



BUSINESS INSURANCE

WHAT should the protection of your business include?

- Fire, lightning, explosion
- Burglary, theft and vandalism
- Natural hazards such as storm, hail, etc.
- Water damages
- Business interruption

Fire

Fire protection is vital. A fire easily destroys your entire business.

Burglary, theft and vandalism

These incidents are each year more frequent. To the victims there are not only the costs of replacing stolen items but those costs associated with the premises having been ransacked.

Natural hazards such as storm, hail, etc.

Climate change is also an issue in Spain. The autumn storm are said to be wilder and more violent than in the past. We cover damages not only to the premises but also blinds, billboards, etc.

Water damages

Water damages easily produce 5-digit damages.

Insured are all water pipes within the premises as well as all water pipes leading from or to the premises. Included are all installations connected to the water pipe system such as warm water installations and heating systems.

Business interruption

Should the premises not be fit to be used for longer periods you may need alternative office space, rent new equipment while still being obliged to pay your fixed costs and salaries even if the business activity is seriously reduced for a while.

HOW to design the correct policy for your particular business?

The correct type of insurance depends on the business you are in and should be tailormade. A service business has other risks and needs than a business producing or installing things.

We will analyze with you the needs of your particular business and design a cost-effective protection.