

Allianz Insurance plc

# Motor Trade Solutions

Your guide to motor trade solutions with Allianz



**Allianz** 

For intermediary use only

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Our technical expertise and extensive knowledge of the motor trade market ensures we can offer a product and service closely aligned to your clients' needs.

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# 1 Welcome to Motor Trade with Allianz

Allianz has over 100 years of knowledge and expertise in providing insurance solutions in the UK, with over 30 years of insuring motor trade businesses of all sizes. We offer comprehensive yet flexible solutions that can be tailored to meet your clients' specific requirements.

## Why Recommend Us?

Our proposition is based on a tripartite relationship with you and your clients, building upon the belief that the more we collectively know, the more we can collectively achieve.

Allianz is dedicated to developing a deep understanding of what your clients need and we are committed to providing solutions to help them run their businesses successfully. We know that motor traders, large and small, are continuously faced with the challenge of managing their risks more effectively. They need to satisfy their mounting legal obligations, reduce their risks and manage expenses down. They need an insurer like Allianz who understands these challenges and is committed to finding ways to help them succeed. We continue to demonstrate our commitment by our ongoing partnership with the Retail Motor Industry Federation (RMIF), for whom we are the approved insurer.

We can help you by giving ready access to local, professional decision makers, offering products and services your clients want and sharing with you our knowledge and expertise in the motor trade sector. Combined with our technical underwriting expertise and a dedicated motor trade claims team, we feel confident that we offer a compelling proposition for you to sell in the current tough market and that we can be the right choice of insurance partner for you.

"Our technical expertise and extensive knowledge of the motor trade market ensures that we can offer a product and service closely aligned to your clients' needs. We understand that every business and every client is unique and we are confident that we have a solution for everyone."

**Mark Ashwood, motor trade manager**



# 2 Why Allianz?

We are committed to placing our customers at the heart of everything we do and a service ethic is embedded in our business. Our efforts have been recognised with two prestigious industry awards in 2010 – General Insurer of the Year and Commercial Insurer of the Year.



Additionally, in 2011 Allianz Commercial was the first of the major UK insurers to be awarded corporate chartered insurer status by the Chartered Insurance Institute (CII). Widely recognised as the industry gold standard, our award follows a rigorous assessment by the CII to ensure we meet their stringent standards. It exemplifies that the standards and quality we have built our business on and the values and practices that underpin them are the right ones for a leading professional insurer and partner of choice.



We know that, now more than ever, it is important for our customers to trust that they work with a solid and financially strong partner. We are one of the UK's leading general insurance providers and part of the Allianz Group, a global leader in insurance and financial services. We are able to offer significant reinsurance about not only the robust position of Allianz Insurance plc and our AA- stable outlook (Standard and Poor's rating 2011), but also the AA stable outlook rating of our parent company, Allianz SE. This is supported by the group's strong capital base and solvency position.



We're committed to ensuring we provide the right insurance and risk management programme for your clients' needs. A combination of our cover, our claims service, our expertise and our additional benefits are what we believe makes our motor trade proposition a compelling option for you to sell in a tough economic climate.

## Cover

We write a broad range of motor trade risks including new and used vehicle sales, mechanical and body repairers, coachbuilders, tyre fitters, auto electricians, vehicle auctioneers and recovery operators, amongst others. We meet the requirements of a diverse scope of clients and understand that the insurance needs of a sole trader will differ to those of the multi-franchised dealer; we can offer the appropriate products and services to match these needs with our Motor Trade Select offering for your larger clients and our Complete Motor Trade offering for your small to medium sized clients.



Ramzan Ghafoor, motor trade focal point

## Claims Service

Our UK-based, dedicated motor trade claims team makes every effort to ensure the claims experience is as simple and fair as possible. Our knowledgeable and responsive professionals are highly trained and have a comprehensive understanding of the market so they can deal with your clients' claims promptly and efficiently. Working closely with you, your clients and our underwriters, they will gather all the information needed in one phone call, ensure all parties are kept well informed at all stages, costs are contained and settlements are fair and timely.

