

MIDDLE MARKET

Multicover®

Commercial general liability



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 additional insured status for vendors
- Primary and non-contributory provision for additional insureds when required by a written contract
- Broadened Named Insured coverage extends coverage to existing and newly acquired or formed subsidiaries over which your client maintains majority ownership or majority interes
- Non-Employment Discrimination Liability (except MultiCover form CG7194) covers unintentional acts by employees that could potentially result in discrimination charges

- 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
- The Fire, Explosion and Sprinkler **Leakage coverage** limit is \$1 million
- Personal and Advertising Injury **coverage** includes contractually assumed liability
- Exception to the Expected or Intended Injury exclusion is broadened to also apply to property damage, not just to bodily injury
- Coverage will not be denied for Unintentional Failure to Disclose Hazards before the policy effective date

Standard & Poor's

A.M. Best

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

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