



Motor Trade Solutions

Your guide to motor trade products and services

Allianz Insurance plc | Commercial

Allianz 

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Our motor trade products

welcome to motor trade with **Allianz**

At Allianz we've insured motor trade businesses of all types and sizes for over 30 years so know the risks you face. Our extensive knowledge and expertise insuring the motor trade market means we can provide you with the right cover and risk management solutions to protect your business.

We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial service providers.

We are confident once you have compared both the quality and flexibility of our cover, the range of value added services, customer and claims support, that you will select Allianz as your insurance provider of choice.

This document will tell you about the many ways in which we, working in partnership with your insurance broker and our business partners, can help you manage risk and improve your business operations.

We look forward to working with you.



"The motor trade account has had a high profile in Allianz UK for over 30 years. You can rely upon us to continually strive to improve our products and offer you the highest levels of service. Our exclusive partnership with RMIF demonstrates our commitment to protecting the motor trade sector now and for the future."

Mark Ashwood
Motor trade manager



the definitive mark of achievement





Why choose Allianz?

We're committed and focussed to providing you with the right insurance and risk management programme to suit your business's needs. It is a combination of all of the following elements that make our motor trade offering attractive to you.

- **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. The breadth of cover provided by our policies will accommodate the cover requirements of the sole trader through to the multi-site franchised dealer.
- **People** – our motor trade underwriters are specialists within their field and understand both the motor trade sector and the local insurance market in which they operate.
- **Expertise** – to ensure we offer you the highest levels of commercial and technical skills, we have developed specialist motor trade training modules, which form part of our award winning Chartered Insurance Institute (CII) accredited Underwriting Academy. Our motor trade claims team participate in the Excellence in Claims training programme. This provides them the knowledge and skills they need to handle claims promptly and efficiently.
- **Value added** – to further enhance our motor trade offering we have developed a range of value added services, such as risk management guidance and our approved supplier network, with whom we have negotiated discounted prices for our policyholders.



Value added services

We appreciate you are looking to your insurance broker and insurer to provide added value. This is where we can offer a real difference.



value added services

We incorporate in our motor trade offering some key features, such as our specialist motor trade claims team, Allianz Commercial Motor Insurance Database website, risk management guidance and supplier partnerships to make your life easier. The additional services and features include:

Motor Insurance Database

The Allianz Commercial MID website service allows you to update vehicle details via our online tool and remain fully compliant with the law.

Risk Director

Our free online risk management service, providing a one-stop-shop of risk management guidance and support.

Motor trade risk management literature

Free guides are available to help you manage the risks your business faces. These can be requested via your insurance broker or downloaded via www.riskdirector.co.uk

Our surveying team

We have specialist risk management surveyors that whilst visiting your premises can provide free advice on the best methods of reducing risk, be it in respect of fire, theft or Employers or Public Liability. After all, it is in everyone's interest to reduce the potential for claims. If you are thinking of placing your cover with us, we can carry out, for selected risks, a free pre-cover survey to agree the risk management that will be desirable before you take out cover with us.

Risk management partners

Providing additional benefits for motor traders at reduced costs.

Case Analysis Tool (CAT)

Allowing you to pinpoint where your motor trade business is at most risk by providing a detailed breakdown of your Property, Liability and Road Risk claims.

Specialist motor trade claims team

One contact telephone number and a team of specialist motor trade claims handlers, claims investigators and claim business consultants that will handle your claims from first notification to final settlement.

Lawphone

You can ring our legal advice helpline to get free advice over the telephone on any commercial legal problem 24-hours a day, 365 days a year. It is not necessary for you to have Commercial Legal Expenses cover under our motor trade policy to benefit from this service.

Premium instalment plans

Subject to credit checks, flexible quarterly or monthly instalment plans available to assist your cash flow.



Motor Insurance Database (MID)

The MID has been developed by the Motor Insurers' Bureau (MIB) as a central record of all road registered vehicles in the UK with the aim of combating uninsured driving.



