

MIDDLE MARKET

Fleetcover

Commercial Auto

Standard & Poor's

AA

A.M. Best

A+

Please contact your local underwriter if you have a specific question about our appetite, products or services.

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AGCS - NORTH AMERICA
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Allianz provides broad protection for your clients' businesses

FleetCover® from Allianz delivers broad, flexible business auto coverage to your clients with 23 coverage extensions that can be offered as a single optional coverage endorsement.

Coverage Highlights

Our broad suite of middle market products include:

- General liability
- Property
- Automobile
- Workers' compensation
- Umbrella/Excess
- Inland marine
- Global ambassador (DIC/DIL)
- Foreign exporters package

Additional Coverage Benefits

- **Additional Insured** – Automatically provides insured status when required by written contract
- **Broadened Named Insured** – Any new entities acquired or employees hired are immediately and automatically covered until your policy expires
- **Waiver of Subrogation** – Provides an automatic waiver of rights of subrogation when required by a written contract
- **Customer Lease or Loan Physical Damage** – In the event of a total loss, all covered vehicles are insured for actual cash value or outstanding indebtedness, whichever is greater
- **Rental Reimbursement or Additional Transportation** – Up to \$1500 for 45 days with no imposed daily limit
- **Extended Glass** – The deductible is waived when you have the glass repaired rather than replaced
- **Extended Towing** – Covers up to \$750 in towing per disablement. If a truck type vehicle is disabled, a \$250 deductible applies
- **Personal Effects Coverage** – Provides up to \$500 for loss to clothing items or other owned personal effects inside auto at the time of loss
- **Auto Medical Payments** – Provides increased auto medical payments to \$5,000 if coverage is purchased, and triggered by the appropriate Covered Auto Symbol on the declarations
- **Hired Auto Physical Damage and Loss of Use Expenses** – Extends coverage to hired autos in addition to covered owned autos. Hired auto loss of use expense provides limits of \$100 per day with a \$1000 maximum
- **Two or More Deductibles** – For physical damage coverage, in the event that more than one Allianz coverage form applies to the same accident, then we will apply only one deductible to the accident