

CASH & VALUABLES INSURANCE (in premises)

No matter how securely you may have your valuable items locked up, there's always that question at the back of your mind about what would happen if you lost them in a burglary or because of the damages to your premises

Despite the increasing number of transactions that are today made electronically, a very large number of businesses still rely heavily on the use of cash. Other businesses' operations involve handling other convertible valuables, such as security documents, precious metals and gems.

All of these businesses need to be adequately covered against theft or loss caused by unexpected events.

Use an experienced commercially-minded broker to get the quality cover you need. 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 Cash and Valuables Insurance cover?

The insurance can provide for the reimbursement, up to the insured amount, of the value of cash and valuables kept in your location (in or out safe), damaged or lost in specified circumstances.

The insurance may include:

- cash (banknotes and coins in various currencies)
- securities (shares, bonds, treasury bills, government securities, cards, promissory notes, bills of exchange, warrants, checks, payment orders, certificates of deposit, securities, unused postal / tax stamps, transportation vouchers, tickets for shows, vouchers, etc.)
- envelopes and packages with a declared value
- jewellery, precious metals, precious and semi-precious gems

The insurance may typically cover damages and losses caused by:

- fire, lightning, explosion and falling aircraft
- storm or flooding, landslide and subsidence, natural disasters (earthquakes)
- theft by burglary or robbery

Beside the insurance, as with any risk, you should take reasonable measures to safeguard the insured money and valuables. It is recommended to have a strong room to store cash and valuables and a protocol for handling them. Installing a security system in your location is a wise and logical measure.

Why you need a Cash and Valuables Insurance?

Even the best efforts of securing money and other valuables are not an absolute assurance that no robbery might occur or they will not be damaged by other unexpected events. The Cash and Valuables insurance is an excellent and wise solution to counter the risks.

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Trade Registry Number: J40/14097/04.09.2006; Fiscal Number: 18988490

The insurance offers essential protection for your financial assets, minimising severe disruption risk to your business.

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

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