

Allianz Global Corporate & Specialty UK

# A-Z Freight

Freight liability insurance  
made easy - using Duet®

**Allianz** 



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## Freight liability insurance – it's never been easier.

Tap the potential of this expanding market with the new freight service from Allianz: comprehensive cover, minimum admin, no fuss.

There are currently more than 20,000 hauliers, over 3,000 freight forwarders and numerous storage firms in the UK, most of them organised in influential associations such as the FTA, BIFA, UKWA and RHA.

The freight industry is highly specialist, and it is growing continuously. In recent years, higher demand for warehousing and transportation has been driven by increasingly global production with local assembly, storage and distribution, all of which require increased trade movements with a growth in logistical complexity. And this, in turn, means a growing need for freight specialists such as freight forwarders, hauliers and warehouse keeping companies. Add to this the various levels of protection all these different players require for their customers' goods in transit and in storage, and it

becomes clear that there is an immense opportunity for brokers and insurers to serve the freight industry.

However, insurers' service doesn't always match the standards of the industry, and logistics companies and their brokers still experience difficulties in this market. Despite the considerable potential, there is often a service gap with inaccurate and slow documentation, limited cover and cumbersome quotation and renewal processes. In a word: more often than not, service in the freight insurance market can be poor.

## A-Z Freight – Allianz's response to the specialist requirements of the freight industry.

Allianz has now looked at this opportunity afresh. By listening to and working with clients and brokers, we have come up with a new solution to these ongoing problems: our enhanced and broadened freight proposition - A-Z Freight - providing comprehensive freight liability cover in a simple, fast and efficient way.

As a core part of our new service, Allianz has developed an improved, competitive freight liability policy wording to cater for the needs of our clients in the freight industry. To make it even better, this service is delivered by our award-winning online platform Duet®: delivering a simple quote and policy inception process, instant documentation and quick turnaround – with Duet®, freight liability insurance really couldn't be easier!

# A-Z Freight – what do we offer?

We believe that our freight proposition offers the most comprehensive, competitive cover for all your clients' needs – combined with fast, efficient and bespoke service for brokers in the UK market.

## Legal liability cover

Insurance for UK haulage businesses, freight forwarders and warehouse operators. Our new, improved freight liability policy wording offers extensive legal liability cover for loss or physical damage to goods belonging to a third party while under the care of the assured.

## Complementary cargo solutions

Specialist, comprehensive cover for the international and UK cargo market, backed by Allianz's expertise gained in many years of delivering bespoke insurance services for our cargo customers – enabling you to offer complete, all-round insurance solutions to your logistics clients.

## Dedicated service

An expert Insurance Operations team, providing fast and competent assistance to help with all your freight and cargo insurance requirements.

## Tailor-made cover

A variety of extensions available – bespoke insurance solutions catering for every client's needs.

## Local contact

Network of local sales and underwriting representatives – personal account management wherever you are.

## Package solutions

Corporate & specialty insurance cover from Allianz Global Corporate & Specialty, plus close co-operation with other specialist Allianz entities including Allianz Insurance plc – providing bespoke, complete solutions by combining freight cover with a range of other Marine and non-Marine risks.

## Dedicated claims service

Online claims notification – allowing for quick and efficient claims processing, with personal claims handling from Allianz specialists.

## Attractive broker agreements

Competitive pricing and commission levels with transparent terms of business.

## First-rate support

A dedicated helpline and email address for all your freight and cargo enquiries, plus personal broker support from our Regional Development Managers. Bespoke freight training sessions are also available.

## Financial security of Allianz

Dealing with one of the leading global financial services providers brings expertise and security you can trust.



# Delivered by our award-winning Duet® platform.

For details on how to register for Duet®, please call our dedicated helpline on 0845 4665533 or speak to your local Allianz Regional Development Manager.



Duet® was a finalist in the "e-Business" awards category of the British Insurance Awards 2007 – one of several commendations Duet® has received.

Originally developed specifically for the UK cargo market, our online platform Duet® has now been further enhanced to cater for the specialist requirements of the freight industry. We have used the experience gained with the hugely successful Duet® cargo facility to make Duet® for A-Z Freight even better and more user-friendly – for the benefit of our brokers!

Existing Duet® users can simply add freight to their profile, allowing them to manage their complete cargo and freight portfolio online. For brokers who are new to Duet®, registration couldn't be easier, either by signing-up online or speaking to one of our dedicated Duet® team members.

Once signed-up to the system, you can manage all your freight insurance accounts online, with a minimum of time, hassle and bureaucracy. Gone are the days of inaccurate paperwork, long delays in policy processing and tedious administration! Duet® empowers you to place freight policies and incept quotations immediately, to receive and issue instant contract-certain documentation, to obtain automatic renewal details and to advise claims – all online.

