

Allianz Global Corporate & Specialty UK

A-Z Cargo Express

Customer insurance made simple -
for freight forwarders and logistics
professionals

Allianz 



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Cargo insurance - re-invented for logistics industry users.

Opening the door to improved customer service and extra revenues, Allianz's A-Z Cargo Express service now brings cargo insurance within easy reach of logistics professionals.

The logistics industry is changing – and with this change comes opportunity. In July 2007, the UK government relaxed the rules which previously restricted the ability of freight forwarders and storage firms to offer insurance to certain customers. Going forward, these companies can offer cargo and storage insurance to their commercial customers without being officially authorised by the Financial Services Authority. This means that now logistics companies regain the opportunity not only to offer added value services to these customers, but also to increase their revenues through offering such insurance.

Using Allianz's proven Duet® online platform, Allianz Global Corporate & Specialty has worked with UK insurance brokers and freight forwarders to develop a special service to meet their specific needs. This new A-Z Cargo Express "open cover" service empowers the freight and logistics industry to offer individual shipment insurance to commercial customers – without fuss and as fast as possible. Furthermore, getting a quote is simplicity itself, so gone are the days when insurance services meant delays, paperwork and administration. With A-Z Cargo Express, speed and service are assured.

Cargo insurance from A-Z – delivered instantly online.

To make the most of this opportunity, and in a constantly competitive industry, it pays to partner with the best suppliers in the market. And with this in mind, Allianz Global Corporate & Specialty – part of one of the largest insurers in the world – has developed a service specifically to enable our UK logistics clients to take advantage of this regulatory change.

A-Z Cargo Express – what’s on offer?

A-Z Cargo Express enables selected logistics clients of Allianz to offer “open cover” single shipment or stock insurance to their own customers without fuss and delay – but with instant online quotations and policies, with online claims management and with fully automated administration.

This special “open cover” service comes in a package that is only available to selected freight forwarders, hauliers and storage firms for which Allianz Global Corporate & Specialty provides freight liability cover.

To qualify for A-Z Cargo Express, you first need to have an annual A-Z Freight liability policy with Allianz through your insurance broker. This is our specialist product for freight liability, unique to Allianz, and which is designed to dovetail with A-Z Cargo Express. We don’t insist on any minimum level of policies per year to be placed under A-Z Cargo Express – but this service is best suited to those clients who have the potential for large annual volumes of individual shipments.

Once you’re signed up to A-Z Cargo Express through your broker, we will provide you with a welcome pack that gives you everything you need to get started. All you then need is access to the Internet. With a few clicks on our secure Duet® platform, you will be able to offer comprehensive insurance policies to your customers – as well as benefiting from increased revenues.



If you thought offering cargo insurance means delays, bureaucracy and complexity, think again. A-Z Cargo Express changes all that, taking “open covers” to a new level of service.

A-Z Cargo Express - at a glance.

Simple to use

With a maximum of 4 simple sets of questions (covering client details, cover required, journey zone/value of goods and optional stock cover) needed to get a quote, the service couldn’t be simpler – or quicker – to use.

Duet®

Specially created for logistics insurance, this secure Internet platform is tried and tested – so you can rely on proven technology.

Instant quotes, policies and paperwork

Duet® means that you or your team can simply log-on and quote, print or place cover in seconds. Unlike some other “open cover” schemes, you don’t have to wait for an underwriter to respond – you can place the insurance instantly. Furthermore, all your documents are saved online and can be emailed or printed straight away.

‘Contract certain’ documents

As all documentation is instantly available, there is no risk of delay – your customers can receive their full documents immediately without the uncertainty of waiting for the post.

Specialist insurance cover

A plain English policy, tailored for “Open Cover” schemes gives your customers wide ranging protection, clearly explained.

Training & Support

No specific training is required – but we’re happy to help you get started, either in person or via our Helpline which is manned by insurance specialists in our Ipswich Operations centre. Further on-site training is always possible if required for multi-user clients.

Welcome Pack

All new users receive a comprehensive welcome pack with full details, including a “Getting Started” guide and support materials to help you explain A-Z Cargo Express to your customers.

