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## TENANT LIABILITY INSURANCE

### Protect your company against accidental damages to rented property

Regardless how well organized and vigilant you are, accidents cannot be fully avoided.

If one of your employee damages the rented property, the landlord may ask you to pay for any associated repairs. Depending on your rental agreement this could be mandatory, so it's worth considering the benefits of taking out a tenant liability insurance to protect your business against these potential costs.



Use an experienced 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 Tenant Liability insurance cover?

If one of your employees accidentally cause damages to the property you are renting you may be legally responsible for these damages. The insurance will cover the compensation that your company should pay to the landlord and any associated legal cost.

In addition, if your business is found legally liable for an injury to the landlord or his representatives while they are on your location the insurance would cover the medical costs.

### Why you need Tenant Liability insurance?

The insurance is intended to satisfy the landlord that your company has the means to indemnify him should one of your employees or guests cause damage to the premises you are renting. The insurance can help you to better manage your cash flow by replacing the tenant deposit for repairs, or if this is not possible, if something goes wrong, you would save from the guarantee the amount covered by the insurance.

With Tenant Liability insurance, protecting your business against financial implications related to damages to rented property can be simple and inexpensive.

### 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

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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



# HOLFIN

INSURANCE BROKER

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- ✓ Give you peace of mind that you are protected for things that matter to you

## Why you should choose us?

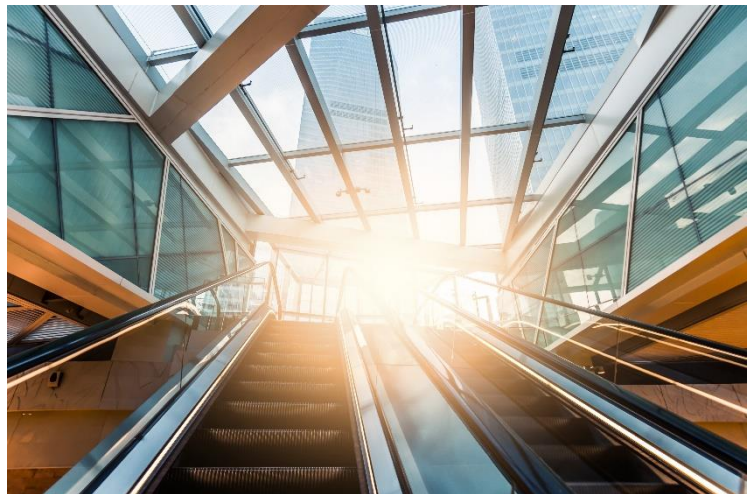
- ✓ Our services are based on technical expertise and robust business knowledge, underpinned by complete understanding of your specific needs
- ✓ We have access to a large range of insurance providers allowing us to offer bespoke insurance solutions with the best value for you - both in terms of cover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