With one contact telephone number and address, our team will handle your clients' claims from first notification to final settlement.

## Local Expertise

To ensure we offer the highest levels of commercial and technical skills, our extensive UK branch network of dedicated motor trade underwriters complete specialist training modules, which form part of our award winning CII accredited Underwriting Academy. They are specialists within their field and are equipped with the highest levels of authority for speed of decision making at a local level. They are equipped with the tools, time and environment to continually develop these skills and maintain knowledge through technical and non-technical training.

## Additional Benefits

To further enhance our motor trade proposition, we have arrangements in place with carefully selected business partners who can offer a range of additional benefits designed to support our cover and provide solutions at discounted prices.

Additionally, our free risk management service, [riskdirector.co.uk](https://www.riskdirector.co.uk), will help your clients identify where their businesses are most at risk and will provide information to help minimise the risk and ultimately control their claims costs.

# 3 Products and Services

We understand that the insurance needs of a sole trader will differ to those of the multi-franchised dealer. We can offer the appropriate products and services to match these needs with our Complete Motor Trade offering for your smaller clients and our Motor Trade Select offering for those clients who require a more bespoke policy. We are confident that we will have a solution for everyone.

## Complete Motor Trade

For small to medium sized businesses, with up to £3m turnover, our **Complete Motor Trade** policy offers the flexibility to pick and choose cover options and limits – ensuring competitive premiums for your clients.

We know that many small businesses only want to pay for the essential cover. Whilst certain options are included as standard, such as Commercial Legal Expenses, many others can be added only if desired, such as Professional Indemnity. Additionally, we provide free access to our Legal Online and Risk Director websites, which provide a range of risk management and legal advice. We will also save your clients' time, as we automatically update new vehicle data on the MID.



When a claim arises, our dedicated UK based motor trade claims team will work hard to ensure your clients can get back to business as quickly as possible and with minimum disruption – particularly important for small and medium sized businesses.

## Complete Cover Features\*

- Portable hand tools cover (up to £10,000 limit with option to increase)
- Commercial Legal Expenses cover automatically included
- Access to optional Professional Indemnity and Directors & Officers cover
- Money on premises cover (£1,500 with option to increase)
- Property in transit (up to £1,500 with option to increase)
- Vehicle contents (up to £1,000 with option to increase)
- Occasional business use – third party liability cover for private cars owned or loaned to an employee
- Uninsured Loss Recovery and Motor Prosecution Defence costs up to £100,000 per claim
- Social, domestic and pleasure use for up to 7 named persons of your choice
- Option to restrict business use to named drivers – with extra discount
- Business Interruption cover extends to the Motor Vehicle Road Risks section
- Book Debts, Suppliers, Supply Undertakings and Failure of Supply extensions apply automatically
- Additional covers as standard for Retail Motor Industry Federation members with the option to include Rectification cover.

\* Where the relevant section is operative.

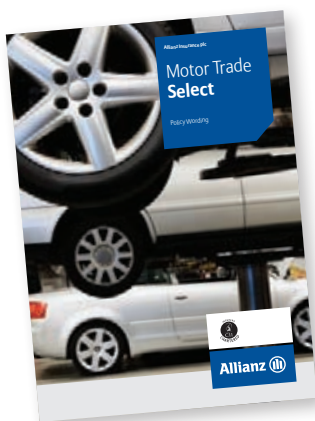
## Motor Trade Select

Specifically designed for mid-large motor traders, **Motor Trade Select** offers a market leading cover, backed by the financial stability of a leading global insurer.

Our underwriters are specialists within their field and are equipped with the highest levels of authority for decision making at a local level. They can help ensure your clients have a tailor made policy that will reduce their exposure to risk and help them operate as efficiently as possible.