Automated administration

Full records of all your customers’ policies are easily accessed online, and can be downloaded as Microsoft Excel data in a few clicks.

Multi-site usage

Additional users – for example, for individual depots or warehouses – can be added easily so there’s no need to have only one central insurance handler if you don’t want to.

‘No delays’ claims support

With specialist teams based in Ipswich and London, Allianz is able to respond fast to any of your customers’ losses – and because you can use Duet® to notify us directly of any claims, the process is as simple and paper-free as possible. This means you know that your customers’ claims will be dealt with fairly and promptly.

Global reach

Allianz is represented in more than 140 countries so our international coverage is extensive, and we can provide cover for shipments wherever your customers need it.

Range of cover

Our policy provides cover for cargo and for storage at your registered premises, either on a standalone basis or in combination.

Special requirements and “Theft Attractive” goods

In some cases, your customers may wish to insure higher risk items, or need special coverage. This is no problem and such enquiries are referred to our technical underwriting team in Ipswich – who will respond within 4 working hours.

Extra revenues

A-Z Cargo Express means you can earn extra revenues due on each completed insurance policy. This is a matter for you to agree directly with your insurance broker but typically this could be a share in the brokerage commission, based on the levels of business generated, or a service charge to your customers for providing this service. Most brokers will ask you to account monthly for the revenues due by sending you a list of all the policies placed during that period.

Other “open cover” schemes are on offer – but few, if any, can offer the same level of empowerment as A-Z Cargo Express, allowing you the freedom to get on with the job without fuss and delays. Because we offer you a wide range of benefits – from online claims to ease of use – we’re confident that once you use A-Z Cargo Express, you won’t look back.

A-Z Freight – our specialist freight liability policy

Complementary to A-Z Cargo Express, A-Z Freight has been designed for UK-based freight forwarders, hauliers and warehousekeepers with domestic and international operations. Written in plain English, this policy offers comprehensive freight liability cover for logistics professionals including, if required:

- Geographic coverage range from UK only to worldwide
- Container cover
- Choice of levels of theft cover for Italy
- Automatic cover for lien up to £60,000
- Theft attractive goods: up to £60,000
- High risk goods: up to £15,000
- Cover under common law: £500,000
- Optional trailer cover
- Optional Errors & Omissions cover
- Road haulage special extensions include:
 - Own goods extension: up to £15,000
 - Cabotage – automatically included
 - Drivers’ personal effects: up to £750
 - Driver repatriation to the UK: up to £1,500
 - Strikes and blockades: up to £300 per day for 21 days



How does A-Z Cargo Express work?

This is not just another online quote form – leaving you waiting for a follow up call. Unlike many other open cover schemes, A-Z Cargo Express clients are fully empowered to process insurance through the full policy life cycle – from quoting to issuing documentation, even to advising claims. In fact, using A-Z Cargo Express is as easy as 1,2,3...

1

Register

As an Allianz client with our A-Z Freight liability policy, you can ask your broker to register you for A-Z Cargo Express. We'll set up your user details, and as soon as we have issued you with your welcome pack, username and password, you'll be ready to start.

2

Log-on

to our Duet® platform via www.allianz-freight.co.uk. If you need additional users, you can add these at your discretion.

3

Start placing insurance!

Your homepage is laid out so you can access all functions with one click – from getting a quote, and reviewing your policies, to advising a claim or adding a new user.

What is covered under A-Z Cargo Express?

- Comprehensive “All Risks” cover for cargo shipments, in transit and in storage.
- Limit of cover is set at time of pricing: can be typically up to £1,000,000 without referral. Higher limits can be agreed on request.
- Geographical coverage tailored to suit the client.
- Stock cover – for goods in storage or at exhibitions.
- Cover for ISM and ISPS forwarding charges.
- Cover for survey fees.
- Air freight charges up to £2,500.
- Standard deductibles of £100 (transit) and £250 (stock) in the event of a loss (higher deductibles may apply for certain high risk goods).



Please refer to the A-Z Cargo Express policy wording for full details of the cover provided including detailed terms, conditions and exclusions.

