



Most important industry-specific insurances

Property and business interruption insurance

- ▶ Fire
- ▶ Storm/hail damage
- ▶ Water mains
- ▶ Sprinkler leakage
- ▶ Burglary, theft, vandalism
- ▶ Internal unrest, strike, lock-out
- ▶ Malicious damage
- ▶ Vehicle impact, smoke, sonic boom
- ▶ Flooding
- ▶ Earthquake, subsidence, landslide
- ▶ Snow loads, avalanches
- ▶ Volcanic eruption
- ▶ Glass breakage
- ▶ Unidentified hazards
- ▶ Adequate period of indemnity for business interruption insurance? Yes/No
- ▶ Electronics insurance
- ▶ Data media cover
- ▶ Increased cost of working cover
- ▶ Machinery breakdown insurance

Liability insurances

- ▶ Public liability insurance
- ▶ Extended product liability insurance
- ▶ Environmental liability insurance
- ▶ Environmental damage insurance
- ▶ Financial loss liability insurance
- ▶ German equality insurance
- ▶ Fire liability insurance

Legal expense insurances

- ▶ Corporate legal protection
- ▶ Motoring legal protection
- ▶ Criminal law protection
- ▶ Contract law protection
- ▶ Financial loss legal protection
- ▶ Employment contract protection
- ▶ Private legal protection for management

Motor insurance

- ▶ Liability insurance
- ▶ Third-party car insurance
- ▶ Fully comprehensive car insurance
- ▶ Fully comprehensive business car insurance
- ▶ Pool coverage
(terror pool, air pool, pharma pool)

Special product coverage

- ▶ Product protection insurance
- ▶ Products recall coverage
- ▶ Deterioration of stock in cold storage insurance
- ▶ Closure insurance

Financial loss special coverage

- ▶ Directors and officers insurance
- ▶ First-party financial loss coverage
- ▶ Fidelity bonds
- ▶ Credit insurance
- ▶ Sureties
- ▶ Factoring
- ▶ Supply chain insurance
- ▶ Mergers & acquisitions insurance

Transport insurance

- ▶ Land/sea/air transport
- ▶ Transport liability
- ▶ Trade fairs/exhibitions/presentations
- ▶ Luggage
- ▶ Sample collections

One-off or special coverage

- ▶ Alternative risk transfer
- ▶ Contractors' all risks insurance
- ▶ Contract works insurance with/without business interruption insurance
- ▶ Lost-key insurance
- ▶ Cyber insurance

Personal insurances

- ▶ Company pension scheme
- ▶ Disability insurance
- ▶ Health insurance
- ▶ Travel health insurance
- ▶ Group accident insurance

Private insurance/management

- ▶ Building insurance
- ▶ Contents/household insurance
- ▶ Liability insurance
- ▶ Water sports insurance
- ▶ Aviation pool insurance
- ▶ Health insurance/life assurance/pension
- ▶ Disability insurance
- ▶ Property financing
- ▶ Capital investments/asset management