The Police have the power to seize vehicles at the kerbside if they have reason to believe the vehicle is uninsured following a search of the MID. It has never been more important for you to ensure you keep the MID up-to-date and avoid Police stops and seizures impacting your business and finances.

Allianz Commercial Motor Insurance (ACMI) website www.allianz.co.uk/commercial/mid

Recording vehicle details on the MID via our online service is a critical business requirement and with this in mind we have developed the Allianz Commercial Motor Insurance (ACMI) website. This provides direct access to vehicle data 24/7 for you and your insurance broker at the touch of a button with the following benefits:

- The website can be updated at any time
- Access can be given to as many people as required and split by location, to suit departments, depots or different companies
- Our own helpdesk can provide step-by-step assistance with MID to ensure a straightforward solution.

Whilst the ACMI website is our preferred option we understand that you may have a different need. We offer the widest choice of update methods from post, fax or email; or direct to the MID.

To assist you in finding the right update method for your business we have developed a brochure. Copies of 'connect with us' can be obtained via your insurance broker.





Risk management

Risk management is the elimination, or reduction of risk. Effective risk management is vital to any motor trade business, helping to ensure both your staff and business are protected, now and for the future.

Our 100 years of risk management experience forms the foundation of a comprehensive knowledge base through either our dedicated online risk management website or onsite assessments.

Although many varying businesses operate within the motor trade sector, they can share many common hazards. Risk management involves their identification, and evaluation, followed by the introduction of elimination or control measures, including:

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

www.riskdirector.co.uk

Risk Director is a free, online risk management tool, exclusive to Allianz Commercial policyholders and insurance brokers. It provides easy access to a one-stop shop of risk management guidance and support. Risk Director can help you understand and manage risks more effectively by providing:

- The flexibility for you to view our recommended risk improvements for your business
- A copy of our free, downloadable Motor Trade Risk Management Guide
- Free access to a step-by-step guide to create a bespoke health and safety policy and management system
- An extensive library of technical guidance notes on all aspects of risk management specifically for the motor trade
- Discounts through our preferred suppliers scheme. This provides access to a range of quality suppliers, providing solutions to your risk management issues.

RiskDirector



Our complementary Motor Trade Risk Management Guide is available via your insurance broker or a copy can be downloaded via www.riskdirector.co.uk



Our strategic business partners

Our aligned service partnerships are designed to deliver added benefits for you. The following services are available at discounted prices.



Allianz is proud to be working exclusively with RoSPA to promote the importance of effective risk management and protecting people driving at work. RoSPA has been at the forefront of promoting road safety in this country and abroad since its formation in 1917. We have arranged exclusive discounts for our policyholders on the following courses:

- **Managing Occupational Road Risk (MORR)** - RoSPA's MORR consultant will build up an accurate picture of the existing road risk and safety performance of your fleet. They will produce a report advising you on the degree of compliance with existing standards.
- **Driver Development Training** - RoSPA's one day course giving hints and tips to further improve driving and a classroom session to discuss the principles of defensive driver training.
- **Driver Profiler** - An online psychometric driver assessment tool which measures drivers' attitudes to being on the road.
- **Driver Assessors Course** - Allows you to train one or more of your employees to conduct individual driver risk assessments. By doing this you can quickly get a picture of how competent and safe your company's drivers really are.
- **Driver Theory Workshops** - Half day workshop that provides an ideal opportunity to ensure that all those who drive for work purposes understand the principles of defensive driving.



Getting your vehicle(s) back on the road after a breakdown is essential to minimise the loss suffered to your business. That's why we partner with the AA, the UK's largest breakdown provider, to offer up to 61% discount off the AA mechanical breakdown service to our policyholders.*



We have teamed up with TRACKER Network (UK) Ltd to offer discounts off a range of products to help in the risk management of your insured fleet of vehicles. Tracker Network (UK) Ltd has become the UK's most successful stolen vehicle recovery system.

* This option is for cars and vehicles up to 3.5T (GVW).

For more details on the services and discounts available please contact your insurance broker.



