



MIDDLE MARKET

Multicover®

Commercial General Liability

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.

DOWNLOAD THE
AGCS - NORTH AMERICA
APP TODAY



Allianz provides broad protection for your clients' businesses

MultiCover® expands our general liability policy to include more than 20 enhancements that provide important protection at a minimal cost.

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

- **Automatic additional insured status** for many common situations, such as lessors, managers, grantors of franchises and contractors, when required by written contract
- **Automatic waiver of rights of subrogation** when required by a written contract
- **The standard limit for medical payments (except MultiCover form CG7193)** is doubled from \$10,000 to \$20,000 per person
- **Automatic additional insured status** for vendors
- **The Fire, Explosion and Sprinkler Leakage coverage** limit is \$1 million
- **Primary and non-contributory provision** for additional insureds when required by a written contract
- **Personal and Advertising Injury coverage** includes contractually assumed liability
- **Broadened Named Insured coverage** extends coverage to existing and newly acquired or formed subsidiaries over which your client maintains majority ownership or majority interest
- **Exception to the Expected or Intended Injury exclusion** is broadened to also apply to property damage, not just to bodily injury
- **Non-Employment Discrimination Liability (except MultiCover form CG7194)** covers unintentional acts by employees that could potentially result in discrimination charges
- **Coverage will not be denied** for Unintentional Failure to Disclose Hazards before the policy effective date