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## BUSINESS STOCK INSURANCE

**No matter how well protected is your stock, there's no guarantee it won't be stolen, damaged or completely destroyed**

Beside your premises, if you run a commercial or industrial business, or operate in food industry or agricultural facilities (silos), etc., your most valuable asset will be your stock.

You could have stocks of a significant value at any time. A business stock insurance policy will cover the cost of this if your stock is stolen, damaged or destroyed. This will ensure minimal disruption to your business and your customers.



Although no one can predict whether they'll be robbed or a natural disaster may happen, we would always recommend preparing for the worst possible situation just in case. This is especially pertinent if you deal with high value stocks.

To get you quality cover for your stocks use an experienced commercially-minded broker. Use our services. We can build tailor made policies around your unique needs and work with major insurance providers to acquire the appropriate cover at competitive quotes.

### What does Business Stock insurance cover?

Business Stock insurance will usually cover stocks of goods, raw and auxiliary materials, semi-finished and finished products, packaging items, manufacturing waste and scrap, 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 the foundations of the buildings where the stocks are deposited: caused by landslide and subsidence.
- Criminal damage: theft and burglary.
- Other risks: strikes, riots, etc.

We can help you to carefully evaluate the necessary coverage.

It is important to check already subscribed insurance policies to know what is already covered, so that the stock insurance doesn't double up with another product that you are already paying for. Usually, the stock insurance is included in your buildings and contents insurance policy.

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### 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

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### Why you need a Business Stock Insurance?

Business Stock insurance comes into play when something wrong happens to your stock: when it gets stolen, damaged or completely destroyed. You are indemnified so as to be quickly able to get the stock you need to bring business back on track.

By investing a little time upfront to truly understand your business, we can get you quality cover to protect your business. 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:

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