



ALLIANZ COMMERCIAL

Property-Gard Pinnacle

Whether your clients own the property, have insurable interest, or contractual responsibility, Property-Gard Pinnacle covers it. With broad coverage, flexible sublimits and deductible options, you can easily customize the policy terms to meet the individual needs of your client.

Below is a coverage comparison against other market offerings that shows where Property-Gard Pinnacle beats the competition. Allianz Commercial writes a wide variety of property risks in numerous industries, so please contact your underwriter for a quote or questions about our appetite.

Property coverage

Property-Gard Pinnacle	Typical Insurers
Property Damage and Business Income and Extra Expense coverage provided in the same form.	Separate coverage forms for Property Damage and Business Income and Extra Expense
Separate, adjustable sub-limits automatically provided for unique types of business personal property: <ul style="list-style-type: none"> • Accounts receivable • Data, media and software • Personal effects • Personal property of others • Prototypes • Research and development documentation • Valuable papers and records 	Typically one shared limit for a number of coverages, which may not recognize a policyholder's unique exposure to loss under a specific coverage. A loss triggering multiple coverages may exceed the shared limit
Broad definition of Property Insured, including unique types of property in addition to buildings, equipment and stock: <ul style="list-style-type: none"> • Property of others • Foundations • Underground pipes, flues or drains • Excavating of land directly related to the repair of a building • Retaining walls • Paved surfaces • Property in the open – up to 1000 feet from the location 	Many carriers exclude these types of property or losses

Standard & Poor's

AA

A.M. Best

A+

Coverage extensions

Property-Gard Pinnacle	Typical Insurers
<p>Incorporates commonly attached coverage extensions in the base form with the flexibility to customize limits to meet your customer's needs.</p> <p>Extensions of coverage for Property Damage include:</p> <ul style="list-style-type: none"> • Consequential loss assumption • Contract penalties • Debris removal - including debris of others • Extended warranty • Fine arts • Fire department service charges • Fire protection equipment recharge and cleanup • Installation • Loss avoidance or mitigation expenses • Mobile communication equipment • Money and securities • Money orders and counterfeit currency • Realty tax increased assessment • Removal of property - including the cost of storage • Reward • Salesperson's samples • Tenant's lease agreement • Theft of precious commodities 	<p>Most carriers lack coverage for one or more of these coverage extensions. Few carriers provide coverage for:</p> <ul style="list-style-type: none"> • Debris removal for property of others • Installation • Loss avoidance and mitigation expenses • Mobile communication equipment
<p>Extension of coverage for Business Income and Extra Expense include:</p> <ul style="list-style-type: none"> • Business access • Civil authority • Delayed occupancy - including soft costs • Dependent property - domestic and international • Expediting expense • Extended business income and extra expense • Leasehold interest • Research & Development operations • Tenant moving expense 	<p>Most carriers lack coverage for one or more of these coverage extensions. Few carriers provide coverage for:</p> <ul style="list-style-type: none"> • Delayed occupancy • Extended Extra Expense • Leasehold Interest • Research & Development operations • Tenant moving expense
<p>Extension of coverage for Property Damage and Business Income and Extra Expense include:</p> <ul style="list-style-type: none"> • Communicable disease • Fungus remediation • Loss adjustment expense • Newly acquired locations • Ordinance or law – including loss of business income from non-conforming property • Outdoor trees, shrubs, plants and lawn • Pollutant cleanup • Trade show coverage • Transit – including international air shipments • Unintentional property errors and omissions • Unnamed location • Utility services 	<p>Most carriers lack coverage for one or more of these coverage extensions. Few carriers provide coverage for:</p> <ul style="list-style-type: none"> • Communicable disease • International air shipments • Ordinance or law – loss of business income from non-conforming property

About Allianz

Allianz Commercial is the Allianz center of expertise and global carrier for insuring mid-sized businesses, large enterprises and specialist risks. Powered by the people, financial strength, and network of the world's leading insurance brand, we help our customers prepare for what's ahead.

For more information please contact:
az.commercial.marketing@allianz.com

DOWNLOAD THE
 ALLIANZ COMMERCIAL -
 NORTH AMERICA APP

