

## Property Insurance, PD/BI

### Why are companies exposed?

All business faces the risk of having a loss. The loss can be a result of both internal as well as external factors.

Should the situation occur it is crucial to have dealt with the risk by engaging with a professional as RiskPoint, whom will be able to provide support for business continuity by paying claims and bringing your business back to where it was before the loss in accordance with the agreed coverage.

### What is covered under All Risk / Named Perils insurance?

Property is insured in two main ways—All Risk and Named Perils . All Risk covers all the causes of loss not specifically excluded in the policy while Named Perils cover the specified perils in the wording.

Extensions (examples):

#### Combined Property Damage/Business Interruption

- Natural Catastrophes (Earthquakes, Flood, Windstorm etc)
- Automatic acquisitions

#### Property Damage

- Residual value (50%)
- EDP
- Detoriation of Stock
- Boiler & Machinery

#### Business Interruption

- Contingent Business Interruption
- Boiler & Machinery Loss of Profit
- Loss of Rent
- Denial of Access
- Extra Expenses

Exclusions on both All Risk and Named Perils

- Nuclear incidents
- Biological/Chemical incidents
- Acts of terrorism and war (NMA2918)
- Electronic Data (NMA2915)

**Who would have the need of Property Insurance?**

Any company who wants/needs to protect the business from a loss of both physical damage and the following business interruption to the structure and contents of the business.

**Please notice**

RiskPoint can offer the insurance with limits up to EUR 100M, however depending upon occupancy, attachment point etc .

It is worth noticing that RiskPoint could have limited capacity to the following industries:

- Food risk (selective)
- Wood (un-sprinkled)
- Plastic (un-sprinkled)
- Apartment blocks
- Agriculture and forestry

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