Our offering includes dedicated Claims Business Consultants for your larger clients, Directors & Officers cover as an additional option and a range of free or discounted risk management tools and services. We provide peace of mind that claims will be dealt with fairly and efficiently by our UK based motor trade claims team, with minimum disruption to your clients' businesses.

Motor Trade Select is a comprehensive and bespoke offering, designed to enable your clients to get on with the business of running their business, whilst we take care of the risks.



## Select Cover Features\*

- Access to optional Professional Indemnity, Directors & Officers and Commercial Legal Expenses cover
- Uninsured Loss Recovery and Motor Prosecution Defence costs up to £100,000 per claim
- Option to have cover on a 'no sums insured' basis
- Any authorised and licensed driver for business and social domestic and pleasure use
- Cover automatically extended for social domestic and pleasure use in EU countries
- Occasional business use – third party liability cover for private cars owned or loaned to an employee
- Contents of customers' vehicles up to £5,000
- Goods in Transit and Money cover automatically included
- MOT – Loss of Licence cover. With free appeal and consultancy service and advice helpline
- Business Interruption cover extends to the Motor Vehicle Road Risks section
- Book Debts, Suppliers, Customers, Supply Undertakings and Failure of Supply extensions apply automatically
- Additional covers as standard for Retail Motor Industry Federation members with the option to include Rectification cover.

\* Where the relevant section is operative.



### Additional Benefits

**Allianz Motor Insurance Database** – website and helpdesk providing immediate access to vehicle data

**Case Analysis Tool** to help clients pin-point where their businesses are most at risk

**Premium Instalment Plans** – subject to credit checks, we can offer flexible quarterly or monthly instalment plans to assist your clients' cash flow

**Motor Legal Advice Line** providing 24/7 access to specialist legal advisors

**Legal Online** – **FREE** online legal service for Allianz policyholders (when Commercial Legal Expenses section operative), with access to bespoke legal documentation

**eServices** – allowing clients to manage their periodic engineering inspection reports online

**Solaglas** – 24/7/365 glass replacement service. Clients only pay VAT and excess

Up to **66% discount** on a range of breakdown services **with AA**

### Risk Management Features

**FREE** use of **award winning Risk Director website** – with online risk improvement reports and wealth of risk management guidance and information

**EXCLUSIVE discounts** on a range of risk management products and services from carefully selected preferred suppliers, including RoSPA

**Survey Teams** – specialist risk management surveyors will visit your clients' premises and offer free advice on the best methods of risk reduction

**Allianz Partnership Plus** – financial assistance towards the costs of implementing risk management initiatives

**Tracker Network UK (Ltd)** – discounted products from the UK's most successful stolen vehicle recovery system

### Claims Features

**Dedicated UK based Motor Trade claims team** – single point of contact to manage the claim throughout

**Recovery, protection and redelivery** of the insured vehicle following an accident

**Nationwide Allianz Approved Repairer Network**, with five year work guarantee

**Claims Business Consultants** providing access to a dedicated claims expert (for major clients)

**Claims Tracking** – keep track of your clients' motor claims online

**Beyond Economical Repair Team (BERT)** – our in-house specialist vehicle valuation team will speed up the time it takes to deal with any total loss claims

**Autoglass** – windscreen repairs and claim reporting cards

## Professional Indemnity (PI)

Our Professional Indemnity cover is provided in-house, in association with Allianz Global Corporate and Specialty. We offer a range of PI products for different professions, including the motor trade and provide comprehensive wordings, written on a full civil liability basis to cover the professional against claims emanating from their own negligence. Having this cover in place also provides protection against meeting the cost of defending claims, as well as any damages payable stemming from negligent advice.

## Directors & Officers

Directors & Officers insurance can be purchased as an add-on to your clients' standard policies. It provides peace of mind and protection against personal liability when managing a company or organisation in the role of director, officer or manager. Cover includes employment tribunal costs, legal defence costs and damages arising from employment practices and discrimination.



