



General Manufacturing from Allianz

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording for further details.

Why Allianz for General Manufacturing?

As part of the Allianz Group, the world's largest property and casualty insurer, we've proven technical excellence within underwriting, risk consulting and claims. Our local expert underwriters understand the requirements and unique pressures the manufacturing sector faces, offering your customers relevant insurance solutions.



Read our
industry insights.



GENERAL MANUFACTURING

local expertise, global knowledge

Why Allianz for General Manufacturing?



GENERAL MANUFACTURING

Our General Manufacturing product can be packaged alongside financial lines covers, legal expenses and multinational solutions so your customers can create a policy that's unique to their business.

a tailored proposition

Depending on the needs and risks of your customers, they can choose from a wide range of relevant property, casualty and engineering covers.



Why Allianz for General Manufacturing?

GENERAL MANUFACTURING

outstanding claims service



We provide simple and convenient ways to make a claim; digitally, via the phone or email. Whichever way you tell us, you'll always be supported by one of our highly experienced and dedicated experts. They'll swiftly co-ordinate our relevant supplier partners; from leading loss adjusters and solicitors to rehabilitation providers. Working together, we'll decide on the best course of action for your customer's business.



[Learn more about our claims service.](#)

Our cover

We've extended our Commercial Select product to include a range of covers and services specifically tailored to meet the needs of your manufacturing customers that have a combined property and casualty premium of £5,000 – £100,000.

The following cover enhancements will be automatically included free of charge if the relevant section is operative.



Property damage

We offer a choice of covers for buildings, contents and stock on an All Risks or Events basis. In addition, the following cover extensions will automatically be added free of charge:

Exhibitions cover
Up to £50,000 (UK), £25,000 (EU)

Moulds, tools and dies
Up to £100,000 (EU)

Faulty or defective workmanship
£25,000 in excess of the first £10,000

Operational errors and omissions
£25,000 in excess of the first £10,000

25% seasonal increase
A flexible increase in the sums insured, not limited to a specific period

Environmentally conscious replacements
We'll replace damaged machinery and plant with environmentally conscious alternatives.

Business interruption

We offer cover for protection against interruption to your customer's business following an insured loss under the Material Damage section, which results in reduced earnings on a gross profit or revenue basis. A 12 month indemnity period applies as standard with an option to increase.

Unspecified customers/suppliers
Up to £250,000 (UK) and £100,000 (EU)

Exhibition sites
Up to £50,000 (UK), £25,000 (EU)

Property stored and property in transit
Up to £250,000 (UK), £100,000 (EU)

Moulds, tools and dies
Up to £50,000 (UK), £25,000 (EU)

Faulty or defective workmanship
Up to £25,000 in excess of the first £10,000

Operational errors and omissions
Up to £25,000 in excess of the first £10,000

Research and development costs
Up to £250,000

Fines and damages
Up to £25,000.



Complimentary goods in transit

Cover for your customer's own goods within their own vehicles, up to £5,000 per vehicle and up to five vehicles (UK only).

Optional goods in transit cover

Customers have the option to purchase additional goods in transit cover:

- For more than five vehicles, more than £5,000 worth of goods per vehicle and to cover goods in third party vehicles
- Territorial limits extended to include the EU
- £5,000 own plant, machinery or trade samples per vehicle included.

Personal accident

Complimentary personal accident cover, up to £10,000 for an accidental injury sustained at work, resulting in either death or disablement.

Business travel

Complimentary medical expenses and associated covers - up to 30 trips, up to a limit of £25m. Customers can purchase additional cover if requested.

Public liability and products liability

- Spread of Legionella bacteria, up to £1m
- First party pollution clean-up costs, up to £1m
- Products financial loss, up to £100,000
- First party product recall expenses, up to £100,000 (optional).



Optional covers:

Directors and Officers Liability Select

Provides personal liability cover for company directors and senior leaders, protecting them against claims that may occur from their decisions and actions taken within the scope of their regular duties. Cover includes the reimbursement of the insured company, in case it has to pay the claims of a third party.

Professional Indemnity Select

Provides civil liability cover including breach of professional duty, infringement of copyright, breach of confidentiality, defamation with a limit of indemnity up to £5m.

Multinational Solutions

Tailored solutions for UK-based mid corporate businesses with incidental assets and liabilities overseas. We have a range of options, from centrally coordinated international programmes (including Freedom of Service policies for EEA exposures) to fully admitted local policies.

Customers can also add the following covers:

- Computer
- Personal Accident
- Business Travel
- All Machinery
- Machinery Business Interruption.

Our appetite

We can find solutions for a wide range of businesses, but we prefer businesses that:

- have high levels of automation
- have purpose-built premises
- have limited public exposure to fork-lift or pallet trucks
- have non-combustible constructions and appropriate levels of fire protection and security
- are members of relevant trade associations.



