

PRODUCT BENEFITS AND ADVANTAGES

- **SIMPLICITY and SWIFTNESS** - no demanding questionnaires, the insurance offer is available immediately after entering the basic data.
- **360° COVERAGE** - a comprehensive offer of all types of insurance for the client within the basic offer, which minimizes problems in claims adjustment.
- **INDEMNITY LIMIT INCLUDED IN THE PRICE OF INSURANCE** - Additional subjects of insurance to the property and liability insurance, also Small Business Interruption, Transport Insurance, Liability for Environmental Damage and Liability for Damage Caused by Directors or Officers (D&O) are included in the price of the basic premium with indemnity limit EUR 2 000 plus Assistance Services are also covered in the price of the basic premium.
- **"ALL RISKS"** coverage as part of the property and liability insurance - it is an insurance principle covering all risks except for those excluded, which also minimizes problems in claims adjustment.
- **PLACE OF INSURANCE** - the address is not stated in the insurance contract - the coverage is according to the address given in the client's accounting records, which also minimizes problems in claims adjustment.
- **TERRITORIAL SCOPE** for machinery and electronics, cargo transport and general liability for damage – within the price of the basic premium above-standard territorial scope is offered - Slovakia, the Czech Republic, Poland, Hungary, Austria, as well as the option to extend the territorial scope to the whole of Europe.
- **AUTOMATIC RENEWAL** of limits - the main and supplementary subjects of insurance may be insured up to the indemnity limit according to the client's choice, which is automatically renewed after each insured event without any right to additional premium.
- **TOLERANCE OF UNDERINSURANCE** - is up to 15% of the sum insured.
- **FRANCHISE** as a form of deductible - the insurance company adjusts the claim in excess of the agreed amount of the franchise and upon the payment of the claim there are no further deductibles, i.e., the insurance is arranged WITHOUT ANY DEDUCTIBLE.
- The conclusion of the insurance contract takes place exclusively **ELECTRONICALLY** and the insurance starts upon the **PAYMENT** of the premium. The insurance contract, including any general terms and conditions of insurance and other contractual conditions, is sent to the client by e-mail in electronic form. It is no longer necessary to physically sign the contract.



PREMIUM
INSURANCE COMPANY



REPORTING OF INSURED EVENTS

- by e-mail: likvidacia@premium-ic.sk
- by completing the e-form on the web page of the insurance company www.premium-ic.sk
- by phone calling the Helpline of the insurance company: +421 850 888 988

IMPORTANT CONTACTS

CLIENT SERVICE: 0850 888 988

WEB: www.premium-ic.sk

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PREMIUM Businesses



PREMIUM
INSURANCE COMPANY

PREMIUM BUSINESS provides comprehensive insurance coverage for small and medium-sized businesses. The key features of the insurance are - the client's property up to EUR 6 million, the indemnity limit for the liability for damage up to EUR 2 million.

The insurance provides comprehensive 360-degree coverage of the client's insurance risks. In addition to the standard insurance of immovable property, movable property, and related wide range of ancillary insurance subjects, it also provides insurance protection in the event of business interruption, transport insurance and technical risks - machinery breakdown. In addition to the liability for damage caused by operation or defective products of the client, it also offers coverage against liability for damage resulting from property ownership, liability for environmental damage and insurance against liability for damage caused by members of corporate bodies (D&O). With this insurance, we automatically provide free assistance services.

PREMIUM BUSINESS is intended for small and medium-sized enterprises. These are enterprises with up to 50 employees and their turnover is up to 10 million euros - legal entities (joint stock companies, limited liability companies, limited partnerships, cooperatives, towns, municipalities), but also natural persons engaged in business (sole traders, self-employed farmers, or freelancers).

THE 360° INSURANCE COVERAGE OFFERS:

- ☞ Insurance of Buildings and Structures
- ☞ Movable Property Insurance
- ☞ Small Business Interruption
- ☞ Transport Insurance
- ☞ Machinery and Electronics Insurance
- ☞ General Liability Insurance
- ☞ Insurance against Liability for Damage Resulting from Ownership of Real Estate Property
- ☞ Environmental Liability Insurance
- ☞ Insurance against Liability for Damage Caused by Members of Corporate Bodies (D&O)

KEY FEATURES OF THE INSURANCE:

Sum insured/Indemnity limit

- ☞ Property – value up to 6 million Euros
- ☞ Liability for damage – limit up to 2 million Euros



INSURANCE OF BUILDINGS AND STRUCTURES

Buildings, structures, halls, or structural modifications, if the client is in leased premises and carried them out at its own expense. The insurance also covers fencing, ramps, roads, pavements, and paved areas belonging to the building or structure. At the same time, other ancillary structures, such as gazebos, swimming pools and others. There are also 3 groups of additional subjects of insurance, such as cleaning costs, vandalism, breakage of glass, technological parts of the building damaged by technical risks, or leaked water from water supply facilities. The basic limit may be increased according to the client's requirements.