The Case Analysis Tool (CAT)

Our CAT is offered free to insurance brokers and to clients with a large number of drivers and a high frequency of claims.

The detailed claims information and analysis provided by the CAT is a powerful tool unique to Allianz, which allows claims trends and patterns to be recognised quickly. Once a trend or pattern has been identified, the necessary action can be taken to prevent further losses by applying the appropriate risk management. Controlling the cost of claims at the earliest opportunity will ensure the potential impact on future renewal premiums is reduced. It provides the following detailed information:

- A list of individual claims, including policy section, accident date, notified date, description, paid and outstanding amounts, vehicle registration number and driver.
- A claims split by policy section including the number of claims under each section and the paid and outstanding amounts. This analysis includes the material damage, motor vehicle road risks, liability and business interruption sections.

- Further breakdown and analysis of claims is given by driver age bandings, allowing you to identify any issues with, for example, young drivers and days to notification bandings, allowing analysis of any late reported claims. Prompt accident notification is vital to controlling the cost of claims.
- In the motor vehicle road risks section a table is provided showing 24 different circumstances codes, which helps to detect any areas of concerns for example, insured vehicles hitting the rear of third party vehicles.

If you would like a CAT report created for your business please speak to your insurance broker.

Reporting the risk - example of how the CAT works



Claims management

We believe that when you place your motor trade insurance with us, you have the comfort of knowing that you will benefit from the technical expertise of our experienced claims handlers. We are committed to treating you fairly and consistently, as we would wish to be treated ourselves.



Dedicated motor trade team

We recognise that to ensure the highest level of service, a dedicated team staffed by claims handlers experienced in the processing of motor trade claims was needed. This team has been established in Birmingham. With one contact telephone number and address, our claims team will handle your motor trade claims from first notification to final settlement.

Specialist claims teams

We also have specialist claims teams to complement the claims service we offer to you. These include:

Claims business consultants – a dedicated team of claims relationship personnel acting as a focal point for major clients.

Rehabilitation team – a specialist team that focuses on returning injured employees, who have been injured within the workplace, back to good health and productive employment.

Claims investigators – a highly-skilled team investigating a range of claims where liability is in dispute; the case is sensitive or requires an on-site visit.

Beyond Economical Repair Transformation Team (BERT) – this is an in-house dedicated and specialist vehicle valuation team, speeding up the time it takes to deal with total loss claims.

One motor trade claims line

0844 412 9996

Open: 8.00am - 6.00pm Monday to Friday

For more details on our claims service please speak to your insurance broker.



Talk to your insurance broker today

To get a quote or find out more about our motor trade products and services please contact your insurance broker.

Alternatively, visit www.allianz.co.uk/commercial

Additional products and services

We provide insurance solutions for all areas of your business, whether large or small. Our full product and service range includes:

Allianz Engineering

We also offer a range of insurance and inspection services for motor traders including fixed wiring installations, petrol dispensing and Local Exhaust Ventilation (LEV)

Allianz Insurance plc

- Motor fleet
- Accident and health
- Directors and officers
- Legal protection
- Private car
- Home
- Wedding
- Pets





take the next step



Our full range of motor trade products

The cover range consists of the following products.

Motor Trade Select

Motor Trade Select provides a wide basis of cover that has evolved to include additional covers such as Directors and Officers. It can accommodate businesses of all sizes engaged in a wide variety of motor trades.



Motor Trade Select Plus

Based on the Motor Trade Select policy this product provides cover on a no sums insured basis. This removes the uncertainty of an average being applied in the event of a loss, particularly when your business can experience fluctuations in stock levels through the year.



Complete Motor Trade

Complete Motor Trade is specifically designed for motor traders with a turnover of £2m or below. Based on the Select policy, but tailoring the cover for smaller businesses.



To find the right product to suit your business needs, obtain full policy wordings, terms and conditions please speak to your insurance broker.

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 plc is authorised and regulated by the Financial Services Authority and this can be checked by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Our registration number is 121849.