And if you do feel the need for personal support, our dedicated Freight team is always available to help with any queries.

Duet® by Allianz: combining online account management with personal assistance to deliver first-class service to all our brokers and customers.

## Plus: A-Z Cargo Express - the Allianz Global Corporate & Specialty open cover scheme

For selected freight liability customers, we have developed an innovative extra: A-Z Cargo Express, our open cover cargo scheme. This service has been designed for freight forwarders and logistics professionals, empowering them to offer 'open cover' insurance to their commercial customers – using our tried and tested Duet® platform.

Allianz is one of very few insurers to offer this additional service to the freight industry – further enhancing our already highly competitive freight proposition. With A-Z Cargo Express, you can enable your logistics clients to better support their own commercial customers, adding extra value to your service.

To find out if you qualify for this optional service, please contact your local Allianz representative or phone our Duet® helpline 0845 4665533. Further information can be found on our dedicated freight website [www.allianz-freight.co.uk](http://www.allianz-freight.co.uk)

# A-Z Freight: our new, improved policy wording

A core part of our new freight proposition is naturally the policy itself. In an endeavour to improve our service to logistics clients and to make our freight cover more flexible and competitive, we have completely overhauled our policy wording. The result is A-Z Freight: an innovative, specialist freight liability wording, designed to meet the needs of today's logistics operators.

Written in plain English, this new policy wording provides comprehensive legal liability coverage for road haulage, warehousing and freight forwarding operations. This user friendly, simple and transparent policy has been

designed to deliver extra benefits to our customers and offers various levels of protection, which often widely exceed the commonly available cover.



## A-Z Freight - policy features:

- Container cover.
- Various levels of theft cover whilst in Italy.
- Consequential loss cover.
- Automatic cover for lien.
- Plus a range of significantly increased policy limits, including:
  - Theft Attractive Goods: limit £60,000.
  - High Risk Goods: limit £15,000.
  - Cover under Common Law: limit £500,000.
  - Automatic cover for non-incorporation of contract conditions.
  - Own goods: limit £15,000.
  - Automatic cover for Cabotage (covering liability under mandatory national laws for transport of goods between two points in the same country).
  - Drivers' personal effects: limit £750 with less excluded goods and lower excess than our competitors.
  - Strikes & blockades: limit £300 per day for up to 21 days.
  - Driver repatriation.
- Optional extensions, such as errors & omissions and trailer cover.

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



Using Duet® is incredibly simple – for a demo of the application incl. quotation and inception process, please have a look at our website [www.allianz-freight.co.uk](http://www.allianz-freight.co.uk).

## Why use Duet®?

There are many good reasons to use our tried and tested online platform to transact your freight business – most notably, Duet® offers **speed of service, document accuracy and broker empowerment**. With Duet®, managing your freight accounts is now faster, simpler and more efficient than ever before.

### Duet® features and benefits at a glance:

- Ease of use – only a few simple questions to get a quote.
- Instant documentation with full contract certainty.
- From quotation to final documentation in a matter of minutes.
- Secure system using 128-bit SSL encryption to protect your clients' information.
- Cost-effective solution reducing time and administration effort to a minimum.
- Offers easy access to a potentially significant and expanding market segment.
- Clear audit trail on all activities/documents.
- Online claim notification.
- Mid-term adjustments available online.
- Automatic renewal servicing.
- Detailed management information and data downloads.
- Instant support from technical underwriters.
- Personal account management.
- Training for new entrants to the freight market.

To find out more about Duet® or the Allianz A-Z Freight service, please contact us:  
 Call us: 0845 4665533  
 Email us: [ukcargo@allianz.com](mailto:ukcargo@allianz.com)  
 Visit us: [www.allianz-freight.co.uk](http://www.allianz-freight.co.uk)

## Allianz Global Corporate & Specialty

Allianz Global Corporate & Specialty is the Allianz centre of expertise for large corporate and specialty insurance – including freight and cargo insurance. We provide bespoke solutions for logistics clients and brokers in the UK and internationally via our network of offices worldwide and around the UK.

### Allianz Global Corporate & Specialty at a glance:

- Full range of services for UK brokers covering corporate & specialty insurance solutions.
- Writes €5.3 billion (gross premiums 2012) with market-leading capacity for major risks.
- Provides insurance for nearly three quarters of the Fortune Global 500 companies.
- Extensive international experience: managing 1,700 International Insurance Programs.
- Combining a network of Allianz-owned offices in more than 70 countries with network partners in other locations, we can service clients in more than 160 countries worldwide.
- Offers the security of its own Standard & Poor's Insurer financial strength rating of AA ("Very Strong") with stable outlook.

Our dedicated Regional Development Managers and specialist freight & cargo underwriters are based in our local offices around the UK:

- Birmingham
- Leeds
- London
- Woking

Duet telephone enquiries:  
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