Using A-Z Cargo Express - an example user homepage

The screenshot shows a user interface with several key sections:

- Helpline – staffed by technical underwriters**: Located at the top right of the page.
- Get a quote or inception a policy**: A button or link in the top navigation area.
- Review your customers’ policies and documents**: A section for managing existing policies.
- Advise Allianz of a claim**: A section for submitting and tracking claims.
- Administer your user accounts**: A section for managing user profiles.
- Obtain policy data and reports**: A section for generating reports and data.



Very High Risk Goods.

A-Z Cargo Express has been designed to insure the majority of goods with the minimum of fuss, so you are empowered as fully as possible to place cover for your customers. However, as with all insurers, there are some very high risk goods which can normally be insured but for which we would need to discuss your customers' requirements in more detail, such as:

- Cash and Bank Notes
- Precious Metals (inc. Bullion) and Stones
- Fine Art
- Mobile Phones, Plasma Screens, Computer Chips, Laptops and other high value electrical goods
- Cigarettes & Tobacco

Why should your customers need this cover?

Many customers without annual cargo policies will welcome the opportunity to purchase one-off cover to protect their interests.

Naturally, the limits of liability defined in the various industry Trading Conditions are well known to logistics professionals. But can you say the same for your customers? Do they fully understand that UKWA Trading Conditions limit the storage company's liability to £100 per tonne? Or to £1,300 per tonne for RHA Trading Conditions?

Of course many don't fully appreciate this or don't have their own **annual policy** for goods-in-transit – and the best way to ruin a customer relationship is to tell them of this after a loss occurs. So most customers are open to the need for "top-up" cover, and Allianz provides support materials for our clients to help them explain the benefits and features of A-Z Cargo Express. We can even provide introductory training on cargo insurance for your staff if required.

Allianz Global Corporate & Specialty – specialist cover for specialist clients.

Allianz Global Corporate & Specialty is the Allianz centre of expertise for large corporate and specialty insurance – including logistics and transportation insurance. We provide cover for both international and domestic clients through offices around the world with a network of specialist offices in the UK focused on serving logistics customers.

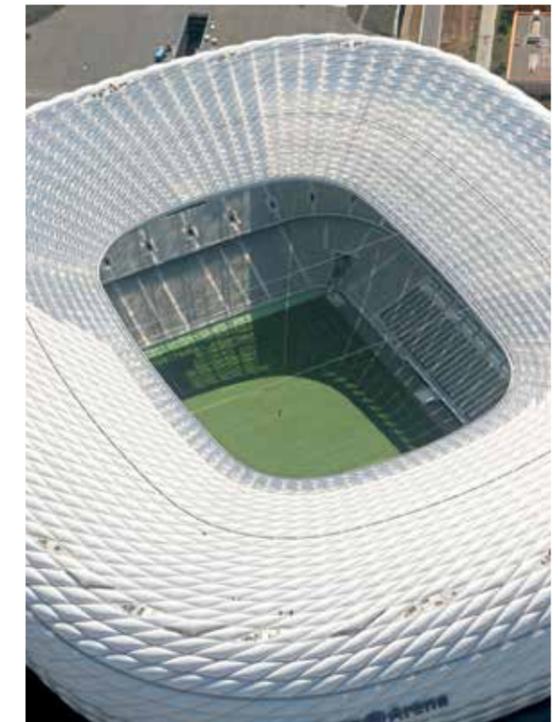
We are part of Allianz, one of the largest and most renowned financial services providers in the world, classified AA ("Very Strong") by Standard & Poor's rating agency. Representing an international network of market-leading companies with first-class products, we bring together the expertise of specialists in key financial fields.

Allianz Global Corporate & Specialty - at a glance

- Full range of services for UK clients and brokers covering corporate and specialty insurance solutions.
- Revenues of €5.8 billion (gross premium 2012).
- Over 3,500 employees worldwide.
- AA 'Very Strong' Standard & Poor's insurer credit rating.
- Provides insurance for more than half of the Fortune Global 500 companies as well as for thousands of SMEs.
- Sister company to Allianz Insurance plc – offering package insurance solutions to clients with multi-product requirements.



The Allianz Arena in Munich, Germany - a European sporting landmark.



Contact Us.

