



Allianz Insurance plc

Motor Trade Solutions

Your guide to motor trade solutions with Allianz



Allianz 



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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 needs.

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1 Welcome to Motor Trade with Allianz

We're confident that we know the risks you face. 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 specific requirements.

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

We are dedicated to developing a deep understanding of your needs and we are committed to providing solutions to help you run your business successfully. We know that motor traders, large and small, are continuously faced with the challenge of managing risks more effectively. We know that you need to satisfy mounting legal obligations, reduce risks and manage expenses down. We know that you need an insurer like Allianz who understands these challenges and is committed to finding ways to help you 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 have designed our offering to ensure that you and your broker have ready access to local, professional decision makers, offering products and services you 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 and that you will want to work with us to manage your risks and improve your business operations.

Alongside your insurance broker, we are here to help and look forward to working with you.



"You can rely on us to continually strive to ensure we offer the highest levels of service and products that add real value to your business operations. Our exclusive partnership with the RMIF demonstrates our commitment to the motor trade sector."

Roger Ball, head of commercial motor and motor trade

2 Why Allianz?

We are committed to placing our customers at the heart of everything we do and this 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 reassurance 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 needs. A combination of our cover, our claims service, our expertise and our additional benefits are what we believe makes our motor trade proposition compelling.

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 Complete Motor Trade offering for our small and medium sized clients and our Motor Trade Select offering for our larger clients, who may require a more bespoke cover.

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 claims promptly and efficiently. Working closely with you, your broker 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, one team member will handle your claim from first notification to final settlement.

Ramzan Ghafoor, motor trade focal point

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, will help you identify where your business is most at risk, view risk improvements online and will provide information to help minimise the risks and ultimately control claims costs.



3 Claims

We never forget what you pay for. When the moment of truth arrives, we know we will be judged on the handling of your claim.

We know that the last thing you 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. That is why we have a dedicated UK based motor trade claims team where you can provide the necessary information in one call and we will do the rest – saving you valuable time and money.

To ensure the highest levels of service, one of our handlers will be assigned to your claim from first notification to final settlement, ensuring all parties are kept informed along the way. Our service will continue to evolve based on market developments, providing you with certainty and peace of mind.

Our aim is to ensure minimum inconvenience when the time comes to make a claim.

To claim, call:

0844 412 9996

or contact your broker.

We are pleased to offer the following additional services to ensure the smooth processing and investigation of claims.

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.

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 that your claim will be thoroughly investigated on your behalf with minimum disruption to you.

Claims Business Consultants

Allianz Claims Business Consultants (CBCs) are a personal claims focal point for our largest clients, providing information and assistance to help you understand and manage your claims. Our CBCs will work closely with you, your broker 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.

Beyond Economical Repair Team (BERT)

Our in-house specialist vehicle valuation team speed 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 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.

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. The driver will be charged the excess (as stated on the card) and Autoglass will bill Allianz for the balance.



Nick Brown, claims business consultant

4 Risk Management

We understand the price-pressures you are under and know that you are increasingly tasked with managing your risks as cost effectively as possible. No one likes expensive surprises, which is why we will help you recognise and reduce your risk exposure, contributing to the overall security and stability of your business.

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.

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

Risk Director

With this free, online service, we share over a century of risk management expertise with you and your brokers. 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 the 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 you manage your 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 you 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 you valuable time whilst remaining compliant
- **Online Driver Profiler** – an online course which assesses driver's attitude by measuring known factors such as gender and age, with psychometric, personality, knowledge and attitude factors. You are able to request a free trial of this course via rospa.co.uk

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

Surveying Team

Our specialists risk management surveyors will visit your 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 you 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 exposure to risk both operationally and financially. TRACKER is the UK's most successful stolen vehicle recovery system.

How can I benefit from these services?

To benefit and take advantage of our exclusive discounts, please speak to your broker

5 Additional Benefits

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

Motor Insurance Database (MID)

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

- Update at your own convenience
- 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. It will help you pin-point where your motor trade business is most at risk by providing a detailed breakdown of your 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

Premium Instalment Plans

Subject to credit checks, we can offer flexible quarterly or monthly instalment plans to assist your cash flow, particularly useful for our small - medium sized clients.

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.

You 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 you support your employees, comply with legislation and assist with your 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 you have a bespoke document for your business and relevant legal advice. We aim to make life easier with Legal Online.

*ALO is included as standard on our Complete Motor Trade policy and is included when Commercial Legal Expenses is selected on our Motor Trade Select policy. Please speak to your broker if you would like to start enjoying the benefits of this free offering.

Visit 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 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.

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

Solaglas will bill us direct; you pay only the VAT and excess.



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 broker know that you are 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
Fleetwide 1	Roadside, Homestart, Relay, Relay Plus, Accident Management
Fleetwide 2	Roadside, Homestart, Relay, Accident Management
Fleetwide 3	Roadside, Homestart, Relay, Relay Plus
Fleetwide 4	Roadside, Homestart, Relay
Fleetwide 5	Roadside, Homestart
Fleet Europe	Europe wide cover



6 Contact your Broker Today

We have designed our offering to ensure that we provide you with value for money products and services.

If you have not already done so, please contact your broker today and start enjoying the benefits of our offering straight away.

Visit allianz.co.uk/commercial



Mark Ashwood, motor trade manager

Products and Services

We provide insurance solutions for all areas of your business. To find out more, please contact your broker.

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.allianz.co.uk

Allianz Insurance plc. Registered in England number 84638

Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers.

Allianz Insurance 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 or by contacting the FSA on 0845 606 1234