



## VAGYONŐR COMMERCIAL INSURANCE

As a leading insurance company in Hungary, with several decades of experience in commercial property insurance, Generali understands that today insurance means more than helping to replace a broken or lost device: it means being a lifetime partner to our customers and offering them a range of supplementary services from preliminary risk assessment to assistance services.

### WHY CHOOSE GENERALI AS YOUR COMMERCIAL INSURANCE PARTNER?

- Generali is one of Hungary's leading insurance companies and a member of the global Generali Group.
- Capitalizing on international knowledge management and with several decades of experience in Hungary, we are experts in commercial insurance.
- At Generali, we provide insurance protection to small or medium-sized businesses as well as large corporations.
- Fast and Flexible Claim Settlement
- We are offering covers you can tailor to suit your unique business needs, whether in commercial property insurance, marine insurance, liability insurance or machinery breakdown insurance.
- Our corporate insurance plans are offered to businesses where the total value of the insured property exceeds HUF 1,5 milliard; to companies with assets of a value lower than that, we are offering Generali's Vagyonőr Commercial Insurance.

### WHAT COVERS ARE INCLUDED IN VAGYONŐR?

The basic plan covers fire damage, but you can optionally extend your coverage to protect your business against storms, burst of pipes, natural perils – flooding, earthquake – as well as burglary or robbery damage. You may also choose our all-risk cover to protect your business against all unforeseen, unexpected and accidental risks and perils, other than those specifically excluded in the insurance terms and conditions.

#### Covers you can add to your protection:

- employer's accident insurance,
- liability insurance,
- business interruption,
- electronic equipment breakdown insurance,
- plate glass breakage cover,
- commercial legal expenses insurance,
- cargo insurance,
- assistance services,
- comprehensive motor insurance for dealers.

#### Why choose Generali's Vagyonőr Insurance?

- Vagyonőr may be flexibly tailored to your unique business needs, allowing that certain insurance covers may be further extended by adding special services.
- You can take out Vagyonőr even without deductibles.

- We offer preliminary extended protection free-ofcharge, which means that until the anniversary of your existing insurance policy with another company, we will make payments on such claims which otherwise would not be covered under your existing policy, but will be covered under the new one.
- You can cover numerous types of assets, including machinery utilizing renewable energy, works of arts, or personal belongings of employees.
- We will propose a sum insured for your building, and – if you accept such sum insured – the insurance company will not examine the inadequacy of the coverage in respect of the building.
- Generali also offers solutions for cyber risks.
  - Your protection against business interruption may be further extended with the ‘**Cyber Attack** Business Interruption Coverage Extension’,
  - You may extend the protection of your electronic devices with the ‘**Software and Data Loss** Extension to the Electronic Data Processing (EDP) Device Coverage’,
  - You may extend your liability insurance cover to be protected against liability arising out of the **processing of personal data**.

## LIABILITY INSURANCE PRODUCTS

To fully protect your business, tailor your insurance plan from Generali’s general and professional liability covers, because no matter what precautions you take, there may be accidents or injuries which your business may be held legally liable for.

### Generali offers

- **general liability insurance:** protection against personal injury and property damage tort claims;
- **employer’s liability insurance:** protection against liability claims arising out of work accidents;
- **service provider’s liability insurance:** protection against claims arising out of nonperformance, or faulty performance, or claims for damages;
- **product liability insurance:** protection against personal injury and property damage claims arising out of defects of manufactured goods;
- **environmental liability insurance:** protection against claims arising out of pollution of the environment;
- **professional liability insurance:** protection against professional errors & omissions claims.

If you are interested, please leave your name and contact information on our website and our English speaking agent will get in touch with you soon.