

---

## **BUILDINGS AND CONTENTS INSURANCE**

**Fires, natural phenomena or other risk factors can cause significant damage to buildings and their content**

Whether it is an office or industrial building, a warehouse, lab, shop, hotel or restaurant, damage to a property and its contents can be crippling for any business. It can lead to loss of clients, disruption of service, damaged reputation – and that is before you pay for repairs or replacements.

With Buildings and Contents insurance you could protect those things that matter the most to you and your business.



### **What does Buildings and Contents insurance cover?**

The insurance covers:

- Buildings and other construction (including related installations: heating, electrical, sanitary, elevators, etc.)
- Machinery, equipment, installations, household inventory, other fixed assets and inventory items
- Material assets: goods, raw and auxiliary materials, semi-finished products, etc.

The covered risks include:

- Fire damage: caused by fire, lightning, explosion and falling aircraft
- Water damage: caused by storm, or flood (can be extended to include accidental leakage of water from sprinklers or flood caused by pipe water)
- Natural disaster: damage resulting from earthquakes
- Damage to foundations: caused by landslide and subsidence
- Criminal damage: theft and burglary
- Other risks: strikes, riots, collision with vehicles, etc.

The insurance allows the enlargement of the basic cover through selective or cumulative extension, depending on your needs and risk appetite.

### **Why you need a Buildings and Contents insurance?**

If the insurance is properly adapted to your business and risk profile, it would provide robust financial protection helping you to reduce the time spent to recover losses and remedy damages, with a significant impact on your business.

---

### **HOLFIN INSURANCE REINSURANCE BROKER S.A.**

is authorized by Financial Supervisory Authority (Decision 114401/2006), being registered in the Brokers Registry under no. RBK-368  
Trade Registry Number: J40/14097/04.09.2006; Fiscal Number: 18988490

By investing a little time upfront to truly understand the needs of your business, we can structure the quality cover you need. Our definition of quality cover? Appropriate protection, competitive prices, no bad surprises.

#### What can we do for you or your business?

- ✓ Provide you with free and impartial specialist advice concerning risk management and cover options
- ✓ Provide you with the right insurance product which best suit your specific needs, helping you to:
  - ✓ Minimise your exposure to risk
  - ✓ Save your time and money
- ✓ Manage your insurance policies, timely informing you about the relevant aspects
- ✓ Manage your claims, provide assistance and representation in front of insurance partners
- ✓ Give you peace of mind that you are protected for things that matter to you

#### Why you should choose us?

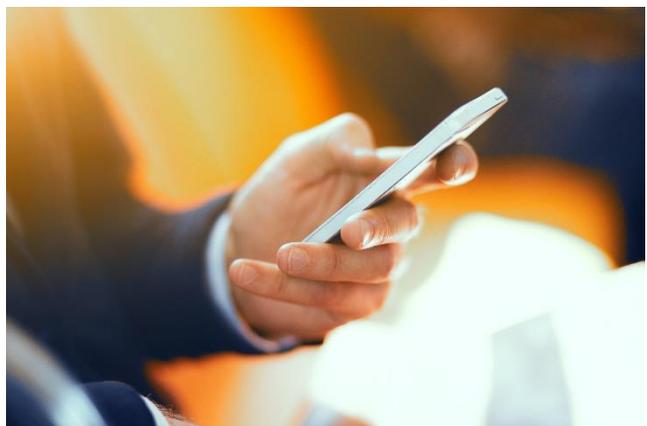
- ✓ Our services are based on technical expertise and robust business knowledge, underpinned by complete understanding of your specific needs
- ✓ We have access to a large range of insurance providers allowing us to offer bespoke insurance solutions with the best value for you - both in terms of cover and price
- ✓ For highly specialized insurance products and / or better premiums we can access international markets through Lloyd's syndicates, brokers or first class insurers and reinsurers
- ✓ We think holistic and act responsible. We believe that respect and integrity are vital to building and maintaining trust and good long term relationships

#### Contact us in confidence at:

**T:** +40 314 056 555

**E:** office@holfinasig.ro

**W:** www.holfinasig.ro



---

#### **HOLFIN INSURANCE REINSURANCE BROKER S.A.**

is authorized by Financial Supervisory Authority (Decision 114401/2006), being registered in the Brokers Registry under no. RBK-368  
Trade Registry Number: J40/14097/04.09.2006; Fiscal Number: 18988490