MOVABLE PROPERTY INSURANCE

All-risks insurance of movables, inventories owned by the client, or third-party owned property taken over by the client. The insurance also covers personal things of employees, or things of employees brought in in connection with the performance of work tasks. With regard to the basic limit, there are also 3 groups of additional subjects of insurance, which may be freely adjusted - cleaning costs, breakage of glass, valuables, stamps and vouchers, and cash in safes, or during transport, VAT return to the state budget and etc.

SMALL INTERRUPTION OF OPERATION

Extension of movable property insurance - intended to cover financial losses that arise in the event of termination or interruption of business activities after insured events affecting property. Financial losses in this insurance include fixed costs, extra costs, and loss of rent. Since it is a so-called small business interruption, this product does not cover any lost profits (this may be insured through a standard underwriting process in our insurance company).



OFFER NO. 0003558-00
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BBB, S.R.O.
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040 01 KOŠICE

Change to night mode

Immovable property
Premium 688.47 €

Structures
Sl: 1 500 000 €

Structural modifications
Sl: 20 000 €

Liability for damage
Premium 218.57 €

Liability - immovables
IL: 100 000 €

Liability resulting from operation
IL: 100 000 €

Liability D&O
IL: 2 000 €

Enviro
IL: 2 000 €



Movables
Premium 4 749.06 €

Movables
Sl: 1 500 000 €

Inventory
Sl: 500 000 €

Business interruption
IL: 2 000 €

Transport
IL: 2 000 €

Machinery and electronics
Sl: 200 000 €

Assistance services
Provided

Discounts:

Entry bonus: 20 | Trade discount: 5 | Agreed insurance period: 7 | Voucher discount: 0 | Reduced level of risk: 15

Total discounts: 47%

The quote is indicative and non-binding. Prices include taxes.

[Cancel](#) [Save](#) [Edit offer](#) [Offer Complete](#)

TRANSPORT INSURANCE

Movable property during transport, loading or unloading. The transport may be carried out by your own vehicle or a vehicle in proper use. The insurance covers traffic accidents, thefts by breaking into vehicles, robberies, motor vehicle thefts also in connection with traffic accidents. The costs of removal of the transported movables and cargo after the insured event are also insured. The territorial scope includes Slovakia, the Czech Republic, Hungary, Poland, and Austria, with the option to extend the scope to the whole of Europe.

ASSISTANCE SERVICES

Free of charge for all clients with arranged insurance. These cover the costs of the technician's arrival at the accident site, the costs of removal of the accident, the costs of the small material used, the costs of protection of the unsecured real estate and others.

MACHINERY AND ELECTRONICS INSURANCE

Technical damage caused to machines and electronics, such as operator error, short circuit, voltage fluctuation, overvoltage, faulty design, defect of material or design defect. Machines and electronics are insured during operation, pause, cleaning, maintenance, or relocation within the place of insurance. Territorial validity is Slovakia, the Czech Republic, Hungary, Poland, and Austria, with the option to extend the scope to the whole of Europe. Along with the all-risk movable property insurance, comprehensive coverage is provided to protect machinery and electronics.

GENERAL LIABILITY INSURANCE

Damage to property and health of third parties, which arise as a result of operational activities of the client. It also covers liability for defective work performed and defective product as well as recourses made by the Social Insurance Agency and health insurance companies, damage to leased real estate, damage to stowed property of employees and visitors. Territorial validity is Slovakia, the Czech Republic, Hungary, Poland, and Austria, with the option to extend the scope to the whole of Europe.

PROPERTY OWNERS' LIABILITY INSURANCE

Any claims for compensation of any damage incurred by a third party, which result from the ownership, administration and operation of real estate used for the performance of the insured activity.

ENVIRONMENTAL LIABILITY INSURANCE

Environmental damage that occurs to the environment as a result of the activities of the client. The subject of the insurance is the costs related to the occurrence or imminent threat of environmental damage in connection with the insured activity or the product of the insured.

LIABILITY INSURANCE AGAINST DAMAGE CAUSED BY MEMBERS OF CORPORATE BODIES (D&O)

It covers the risk of personal liability for the performance of office by the corporate executives. The insurance applies to all past, present, and future directors, members of the Board of Directors, the Supervisory Board, the Audit Committee, holders of procuration and as well as to senior employees. The damage may be caused by the company itself, but also by third parties, such as shareholders or creditors, state authorities, organizations, and others. The insurance also covers the costs of legal defence of the insured and its territorial validity is worldwide, except for the USA and Canada.