



Motor Trade from Allianz

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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 Motor Trade?

We've been insuring the motor industry for over 40 years. What's more, our long-standing partnership with the [Retail Motor Industry Federation \(RMI\)](#) helps us to design and shape our products, ensuring they meet the needs of your customers.

renowned provider

MOTOR TRADE



Why Allianz
for Motor Trade?

MOTOR TRADE

tailored proposition



We offer a range of core material damage, road risks and liability covers, as well as a wide range of optional covers, so your customers can create a policy that's unique to their business. Our Motor Trade products can be combined with our engineering inspection services as well as our Directors and Officers product.

Why Allianz for Motor Trade?

As well as the [RMI](#), we also work closely with [Thatcham](#), the [MIB](#) and the [ABI](#). Our dedicated motor trade underwriters, experienced loss control engineers as well as our specialists across the wider Allianz Group, have in-depth insights on market trends and emerging risks which we happily share with you and your customers.



MOTOR TRADE

on the front foot



Why Allianz for Motor Trade?



MOTOR TRADE



We provide simple and convenient ways to make a claim. You can notify and track the progress of motor claims and repairs online 24/7. You can also use Live-Chat to get quick updates on your property and liability claims. Throughout the journey you'll be supported by our dedicated motor trade claims experts who'll keep you informed at every step.

outstanding claims service



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

Our product portfolio

Our products cater for small, medium and large businesses operating within the motor trade industry and are underwritten by dedicated experts within our motor trade regional hubs.

In addition, we have two products on a no-sums-insured basis for larger Motor Trade customers:

- Motor Trade Select Plus
- Motor Trade RMI Plus.

Our Plus products allow the insured building's footprint to increase by 10% of the declared sum insured without invoking the Average Clause.



Motor Trade Select
For medium to large motor trade businesses.



Complete Motor Trade
For small to medium motor trade businesses with a turnover up to £3m.



Motor Trade RMI
For medium to large RMI members.



Complete Motor Trade RMI
For small to medium motor trade RMI members, with a turnover up to £3m.

Our cover

Our Motor Trade Select, Complete Motor Trade and RMI products include:



Material damage

Comprehensive electric vehicle (EV) cover

Including damage for vehicle batteries, cables, connectors, electric wallboxes and posts.

New for old

Cover for vehicles that are less than 12 months old, owned and registered by either your client or their customer.

Seasonal increase

30% seasonal increase in the vehicle sum insured during peak registration periods February, March, August and September.

Financial loss - new and unused vehicles

If a new and unused vehicle has become unsaleable as an unused, we will pay for any required discount needed to sell the vehicle.

Computer equipment replacement

Up to £25,000 to replace damaged computer equipment.

Replacement locks and keys

Up to £10,000 per claim, £50,000 any one period of insurance.

Employees' tools

Cover for employees' tools whilst away from the insured premises.

Per employee

- Motor Trade Select, up to £7,500
- Motor Trade Select RMI, up to £10,000
- Complete Motor Trade, up to £5,000
- Complete Motor Trade RMI, up to £7,500.

Per tool

- Motor Trade Select, up to £3,500
- Motor Trade Select RMI, up to £5,000
- Complete Motor Trade, up to £2,500
- Complete Motor Trade RMI, up to £3,500.

Property in transit

Cover for stock, money and all other property whilst away from the insured premises.

Personal accident

Cover for an accidental bodily injury because of theft or attempted theft resulting in death or disablement:

- Motor Trade Select, up to £30,000
- Motor Trade Select RMI, up to £50,000
- Complete Motor Trade, up to £30,000
- Complete Motor Trade RMI, up to £50,000.

Loss of metered utilities

Up to £25,000.

Exhibitions cover

Cover within UK and EU (FEA):

- Motor Trade Select, up to £25,000
- Motor Trade Select RMI, up to £50,000
- Complete Motor Trade, up to £15,000
- Complete Motor Trade RMI, up to £25,000.

Environmentally friendly replacements

We'll replace damaged machinery and plant with environmentally conscious alternatives, and rebuild using materials that reduce the impact on the environment.

Road risks

We offer a choice of covers on a comprehensive, partial comprehensive, third-party fire and theft and third party only basis.

Comprehensive electric vehicle (EV) cover

Including third party liability during charging and damage for cables, connectors, electric wallboxes and posts.

Personal accident

Up to £10,000 for accidental injury to the driver of an insured vehicle.

Personal property

Up to £1,000 whilst the property is in or on the insured vehicle.

Medical expenses

Up to £500 per person for anyone injured in the insured vehicle, subject to a maximum of £2,000 per incident.

Accidental misfuelling cover

To drain the fuel tank and rectify any subsequent damage.

Third party liability

Indemnity for accidental damage to third party property, up to £10m.

Uninsured loss and motor prosecution defence

We will pay the costs of defending your customer's legal rights including making an appeal against their conviction, up to £100,000, any one event.

Volunteering

Cover for employees using their company vehicle to support the NHS, Trussell Trust or IFAN (Independent Food Aid Network) recognised charities with the insured's agreement.

Driving abroad

Territorial limits apply.

Child seat

Like-for-like replacement cover.



Public and products liability including defective workmanship

Indemnity for accidental injury to members of the public or accidental damage to third party property, up to £2m any one claim.

Indemnity for accidental injury or accidental damage caused by goods sold or supplied up to £2m any one period of insurance.

Your customers have the option of increasing their limit of liability up to £20m.

Products financial loss

Up to £250,000.

Customers' vehicles - loss of use

Up to £50,000, unlimited for RMI members.