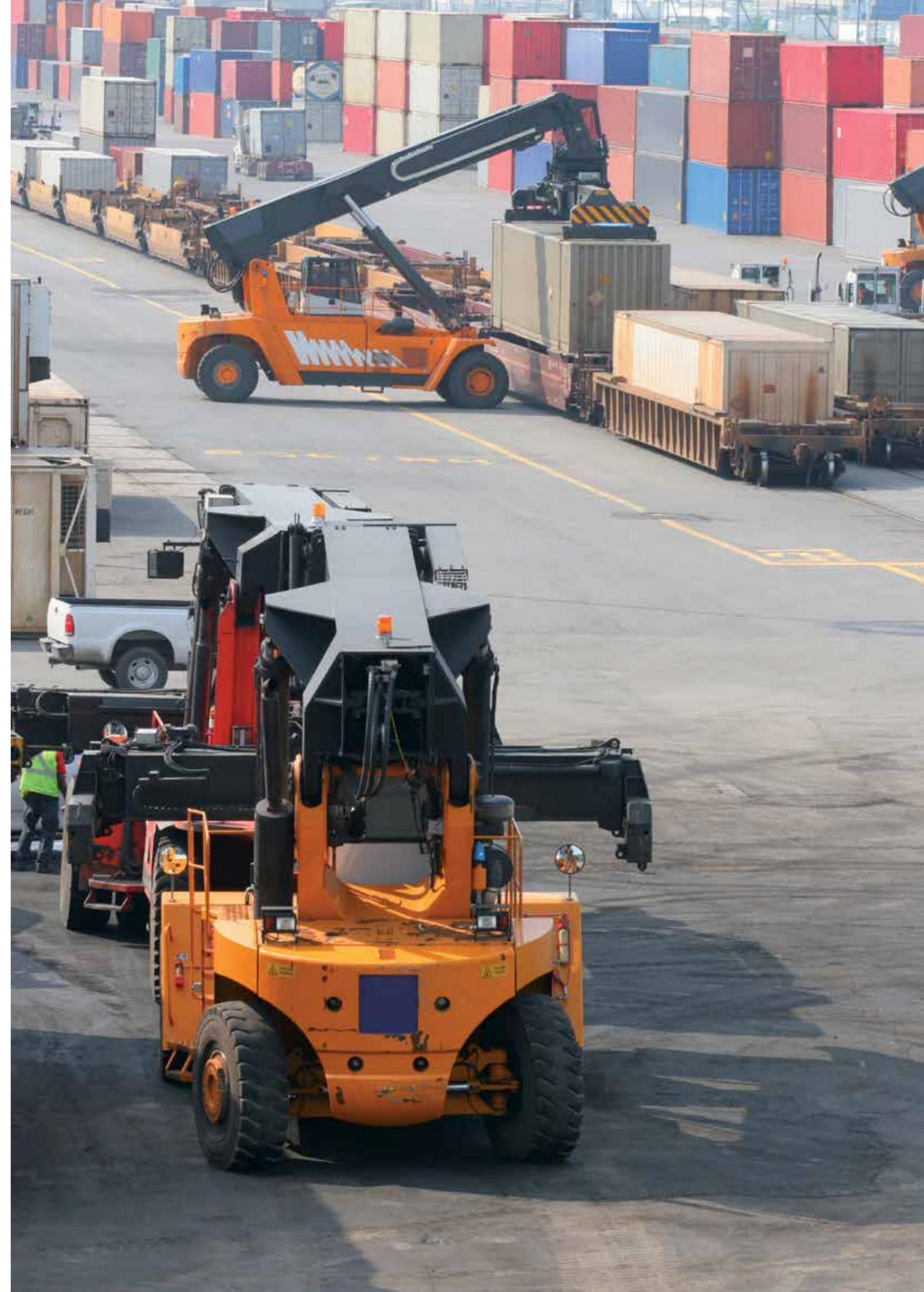
Allianz Global Corporate & Specialty products are available through selected brokers in the United Kingdom. Contact your insurance broker for more information on A-Z Cargo Express and on Allianz's other products and services.

Alternatively select 'Find a Broker' on www.allianz-freight.co.uk or contact Allianz Global Corporate & Specialty direct for details of authorised brokers and agents.

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