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
• 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
• 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

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