with fleets of 3-8 vehicles.



### Business Appetite

- Fleets of 3-8 vehicles (up to 15 at renewal)
- Business cars and light commercial vehicles, up to 7.5 tonnes (own goods only)
- UK based businesses.

- Comprehensive product – cover for over 3,000 trades and occupations
- Targeted at business cars and light commercial vehicles less than 7.5 tonnes (used for carrying own goods only)
- New for old – cover for vehicles less than one year old
- Courtesy vehicle following an incident via our approved repairer network
- Pay-on-use breakdown cover
- Accidental misfuelling cover
- Commercial legal expenses – up to £100k with uninsured loss recovery and motor prosecution defence
- Medical expenses – £250 per person up to £1,000
- Replacement locks – unlimited cover
- Personal belongings – cover up to £500
- Child seat – cover up to £150.



# Complete Cargo



Designed to protect goods whilst in transit worldwide and in storage in the UK.

## Business Appetite

- Exporters
- Wholesalers
- Importers
- Retailers
- Manufacturers
- Contractors
- Suppliers.

- Suitable for businesses with annual imports/exports up to £62m and single conveyances with goods valued up to £2.5m
- All Risks cover for goods – covers loss or damage to goods unless otherwise excluded
- General Average and Salvage – covers pro-rata contribution towards expenditure or voluntary sacrifice of cargo in order to prevent further loss to vessel/cargo
- War Risks – cover for goods whilst aboard a vessel or aircraft
- Terrorism – full terrorism cover during the course of transit and up to £100,000 whilst in storage
- Exhibition Risks – worldwide cover available
- Optional cover for Storage – up to 10 UK locations
- Allianz Global Corporate & Specialty (AGCS) can offer marine cargo insurance for businesses with larger or more complex requirements.





## Complete Directors & Officers



Personal Liability cover for company directors, officers and managers to protect them from claims that may arise from actions taken within the scope of their regular duties.

### Business Appetite

- Agriculture
- Construction
- Education
- Health Services
- Manufacturing
- Recreational and Entertainment
- Transportation
- Wholesale and Retail.

- For UK based businesses with a turnover of up to £200m
- Directors & Officers and Company Reimbursement – up to £10m on an any one claim basis
- Company Entity Liability – up to £5m in the aggregate
- Reputational and Post-Reputational Crisis Costs – up to £100,000 in the aggregate
- Employee Dishonesty – cover for financial loss as a result of employee dishonesty up to a sub-limit of £75,000 in the aggregate
- Free employment practice helpline – legal advice and guidance on employment practice issues such as disciplinary or grievance, via Mills & Reeve law firm
- Optional cover for Commercial Crime, Company Entity Employment Practice Liability and Pension Trustee Liability.

## Complete Professional Indemnity



Cover for SMEs that offer advice, design, skills or knowledge in a professional capacity.

### Business Appetite

- Accountants
- Architects
- Construction
- Engineers
- Insurance Brokers
- Management Consultants
- Media
- Miscellaneous
- Recruitment Consultants
- Surveyors
- Technology and Telecommunications.

- Over 3,000 professions across 11 tailored policy wordings
- For UK based SMEs with a turnover of up to £7.5m or a fee income of up to £2m
- Cover for:
  - Breach of Professional Duty
  - Infringement of Copyright
  - Breach of Confidentiality
  - Defamation
  - Fraud and Dishonesty
  - Lost Documents
  - Court Attendance
  - Joint Ventures.
- Designed to comply with your customers' professional bodies' requirements.

# Fast, Fair And Flexible Claims Service

Whether it's a leaking pipe, smashed window or a fire, your SME clients need an insurer that understands their situation and gets them back in business as quickly as possible. We know what it takes to get things sorted and will be there for your client – every step of the way.



## Key features of our SME commercial motor claims service:

- **dedicated commercial motor claims experts** – experienced claims handlers to proactively manage your client's claim
- **24/7 claims notification** – flexible and fast reporting options
- **access to VueCloud** – enabling you or your client to upload video footage or imagery online to support a claim
- **nationwide approved repairer network** – lifetime guarantee on repairs and work carried out to BSI Kitemark PAS 125 accreditation
- **Allianz approved mobile repairer** – local on-site repair to minimise the time the vehicle is off the road. All repairs carried out to BSI Kitemark PAS 125 accreditation with a lifetime guarantee
- **24/7 access to Autoglass** – windscreen repair or replacement at a location convenient to your client
- **vehicle repair tracking** – we'll keep your client updated on the progress of their repair.