GENERAL MANUFACTURING

Our appetite includes:

- machinery
- office and electrical equipment
- building products
- hardware
- detergents
- ceramic tiles, sanitary fixtures
- soft drinks
- digital printing
- precision equipment e.g. photographic apparatus
- electrical insulated wire/cables and lighting equipment
- plastics risk other than foam plastics, resin casting or fibreglass.

We've listed our core preferences but we'd still like to hear from you about other well managed risks.



Moving your customers forward



Dedicated expertise

We have specialist teams for property, casualty as well as engineering claims. Our experienced handlers manage all aspects of your customer's claim and should they experience a complex loss, we'll appoint one of our major loss handlers to personally support them throughout the lifecycle of their claim.

Rapid claims settlement

We'll look to settle your customer's non-complex property claims (under £10K), straight away. They just need to provide us with one estimate and we'll release the funds so that they can crack on with the repair work.*

Kick-start property payments

It's in everyone's interest to get your customers back up and running as soon as possible after a loss. So for complex property claims, valued between £10K - £100K, we'll make an early payment of up to 50% of the reserve value once cover has been confirmed. This means your customers can confidently progress their repairs.**

Claims focal points

If you've customers with large property portfolios or higher claims frequencies, you'll be given a dedicated claims relationship manager who'll work closely with you to support your customers.

*Full details of the claim must be provided and the loss must not have occurred over eight weeks before notification. Cost of repair/replacement must be supplied from a written estimate along with the details of the contractor, description of works, breakdown of costs and the contractor's VAT number.

**Kick-start payments are available for all new property claims valued between £10k - £100k, for all perils where confirmed cover is in place.

Live Chat updates

You can receive quick claims updates through Live Chat, via [Allianz Claims Hub](#).

Faster decisions with in-house expertise

Alongside dedicated teams for fraud and major loss, to help speed up liability decisions, we also have in-house [claims investigators](#), and rehabilitation practitioners.

Specialist suppliers, first-class service

We partner with specialist suppliers, such as glaziers and locksmiths, chosen for their shared ethos in excellent customer service. The result? An award-winning approach to collaboration that delivers for your customers. Working together we'll get your customer back up and trading as quickly as possible, offering them sustainable and tailored solutions.

Severe weather alerts

Using in-house data and geospatial technology, we can identify which of our customers are likely to be significantly affected by a severe weather event. We support them by providing relevant risk management information, helping to minimise the impact to their properties.

Rapid response loss adjusters

Our [expert loss adjusters](#) rapidly respond to establish the cause of your customer's claim. They will offer advice and support as to how to minimise further damage and will ease the stress by co-ordinating all third-party contractors.

Alternative premises

If your customer's property is extensively damaged we'll work with them to arrange suitable alternative premises to minimise interruption to their business.



[Find out more about trading with us.](#)



Going beyond insurance



We're specialists in insurance but we also know a fair bit about managing businesses. Explore our range of services to help your customers operate efficiently and safely.

We've the largest engineer surveyor network in the UK and Ireland and in 2023 we:

visited
126,412
locations



issued
993,906
inspection reports



inspected over
3.9 million
items of plant and machinery

supported
32,286
customers



[Read more about our Allianz Engineering Inspection Services.](#)

Allianz Engineering Inspection Services
As well as our range of regulatory inspection services we can also provide one-off inspections, bespoke consultancy and training on legislation to meet your customers' specific needs.

Business continuity planning
It's always good to have a backup. We've partnered with Glen Abbot, business continuity and information security specialists, to help your customers prepare for when things don't quite go to plan.

Health and safety consulting
It's crucial for businesses to protect their staff and customers. We can provide access to discounted health and safety consulting as well as a range of e-learning modules.

[Find out more about the discounts and courses available.](#)

And for your customers with Allianz Legal Expenses cover in place we can provide the following support at no extra cost:



Accessible legal advice

We know legal costs can be crippling and nobody wants to become embroiled in a legal battle. We can support your customers to avoid these situations with a 24/7/365 legal helpline. Your customers can also benefit from business tax advice from Market Tax.

Legal templates

To save both money and time, we have 100+ legal templates to help ensure your customers HR policies, contracts and agreements are legally compliant. Once created, your customers can save and store all their documents within our online storage facility.

Easy-to-use law guide

Legal jargon can be overwhelming and confusing at times. Our simple law guide is written by lawyers to help your customers understand legal processes and requirements.



Find out more about Allianz Legal Services.



Get a quote

Speak to your usual Allianz contact to get a quote.

For any other information, please visit allianz.co.uk/broker.