# 4 Claims

We never forget what your clients pay for. When the moment of truth arrives, we will both be judged on the handling of their claims. We know that the last thing you or your clients want to do in the event of a claim is make a round of phone calls to sort out repair work and locate the right suppliers.

## dedicated motor trade claims team

That is why we have a dedicated motor trade claims team where you can provide the necessary information in one call and we will do the rest – saving your clients valuable time and money. To ensure the highest levels of service, one of our handlers will be assigned to the claim from first notification to final settlement, ensuring all parties are kept informed along the way. Our service will continue to evolve based on developments within the market, providing certainty and peace of mind for your clients.

Our aim is ensure minimum inconvenience when the time comes to make a claim. We are pleased to offer the following additional services to ensure the smooth processing and investigation of claims.

### Claims Tracking

To help you keep track of your clients' motor claims, we have developed a flexible internet-based system. Updated daily, the facility allows you to be in control at all times, giving you the ability to monitor the progress of individual claims and construct your own client claims reports.

To claim, call:

**0844 412 9996**

### Rehabilitation Team

Our specialist rehabilitation co-ordinators focus principally on more serious, third party personal injury claims. They help identify cases where rehabilitation can help to speed up the injured party's return to work and normal life. They will also liaise between our claims handlers and claimants' solicitors to ensure there are no delays, the right treatment is provided and the costs are contained.

### Credit Hire

The team provides a strategic and operational response to increases in credit hire related costs. Our handlers are dedicated to reducing the cost by proactively handling claims at notification and they have a wide knowledge of ongoing changes in the industry, industry agreements and pertinent case law.

The team has been a vital and successful addition to our claim's division. The credit hire market is ever changing and it is vitally important that we keep our finger on the pulse.



Nick Brown, claims business consultant

## Claims Investigators

We employ a team of claims investigators based across the UK. They are highly skilled, investigating a range of claims where liability is in dispute, if the case is sensitive or requires an on-site visit. They provide peace of mind to clients that the claim will be thoroughly investigated on their behalf.

## Claims Business Consultants

Our Claims Business Consultants (CBCs) are a personal claims focal point for your largest clients, providing information and assistance to help you and your clients understand and manage their claims. Our CBCs will work closely with you, your clients and our underwriters and aim to resolve general claims issues as well as ensure that any bespoke arrangements are understood by our claims handling teams.



## Autoglass

Damaged windscreens can mean time off the road. To minimise this disruption, we have partnered with Autoglass and we now provide a glass claims card for drivers. In the event of windscreen damage, the driver simply calls the number on the card to arrange for an Autoglass windscreen installer to repair or replace the glass. Your client will be charged the excess (as stated on the card) and Autoglass will bill Allianz for the balance.

## Beyond Economical Repair Team (BERT)

Our in-house specialist vehicle valuation team speeds up the time it takes to deal with any total loss claims, saving on overall claims costs and benefiting the relationship between you and your client and their customers in respect of a total vehicle loss. Once values are agreed, they can arrange immediate payment processing.

## Award Winning Fraud Investigation Team

Fraud costs the insurance industry an estimated £1.9 billion per year and adds 5% to insurance premiums so fraud awareness is a high priority on our claims agenda. Our team's innovative efforts in a 'cash for crash' investigation were recently recognised by the industry, winning the Fraud Investigation Team of the Year at the 2010 Insurance Fraud awards.

Our strategy, which is consistently developing in order to meet the challenges we face in response to the recession, reduces claims spend and can significantly reduce loss ratios.

# 5 Risk Management

We understand the price-pressures your clients are under and know that they are increasingly tasked with managing their risks as cost effectively as possible. No one likes expensive surprises, which is why we will help your clients recognise and reduce their risk exposure, helping to ensure both their staff and businesses are protected now and for the future.

**10%**  
reduced fuel consumption with RoSPA's Eco driving

Over a century of risk management experience forms the foundation of a comprehensive knowledge base through either our dedicated online risk management website, or onsite assessments with our risk surveyors.