## Key features of our SME property claims service:

- **flexible reporting options** – via telephone or email
- **rapid claims settlement under £5,000\*** – for accidental and malicious damage, theft, storm and escape of water claims. Provide us with one estimate over the phone and we will settle the claim instantly
- **access to Allianz SiteView** – enabling you to upload live or pre-recorded digital footage to support your client's claim
- **on-site assessments** – our leading loss adjustor panel will swiftly be on site to assess the level of loss and agree actions to get the claim moving
- **preferred suppliers** – specialist suppliers, such as glaziers and locksmiths, that will come to your client's property any time of the day to make their premises secure.

\*Rapid Claims Settlement applies to Accidental Damage, Storm, Escape of Water, Malicious Damage and Theft. Full details of the claim must be provided over the phone and the loss must not have occurred over eight weeks before the notification. Cost of repair/replacement must be provided from a written estimate and we will require details of the contractor, description of works, breakdown of costs and the contractor's VAT number.



### Key features of our SME marine cargo claims service:

- **24/7 notification** – our claims teams work around the clock so that time zones don't get in the way of making a claim
- **dedicated claims handlers** – our experienced team are supported by our worldwide network of marine cargo handlers so wherever a loss occurs, your client benefits from local claims knowledge
- **local loss surveyors** – our global team of specialist cargo loss surveyors help assess the damage and prevent any further loss
- **fast-track claims** – for minor claims, settlements can be made in under five days to help your client carry on with minimal disruption.



### Key features of our SME casualty claims service:

- **dedicated claims handlers** – will proactively manage claims and keep your clients informed from notification to final settlement
- **rehabilitation specialists** – experienced medical professionals to assess the injured party's needs and activate a tailored rehabilitations programme
- **access to Allianz SiteView** – enabling you to upload live or pre-recorded digital footage to support your client's claim
- **legal expertise** – leading solicitors to advise your clients on all legal matters relating to liability. A dedicated solicitor may be arranged for clients with a higher frequency of claims
- **casualty specific counter fraud** – our handlers have specialist training to detect fraud and provide tactical advice and guidance.



• **Property claims:**  
0344 412 9988

• **Liability claims:**  
0344 893 9500

• **Casualty claims:**  
(EL & PL)  
0344 893 9500  
(D&O & PI)  
01483 218782

• **Motor Fleet claims:**  
0330 102 1998

For further guidance on our claims process, please visit [allianzbroker.co.uk](http://allianzbroker.co.uk) and download our Commercial Claims brochure.

# Additional Services For Your Clients

Designed for your SME clients 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 – supporting your SME clients throughout their business' journey.

## Allianz Legal Services

For information on how to use Allianz Legal Services, visit [allianzquotesme.co.uk](http://allianzquotesme.co.uk) or [allianzlegal.co.uk](http://allianzlegal.co.uk)

### CLICK Legal

Allianz Legal Online is designed to remove the legal worry of running a business, helping your clients to be compliant and avoid costly legal fees, such as employment tribunals and health and safety fines. Our website provides:

- **a free legal health check** – an online questionnaire which identifies legal risks and gaps within your clients legal documentation based on the activities that take place within their business
- **access to over 140 legal templates** – your clients can save time and money in preparing complex, legally binding contracts and policies by quickly creating them online
- **safe storage of legal contracts** – your clients legal contracts and policies can be safely stored and edited online
- **an easy to use law guide** – written by lawyers, our guide enables your clients to understand legal processes and requirements
- **monthly legal bulletin** – your clients can stay up-to-date with employment and health and safety legislation and regulation by signing up to our legal bulletin.

Visit [allianzlegal.co.uk](http://allianzlegal.co.uk) for more on our legal service for SMEs.

### TALK Legal

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

- **Allianz Lawphone** – a free 24/7/365 legal advice helpline. Our solicitors can provide legal advice on ANY business related matter
- **free business tax advice** – provided by Abbey 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 client for any commercial matter not covered by their legal expenses policy (15% discount)
- **discounted crisis communication service** – DWF LLP can provide your clients with best practice advice on crisis communications. Services include a review of existing crisis management policies and advice on creating bespoke plans, as well as media training (15% discount).





