
BUSINESS INTERRUPTION INSURANCE

An insurance to keep your business going in case of big trouble

Running your own business requires patience and resilience, but both those things get tested when disaster strikes. Unexpected scenarios may force you to temporarily close up the business. A severe fire at your business location could materially affect your building and equipment, requiring extensive repairs. In a scenario like this, while your net income stream could stop, or be greatly reduced, your expenses would start to pile up quickly.



A business interruption insurance policy covers you for loss of revenue during times when business cannot be performed as usual due to an unexpected event. Typically, the insurance policy will indemnify you for any loss of revenue suffered during the time when business was interrupted, in order to allow this business to return to the same trading position it had before the disruption happened.

Use an experienced commercially-minded broker to get you quality cover for business interruption. 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 Interruption insurance cover?

This insurance policy is especially needed by business producing goods using expensive, hard-to-find and hard-to-move equipment, or businesses carrying a lot of stock. This product is also appealing for businesses which customers have little loyalty and can switch to the competition anytime the supply of goods or service is disrupted.

Business interruption coverage is not sold separately. It is added to a property insurance policy or included in a package policy.

After the building and contents insurance policies have been activated following material damages or loss of equipment, the business interruption insurance cover all financial losses directly caused by these damages, like losses of commercial income, or additional staff, rental or equipment costs incurred to keep the business running.

This may typically cover damages and losses caused by:

- fire, lightning, explosion and falling aircraft
- storm or flooding, landslide and subsidence
- natural disasters (earthquakes)
- theft and burglary
- other risks: strikes, riots, etc.

Consequences of such risk events may have a huge impact on your business and can take the form of breakdown of essential equipment, staff inability to access the business's premises, blockage of your supply chain, etc.

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

Why you need a Business Interruption Insurance?

Business Interruption insurance can be as vital to your survival as a business as fire insurance. Most people would never consider running a business without buying insurance to cover damage due to fire and natural disasters. But too many business owners fail to think about how the business would be affected if their premises will become temporarily unusable.

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?

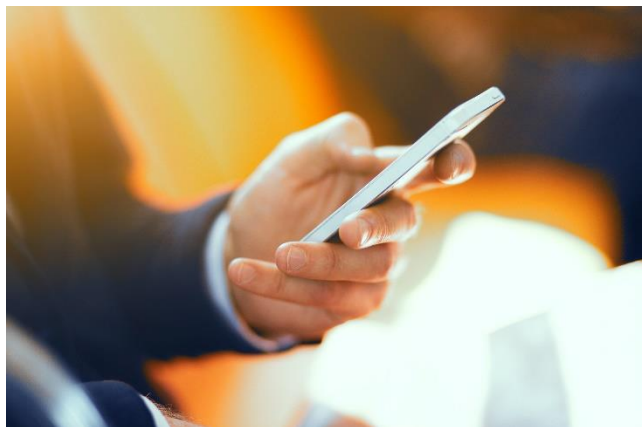
- ✓ Our services are based on technical expertise and robust business knowledge, underpinned by complete understanding of your specific needs
- ✓ We have access to a large range of insurance providers allowing us to offer bespoke insurance solutions with the best value for you - both in terms of cover 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



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