**Free**  
risk management advice and tools

Although many varying businesses operate within the motor trade sector, they can share many common hazards:

- Financial risks
- Theft
- Contractual risks
- Vandalism
- Health and safety
- Driving at work
- Public safety
- Flood /Storm
- Fire
- Uninsured losses
- Environmental risks

**trusted**  
preferred suppliers

## Risk Director

With this free, online service, we share over a century of risk management expertise with our broker partners and clients. It provides easy access to a one-stop-shop of our expert knowledge, with technical notes, risk management guides and access to our preferred suppliers' scheme. Our dedicated motor trade section provides details of RoSPA courses and a downloadable 'Motor Trade Risk Management Guide'. A brief overview of features include:

- Manage the status of risk improvements online in a secure environment
- Downloadable Motor Trade Risk Management Guides
- Access to our health and safety toolkit to create a bespoke health and safety policy and management system
- An extensive library of risk control notes on all aspects of risk management specifically for motor trade
- Access to a range of quality suppliers, providing solutions to your risk management issues, all at discounted rates.

**RiskDirector**

## Risk Management Preferred Suppliers

We are committed to helping your clients manage their health and safety, environmental, fire, business and security risks. As part of our Risk Director service, we have created a preferred suppliers scheme. This provides access to a range of products and services at discounted prices from carefully selected suppliers, such as The Royal Society for the Prevention of Accidents (RoSPA).



New and improved RoSPA courses include:

- **Eco-Driving** – aims to change driver techniques to reduce fuel consumption by at least 10%, helping your clients save money whilst making a positive difference to the environment
- **Licence Check** – a competitively priced service which manages and completes the online process of routinely checking employees driving licences and thereby entitlement to drive on company business – saving your clients' valuable time whilst remaining compliant
- **Online Driver Profiler** – an online course which assesses drivers' attitudes by measuring known factors such as gender and age, with psychometric, personality, knowledge and attitude factors. Clients are able to request a free trial of this course via [rospa.co.uk](http://rospa.co.uk)

Detailed information and a full list of our preferred suppliers can be found on [riskdirector.co.uk](http://riskdirector.co.uk) including suppliers for safes, key security cabinets, security posts, shutters and bollards.

## Surveying Team

Our specialist risk management surveyors will visit your clients' premises and offer free advice on the best methods of risk reduction. For selected risks, we can carry out a pre-cover survey to agree what would be desirable for both parties before cover inception.

## Partnership Plus

To assist your clients with the cost of implementing agreed risk control measures, we will make agreed financial contributions that can be also be used in conjunction with our risk management partners to reduce overall cost.

## TRACKER

We have partnered with TRACKER Network (UK) Ltd, to offer a range of discounted products which will help minimise your clients' exposure to risk both operationally and financially. TRACKER is the UK's most successful stolen vehicle recovery system.

### How can my client benefit from these services?

To benefit and take advantage of our exclusive discounts, please speak to your local branch or visit [www.ebroker.co.uk](http://www.ebroker.co.uk)

# 6 Additional Benefits

Our policies come with a range of money-saving additional benefits which compliment our cover and add value to your clients' businesses. This means that we can concentrate on saving your clients' money whilst they concentrate on making money.

## Motor Insurance Database (MID)

Loading vehicle details on the MID is a legal requirement. To assist your clients in fulfilling their legal obligations, we've developed the Allianz Commercial Motor Insurance website (ACMI) [allianzmid.co.uk](http://allianzmid.co.uk) providing 24/7 access to vehicle details at the touch of a button, with the following benefits:

- Timely – with 24/7 access, clients can update at their own convenience
- An easy to use solution, supported by the Allianz helpdesk **0845 073 1118** (Mon – Fri, 8am -6pm)
- Access can be given to as many people as required and split by location, to suit departments, depots or more than one company
- DVLA look up for VRM to speed up data entry and improve accuracy

## Case Analysis Tool

Unique to Allianz, our case analysis tool is offered free to brokers and clients. It will help your clients pin-point where their motor trade business is most at risk by providing a detailed breakdown of their property, liability and road-risk claims, allowing trends to be recognised quickly.

