Allianz as at 06.03.20

**Motor Fleet Flexibility – refunds for vehicles no longer in use**

Allianz will adopt a flexible approach and allow refunds for fleet customers whose vehicles are no longer in use during the Covid-19 restrictions.

All you need to do is provide our underwriters with a full list of the vehicles, confirming which of the vehicles are currently not in use.

**Commercial Liability – Further consideration for adjustable policies**

We will be flexible taking into consideration the reduced turnover & wageroll activity experienced by customers arising from Covid-19 restrictions; for Liability policyholders including those incorporating a Liability section within a Commercial Package policy.

Adjustable policies due for renewal through the Covid-19 emergency period

* Projections provided should take account of the impact of the Covid-19 emergency period and a period of recovery thereafter.
* Allianz will indicate renewal terms on the projections provided in the normal manner with the usual Deposit Premium (100%). Given the uncertainty for business owners over the coming months, we will apply Minimum premiums of 85% of the Deposit premium.

Adjustable policies currently in mid-term ( i.e. have been renewed )

* These will be adjusted at end of current insurance period in the normal manner upon receipt of the declared level of activity.
* Should the prevailing policy minimum premium work to the disadvantage of the Insured, the minimum premium will be reduced proportionately by the period of the Covid-19 stoppage.

**Social Liability – a credit for those who have temporarily closed their premises**

For annual Social policies we will allow a credit for the Covid-19 period of inactivity in respect of the subsequent period of insurance where the policy is renewed. Otherwise existing policy terms and conditions apply.

**Note:**

As Employers Liability insurance is a compulsory class in Northern Ireland, care should be taken not to cancel such policies during the Covid-19 crisis period.

**Repurposing premises for Covid-19 - we will try to support where possible**

We have already supported the repurposing of numerous facilities to enable them to help during the Covid-19 crisis.

If your Client has been approached to have all or part of their premises re-purposed for Covid-19 activities, please contact our underwriters who will be happy to help and review on a case by case basis.

We do recommend your client obtains appropriate legal and professional advice to ensure their interests are protected during the period of engagement.

**Statutory Engineering Inspections - don’t worry, cover remains in place**

In order to support the efforts of responding to the Covid-19 emergency we have prioritised the inspections for businesses in the Healthcare, Medical and Food chain supply sectors.

We would like to reassure Allianz customers that cover will remain in place even if the statutory inspections are not up to date in line with legal requirements. However, where defects in plant, equipment or machinery are known to the Insured that pose potential for injury or damage to third parties Allianz expects that such plant, equipment or machinery are taken out of use until such defects are adequately dealt with.