Pollution clean up costs (optional)

We'll cover the cost of any remediation legally required or ordered by a statutory authority or regulator as a result of pollution or contamination.

Optional covers

MOT loss of licence

Cover to replace loss of profit from MOT testing and associated repair and servicing work following suspension or withdrawal of your customer's licence.

Cover includes:

- an appeal and consultancy service
- free telephone helpline.

Conversion

Cover for financial loss as a result of buying a vehicle from a seller who didn't legally own the vehicle.

Directors and officers

Personal liability cover for company directors and senior leaders, protecting them against claims that may occur from actions taken within the scope of their regular duties.

Commercial legal expenses

Cover for legal fees when either defending or pursuing legal action. Our policy provides access to a range of free and/or discounted legal, tax and business advice services.

Personal accident

Cover is for business owners, partners, directors and employees for a range of accidents and subsequent first aid expenses that result in:

- death
- loss of limb
- loss of hearing
- loss of sight
- temporary total disablement
- temporary partial disablement.

Self drive vehicle hire

Public liability cover as well as cover for damage or loss of the hired vehicle when it's being driven in the UK and the EU.

Fidelity guarantee

Cover for losses arising from employee fraud and dishonesty.

Terrorism

Cover can be extended to include terrorism.

Employers' liability

£10m, with the option to increase up to £25m.

Business interruption

Cover for interruption to your customer's business following an insured loss under the Material Damage, Road Risks and Self Drive Hire sections, which results in reduced earnings on a gross profit basis.

Engineering cover

Cover for machinery breakdown and accidental damage (e.g. diagnostic equipment, lifting tables and jacks), up to £50,000.

Engineering inspection services

We offer a suite of machinery inspection services in line with regulatory requirements, including electrical and pressure, mechanical inspections, lift and crane as well as inspections of electric vehicle chargers.



[Learn more about the enhanced RMI products.](#)






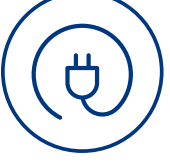




Our appetite

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





- are well established, trading for at least three years
- are financially stable
- are experienced within their trade
- are members of trade associations or industry bodies
- have a positive attitude to risk management
- are proactively reducing their carbon footprint.



Our preferred risks

- | | | | |
|---|---|---|---|
|  | Motor vehicle servicing and mechanical repairs |  | Classic vehicle restoration, sales, servicing and mechanical/body repairs |
|  | Motor vehicle body repairs |  | Signwriters |
|  | Motorcycle sales, servicing and mechanical/body repairs |  | Auto electricians |
|  | Motor vehicle sales |  | Auction houses |
|  | Commercial vehicle sales, servicing and mechanical/body repairs |  | Fuel stations |

We will also consider:

- | | | | |
|---|--------------------------------------|---|--|
|  | Tyre and exhaust fitters |  | Agricultural dealers |
|  | Coachbuilders, including conversions |  | Breakdown, recovery and transportation |

Customer claims support

Easy access to claims support

Alongside phoning or emailing us you can get instant claims updates through Live Chat via [Allianz Claims Hub](#), which also lets you notify and track motor claims online, 24 hours a day.

Lifetime repair guarantee

Our network is highly skilled, accredited and uses the most up-to-date repair methodology. Which is why we're able to offer a lifetime guarantee on all repairs whilst the vehicle is owned by the your customer. And, where possible, we'll always look to repair damaged vehicles with green parts, increasing sustainability and reducing wastage.

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 £10-£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.*

Rapid claims settlement

We'll look to settle your customer's non-complex property claims, valued under £10K, straight away. They just need to provide us with one estimate and we'll release the funds.**

Dedicated expertise

We have a dedicated motor trade claims team, as well as a specialist team for engineering claims.

Our experienced handlers manage all aspects of your customer's claim and should your customer suffer a complex loss, we'll appoint one of our major loss handlers to personally support them throughout the lifecycle of their claim.



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

**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.



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](#), [motor engineers](#) 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.

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.

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 before it takes place. We support them by providing relevant risk management information, helping to minimise the impact to their properties.

Claims focal points

If you have 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.



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

Fuelling efficiency

From discounted mechanical engineer and driver training courses to regulatory inspection services, we've the right partnerships and services in place to help your customers up-skill, save money and increase safety.



MOTOR TRADE

Allianz Loss Control

Our in-house loss control team has decades of experience in the motor trade sector and is able to support customers with specialist risk management.

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.



[Read more about our inspection services.](#)



RMI Academy of Automotive Skills

The RMI, the UK's leading resource for automotive training, has extended their reduced membership rates to Allianz Motor Trade customers. Which means your customers can up-skill their teams for less. Courses include MOT test training, ADAS introduction and awareness as well as hybrid and electrical repair courses.



Fleet Safety and Driver Training

DriveTech can provide bespoke training programmes, including electrical vehicle driver training, ad-hoc consultancy and support with day-to-day fleet management, such as in-depth operational analysis of telematics data.



Stolen vehicle recovery

In collaboration with the makers of the UK's most successful stolen vehicle recovery system, we can offer your customers discounted Tracker products along with access to their Tracker app, providing 24/7 visibility of your customer's vehicle's location.



Breakdown recovery

Access to comprehensive breakdown packages, including insured and pay-on-use options from the UK's number one breakdown services provider.



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 at no extra cost:



Unlimited 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 discounted legal services and with an unlimited 24/7/365 legal helpline. Your customers can also benefit from business tax advice from Market Tax.

Legal templates

To save both time and money, your customers can access 100+ legal templates to ensure their 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.

For any other information

Please visit allianz.co.uk/broker.

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