The CAT will identify:

- **Driver name** – promoting individual training needs
- **Driver age** – helping to measure and shape driver selection
- **Circumstance code** – 24 codes to assign claims to, which will help detect areas requiring prompt attention
- **Vehicle type** – identifying which vehicles are producing the accidents, to help prioritise action
- **Depot** – for larger clients with multiple depots, we can help identify locations with the greatest number of accidents
- **Report date** – an analysis of the time between the date of the accident and the date it has been notified. Prompt notification is vital to controlling the cost of claims particularly following the introduction of the MoJ reforms
- **Customised facility** – an analysis of any combination of the above options

### How can my clients get access?

You or your clients can request this through your local Allianz branch. We can only provide CAT data from the period your client has been insured with Allianz.

**Free**

case analysis tool

up to

**66%**

AA discount

**Free\***

legal online assistance

## Premium Instalment Plans

Subject to credit checks, we can offer flexible quarterly or monthly instalment plans to assist your clients' cash flows, particularly useful for small and medium sized businesses.

## Legal Assistance

Allianz Legal Protection comes as standard and provides Uninsured Loss Recovery and Motor Prosecution Defence Costs up to £100,000 per claim.

24/7 legal assistance number: **0844 854 1784** for advice on any commercial legal problem.

Your clients will have access to the following benefits:

- A specialist solicitor to assess the claim independently
- Solicitors who specialise in European claims
- Simple administration and a single point of contact

## Allianz Legal Online

Allianz Legal Online (ALO) is a free\* service, providing over 100 legal documents which can help your clients support their employees, comply with legislation and assist with their day-to-day business activities. Available 24/7/365, the service is designed to make life easier for those clients with little time to dedicate to paperwork, particularly useful for small businesses. We understand that one size does not always fit all, so our documents can be individually tailored to ensure that your clients have bespoke documents for their businesses and relevant legal advice. We aim to make life easier with Legal Online.

Visit [allianzlegal.co.uk](http://allianzlegal.co.uk) and register with the unique reference code provided on the policy schedule.

## eServices

eServices is our suite of reporting tools which allows the management of inspection reports online. Updated daily, the system will assist with the management of plant and machinery.

eServices includes:

- **InTerFACE** – quick and secure access to examinations records and historical data
- **Email Notification** – once reports are available, a summarised email is sent detailing available locations and defect codes
- **eReporting** – as they become available, inspection reports are sent in PDF format via email
- **Management Information** – such as gap analysis, reports issued between dates and customer reports.

Visit [allianzengineering.co.uk](http://allianzengineering.co.uk) and register to use the service.

## Solaglas

Broken glass is dangerous and in some circumstances can be a security risk. We have negotiated a special arrangement with Solaglas, one of the UK's leading glass replacement specialists. Solaglas will bill us direct; your client pays only the VAT and excess.

The service is available 24/7/365. Call **0800 474747**.

\* When Commercial Legal Expenses is operative and as standard on Complete Motor Trade.



## Business Breakdown Cover

Getting vehicles back on the road is essential to minimise disruption and potential financial loss. We partner with the AA to provide a recovery service at preferential rates. We have ensured that this process is as easy as possible; simply let your local Allianz branch know that your client is interested and we will do the rest.

Breakdown assistance includes:

**Roadside Assistance** – repair at the roadside or recovery to the AA’s choice of appropriate local repairer. Available 24/7/365.

**Relay** – transportation of vehicle, driver and up to seven passengers to a UK mainland destination if local repair is not possible.

**Relay Plus** – as above but with option of car hire, accommodation or public transport services for driver and passengers.

