

A-Z Freight at a glance

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The new specialist freight liability policy from Allianz

Allianz Global Corporate & Specialty has developed its unique new freight liability policy wording - A-Z Freight - specifically designed to offer improved cover to clients and brokers in this specialist sector.

Freight coverage from A-Z

This is a comprehensive new policy providing **legal liability** cover for **road haulage, warehousing or freight forwarding operations**. It goes without saying that this Allianz product includes the complete offering you would expect as standard within a freight liability policy – such as:

- Wide ranging geographic cover to suit each client's business
- Container cover
- Various levels of theft cover whilst in Italy
- Consequential loss cover
- Automatic cover for Lien: Allianz Global Corporate & Specialty will automatically indemnify policyholders for damage to a property on which they are legally exercising a lien (i.e. property being retained until its owner has cleared their debts with a logistics operator) up to a limit of £60,000.
- Low deductible of £250, each and every claim
- Cover for the full range of Trading Conditions including special contracts if required.

Flexible and easy to use

A-Z Freight is also a very user friendly, easy to understand document, produced with our clients' benefits in mind. Written in plain English, it now includes an extensive number of definitions to increase clarity, and it is clearly laid out in different sections covering all aspects of freight liability protection:

- **Section 1:** Introduction and legal requirements
- **Section 2:** General conditions
- **Section 3:** General exclusions
- **Section 4:** Road haulage clauses
- **Section 5:** Warehousing clauses
- **Section 6:** Freight forwarding clauses
- **Section 7:** General extensions
- **Section 8:** Optional extension
- **Section 9:** Claims



What's more, Allianz Global Corporate & Specialty has increased the cover on offer, with a number of enhancements and optional extensions to this new freight policy:

General extensions

- **Theft Attractive Goods:** limit increased to **£60,000**
 - Typical insurance market standard: up to £50,000.
- **High Risk Goods:** limit increased to **£15,000** with only a very short list of excluded goods.
 - Typical insurance market standard: up to £10,000 (if cover available).
- **Cover under Common Law:** limit increased to **£500,000**.
- **Cover for non-incorporation of contract conditions** (i.e. failure to incorporate conditions which are shown as 'Insured' in your policy schedule into the contract with your customer) automatically included.

Road haulage specific extensions

- **Own goods extension:** we will indemnify you for damage to your own goods up to an increased limit of **£15,000**.
 - Typical insurance market standard: up to £10,000.
- **Cabotage** (i.e. transport of goods between two points in the same country) cover automatically included. This means that we will indemnify you for your liability under the mandatory national laws of the (non-UK) country where the goods are collected, carried and delivered solely within the borders of that country.
- **Drivers' personal effects:** we can indemnify your drivers for damage to their personal effects, **typically including more types of goods** in our cover than our competitors, whilst providing both a **new lower excess** and an increased **limit of £750**.
 - Typical insurance market standard: up to £500.
- **Driver repatriation:** we can provide financial assistance in repatriating the driver(s) of your vehicles when outside the UK up to a limit of **£1,500**.
- **Strikes & blockades:** we will compensate you for financial loss suffered as consequence of a delay of your transit due to strikes or blockades outside the UK, up to an increased limit of **£300 per day for up to 21 days**.
 - Typical insurance market standard: £250 per day up to 14 days (if cover available).

Finally, we can offer some **optional extensions** to ensure you get the cover that's suitable for your needs. These extensions are available if required for:

- **Trailer cover**
- **Errors & omissions:** limit of **£250,000** or **£500,000** available.

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



For more information

Allianz Global Corporate & Specialty's products are distributed in the UK by registered brokers. Contact your insurance broker for more information or visit www.allianz-freight.co.uk to find an Allianz-registered broker.

Brokers should contact Allianz Global Corporate & Specialty UK direct on 0845 466 5533, by email on ukcargo@allianz.com, or via one of our specialist regional offices:

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