

# Motor Trade Solutions

## Key features and benefits

### 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
- Money on premises cover (£1500 with option to increase)
- Property in transit (up to £1500 with option to increase)
- Vehicle contents (up to £1000 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, Failure of Supply extensions apply automatically

### 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. 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

\* 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**

**Additional covers as standard** for Retail Motor Industry Federation members with the option to include Rectification cover

## 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