With sector-specific risk management guidance and exclusive discounts from a wide range of risk management service providers, your SME clients can protect their businesses without breaking the bank.

### Allianz Risk Management

Our **free** risk management website can help your clients save money, comply with health and safety regulation, improve trading practices and reduce claims frequency.

Our online service can help your customers:

- manage their risks
- keep their employees and customers safe
- gather information on relevant legislation for their business.

Allianz Risk Management comes with:

- the latest guidance on current risk topics
- checklists and assessments to help identify business risks
- practical self-service tools to check business continuity plans
- free telephone consultations on issues such as cyber security and legal guidance.

Visit [allianz.co.uk/riskmanagement](http://allianz.co.uk/riskmanagement)

### Preferred Suppliers

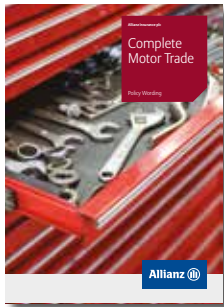
We work with an extensive network of renowned service providers, which supply **discounted services** to help mitigate against new and traditional risks faced by SMEs. Our preferred suppliers include:

- **Fire Protection Association** – fire safety products and services
- **Glen Abbot** – business continuity, contingency planning and supply chain management consultation
- **Graydon UK** – commercial credit checking database
- **Insafe International** – supplier of safes, cabinets, vaults and locking systems
- **InteliSecure** – cyber and data security risk management
- **Praxis42** – health and safety advice and training
- **Securikey** – essential security and management of keys
- **SWS UK** – manufacturer and supplier of security shutters
- **Total Flood Solutions** – manufacturing and installation of flood defence products.

Visit [allianz.co.uk/riskmanagement](http://allianz.co.uk/riskmanagement) to view our full range of preferred supplier discounts.

## Other Ways We Can Help

The following additional covers are available.



**Please note:** this product is not available via QuoteSME. Please speak to your usual Allianz contact for more information or to obtain a quote.

### Complete Motor Trade

A comprehensive range of covers designed to meet the needs of your SME motor trade clients.

- Premises based risks with a turnover less than £3m
- Flexible cover options include Material Damage, Road Risks, Business Interruption, Employers Liability and Public and Products Liability
- Option to extend cover for Personal Accident, Directors & Officers and Breakdown/Accidental damage of machinery
- Free legal expenses cover, uninsured loss recovery and motor prosecution defence costs
- Social, domestic and pleasure use for up to seven named persons, with the option to restrict business use to named drivers (with extra discount)
- Option to add cover for MOT Loss of Licence cover with free appeal, consultancy service and advice helpline
- Property in transit – £15,000 limit within UK
- EU cover for social, domestic and pleasure when Road Risks cover is selected
- Single excess available when two insured vehicles are involved in the same incident.

### Small Fleet

Designed to give SMEs protection for their fleet operations, this product offers the flexibility to insure all vehicles under one policy, as well as the option to select additional cover requirements.

### Personal Accident and Business Travel

Cover for companies operating in a wide range of trades. It protects business continuity in the event of employee absence due to injury or illness, as well as protecting employees on business trips.

### Allianz Engineering, Construction & Power

We offer insurance and inspection services for plant and machinery, in line with periodical regulatory requirements. We can also provide bespoke consultation in the fields of lift and vertical transportation, non-destructive testing, electrical testing, energy and environmental services.

### Marine Cargo

Marine Cargo insurance 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.



To get a quote on any of our 'Complete' SME products, visit us online at [allianzquotesme.co.uk](http://allianzquotesme.co.uk) or contact our Small Business Team.

To get a quote for Complete Motor Trade, or any other product in this brochure, please speak to your usual Allianz contact.

For any other information, please visit [allianzbroker.co.uk](http://allianzbroker.co.uk)

### Why Allianz?

Allianz Insurance plc is one of the largest general insurers in the UK and part of the Allianz Group.

We are financially strong, with an AA- Standard & Poor's rating and are one of the first UK insurers to be awarded Chartered Insurer status for our Commercial division. This accreditation is awarded for professionalism, expertise and a commitment to training and staff development.

With over 100 years of experience, we're confident we know our business and have the technical expertise to ensure your SME 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.

**allianz.co.uk**

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