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Great **Solutions**,
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ALL RISK





PRODUCT
FEATURES

ALL RISK

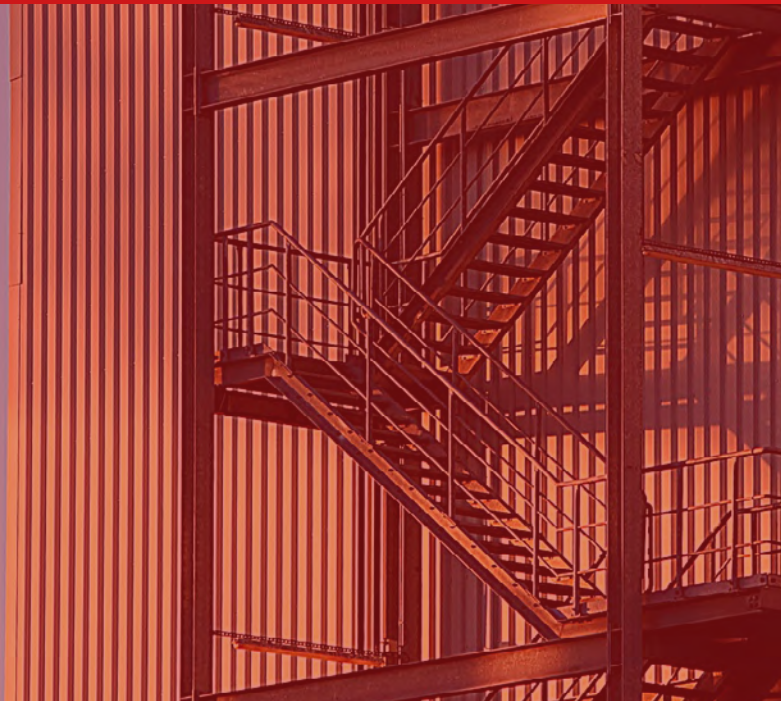
Property all risk is cover that insures the policyholder against all risks of physical loss or damage, except against those that are excluded. Each policy is written considering the needs and characteristics of each organization.

ALL RISK

This type of policy is mainly designed for industries and corporate exposures as it can provide a wide scope of cover to protect physical assets against numerous perils to which these are exposed.

These policies clearly list the exposures as well as the property that are not covered. These policies can also cover Business Interruption exposures, which is the consequential loss suffered by the policyholder following the physical damage caused by an external factor and covered under the policy. This extension is designed to allow the organization to regain its economic position existent before the occurrence of a loss.

These policies are different to fire and/or package policies in that the latter cover the policyholder against a series of clearly listed perils that figure in the policy, meaning that no cover is provided for any other exposure not listed in the policy.



INSURABLE INTEREST:

Existing or future property of any kind or description owned by the insured, including modifications and improvements as well as property of others under the care, custody or control of the insured, either in storage or commissioning, and for which the insured is responsible or has committed to insure. Debris removal, professional fees and extra expenses.

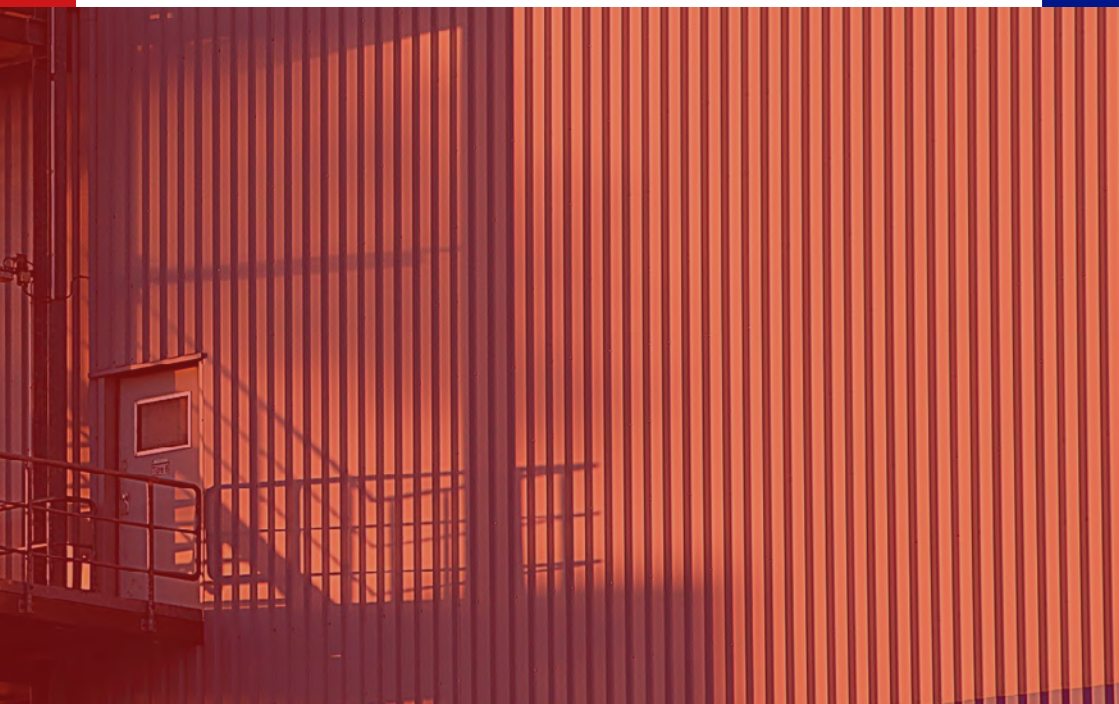
COBERTURAS BÁSICAS

Buildings and constructions

Business personal property

Machinery and equipment

Gross margin- Business Interruption.





SUB LIMITS:

Within the total sum insured by these policies there are a series of limits per event for certain coverage extensions technically known as “sub limits”. The following is a list of some of the exposures which are commonly sub limited in All Risk policies:

- » Earthquakes, tremors
- » Flooding
- » Glass breakage
- » Extra expenses
- » Spillage and contamination.
- » Robbery
- » Fixed and/or mobile electronic equipment.
- » Automatic inclusion of newly acquired property.
- » Minor works.
- » Reconstruction of documents.
- » Clean up expenses and debris removal.
- » Water damages.
- » Hail.
- » Machinery breakdown.

There are others to be considered depending on the insured’s activity.

Indemnity Limit:

In no case shall the insurer be liable for any sum in excess of the sums covering the property insured, nor the specific limits and/or sub limits set forth if the particular conditions of the policy applicable to perils, exposures and/or locations insured. The aforementioned limits and sub limits shall in no manner increase the total sum insured under this policy.



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We **proposed** it to ourselves
and we **made it**.
Our first **37** years!



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