**Home Start** – for breakdowns at or within ¼ mile of the driver’s home or business address.

**Fleet Europe Cover** – can be added for vehicles less than 3.5T. Provides peace of mind when business dictates travel abroad. All calls will be answered by an English speaking operator.

Services can be grouped as follows:

	Up To 66% Discount
<b>Fleetwide 1</b>	Roadside, Homestart, Relay, Relay Plus, Accident Management
<b>Fleetwide 2</b>	Roadside, Homestart, Relay, Accident Management
<b>Fleetwide 3</b>	Roadside, Homestart, Relay, Relay Plus
<b>Fleetwide 4</b>	Roadside, Homestart, Relay
<b>Fleetwide 5</b>	Roadside, Homestart
<b>Fleet Europe</b>	Europe wide cover

We also provide a **pay-for-use** service at a discounted rate of up to **22%** with NO administration costs.

### Three ways to register

- 1. By branch** – simply contact your local Allianz branch and the AA will then call your client
- 2. By phone** – your client can call the AA direct on **0800 55 11 88** quoting their policy number and discount reference number **0668**
- 3. By web** – visit **www.theaa.com/business** and use promotional code **0668**



# 7

## Contact us Today

We are here to help you help your clients and your local Allianz branch is your information point. If you have any further questions about our offering or want to discuss how you can develop your motor trade business with us, please contact us or visit [allianzbroker.co.uk](http://allianzbroker.co.uk)

### Products and Services

We provide insurance solutions for all areas of your clients' businesses

#### **Motor**

Motor trade  
Motor fleet

#### **Property & Casualty**

Property owners  
Construction  
Employers and public/product liability  
Material damage and business interruption  
Professional Indemnity

#### **Accident & Health**

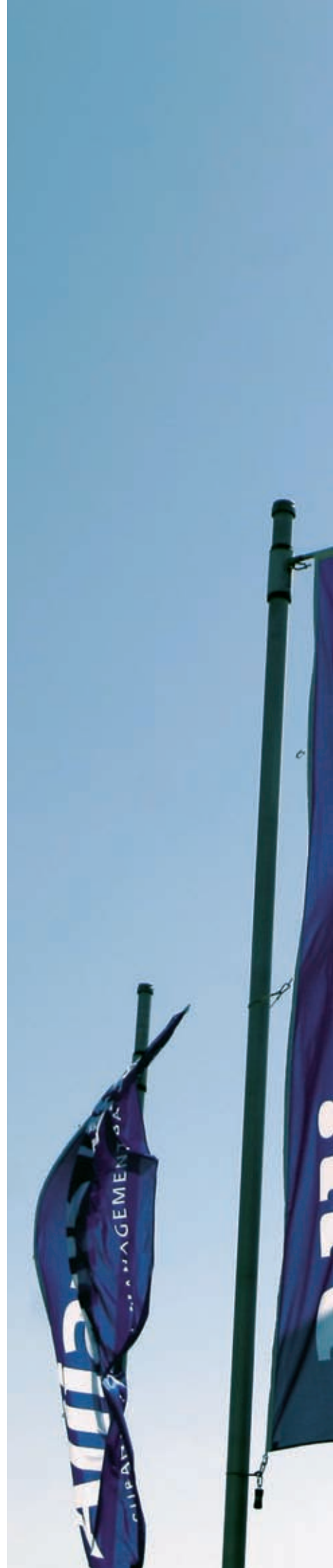
Group personal accident and business travel

#### **Small business**

Office  
Flatowners  
Retailers  
Property owners  
Business  
Contractor

#### **Engineering**

Engineering insurance  
Engineering inspection services





**[www.allianzebroker.co.uk](http://www.allianzebroker.co.uk)**

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Allianz Insurance plc is authorised and regulated by the Financial Services Authority. Our registration number is 121849.  
This can be checked by visiting the FSA website at [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on 0845 606 1234

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