



MAKLER S.A.
ASESORES EN SEGUROS

Great **Solutions**,
better *Results.*

**OFFICE
PACKAGE**





PRODUCT
FEATURES

OFFICE PACKAGE

Office package insurance protects against exposures that can threaten the sustainability of a business. Each policy is designed according to the needs characteristics of each organization.

OFFICE PACKAGE FOR COMMERCIAL ACTIVITIES AND INDUSTRIES

This is a policy that protects organizations against a series of exposures such as: fire in the building or its property; robbery of general property including equipment and stocks; robbery of cash in office or in transit; third party liability inherent to the activity; loss or damage to computers and similar electronic equipment, both fixed and mobile; glass breakage; water damage and flooding. These are all common covers.

Some minimum loss prevention measures are required, such as:

- » Reinforced concrete structures and brick walls.
- » Solid and fireproof roofs and ceilings built with reinforced concrete and or brick.
- » Electrical installations in good conditions.
- » Updated reglementary fire extinguishers.
- » Not to neighbour with unused or abandoned lots/buildings or property under construction.
- » Doors with double padlocks in all entrances.
- » Barred windows/doors in any access.
- » Alarms.



COVERAGES

An office package policy must contain at least three different lines of insurance: Some of the following are the most frequent:

Fire

BASIC COVER:

Fire, lightning, explosion, civil commotion, riot, lockout, vandalism, malicious mischief, impact of ground or air vehicles, smoke for the exterior.

EXTENSIONS:

- » Hurricane, windstorm, cyclone and/or tornado
- » Hail

Robbery

PROPERTY COVERED:

Business personal property of the insured, including stocks should these exist.

COVERAGE:

Robbery or assault with a weapon, as well as damages to the property or the building, caused by assailants while exclusively while committing a crime, with a limit of 15 % of the some insured for this line.



Cash in safe or office drawers

PROPERTY COVERED:

Cash or cheques or credit card coupons belonging to the insured or the third parties insofar an insurable interest over them exists.

COVERAGE:

Loss caused by robbery or assault with a weapon and/or loss or destruction caused by fire, lightning, explosion during office hours. After office hours, coverage is only granted when the valuables remain locked in a safe in accordance with policy conditions.

Third Party Liability

COVERAGE:

Covers the insured against material loss or damage or bodily injuries to third parties resulting from non-contractual liability occurred during the course of activities.

BASIC COVERAGE:

- » Fire, lightning, explosion, electrical discharge, gas leakage.
- » Billboards, signs and similar objects.
- » Neighbouring property.
- » Lifts and elevators.
- » Water and oil boilers.
- » Contractors and Sub-contractors
- » Free food supply.
- » Domestic and/or farm animals.





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We **proposed** it to ourselves
and we **made it**.
Our first **39** years!



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