

# AlpenSicher Investment Shield

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## Investment Protection Insurance

### Product Overview

AlpenSicher Investment Shield provides comprehensive protection for investment portfolios against market losses, fraud, and operational risks.

### Coverage Parameters

#### Basic Coverage

- Minimum investment: €50,000
- Maximum coverage: €2,000,000
- Annual premium: 0.75% of insured amount
- Coverage period: 12 months, renewable
- Protection level: Up to 100% of covered losses

#### Investment Categories Protected

##### Traditional Investments

- Stocks
  - Listed companies
  - ADRs/GDRs
  - Preferred shares
  - Maximum per position: €200,000
- Bonds
  - Government bonds
  - Corporate bonds
  - Municipal bonds
  - Maximum per issuer: €300,000
- Mutual Funds
  - UCITS-compliant funds
  - Money market funds
  - Bond funds
  - Equity funds
  - Maximum per fund: €500,000
- ETFs
  - Physical ETFs
  - Synthetic ETFs

- Active ETFs
- Maximum per ETF: €400,000

### **Structured Products**

- Capital protected notes
- Reverse convertibles
- Bonus certificates
- Index certificates
- Maximum per product: €150,000

### **Fixed-Term Deposits**

- Bank deposits
- Time deposits
- Savings certificates
- Maximum per institution: €250,000

## **Coverage Levels**

### **Market Loss Protection**

**Coverage: Up to 30% of investment value**

#### **Protected Events**

- Market crashes
- Sudden price drops
- Index declines
- Sector collapses
- Currency fluctuations

#### **Compensation Structure**

- First 10% loss: 100% coverage
- 10-20% loss: 75% coverage
- 20-30% loss: 50% coverage
- Above 30%: Not covered

### **Fraud Protection**

**Coverage: Up to 100%**

#### **Protected Events**

- Investment fraud
- Misappropriation
- Unauthorized trading
- Identity theft
- Account manipulation
- Document forgery

## Compensation Timeline

- Initial assessment: 48 hours
- Preliminary payment: 30% within 5 days
- Full settlement: Within 60 days
- Legal support: Included

## Broker Insolvency

**Coverage: Up to 100%**

### Protected Events

- Broker bankruptcy
- Trading platform failure
- Custodian default
- Settlement failure
- Asset segregation issues

### Recovery Process

- Immediate asset freeze
- Alternative broker arrangement
- Portfolio transfer assistance
- Legal representation
- Regulatory liaison

## Transaction Errors

**Coverage: Up to 100%**

### Protected Events

- Execution errors
- Price mistakes
- Settlement failures
- Currency conversion errors
- Corporate action mistakes

### Resolution Timeline

- Error identification: 24 hours
- Correction plan: 48 hours
- Implementation: 5 days
- Final settlement: 15 days

## Premium Structure

### Base Premium Calculation

- 0.75% of insured amount annually

- Minimum premium: €375
- Maximum premium: €15,000
- Quarterly payment option: +3%
- Monthly payment option: +5%

## Risk Factors Affecting Premium

- Portfolio composition
- Market volatility
- Geographic distribution
- Investment strategy
- Historical losses
- Trading frequency

## Premium Discounts

- Multi-year commitment: Up to 15%
- Professional investor: Up to 10%
- Risk management systems: Up to 20%
- Claims-free history: Up to 25%
- Portfolio size: Up to 30%

## Cancellation Fee Structure

### First Year

- Fee: 100% of annual premium
- Administrative charge: €1,000
- Documentation fee: €250

### Second Year

- Fee: 75% of annual premium
- Administrative charge: €750
- Documentation fee: €200

### Third Year

- Fee: 50% of annual premium
- Administrative charge: €500
- Documentation fee: €150

### After Third Year

- One month's premium
- Administrative charge: €250
- No documentation fee

## Coverage Exclusions

## Investment Types

- Cryptocurrency
- Private equity
- Venture capital
- Non-listed securities
- Penny stocks
- OTC derivatives

## Trading Activities

- Day trading
- High-frequency trading
- Margin trading
- Short selling
- Options trading
- Futures trading

## Market Conditions

- General market decline
- Sector-specific downturns
- Economic cycles
- Interest rate changes
- Currency fluctuations
- Commodity price changes

## Operational Risks

- Technical platform issues
- Internet connectivity
- Power outages
- Software failures
- Data corruption
- System upgrades

## Claims Process

### Market Loss Claims

1. Loss documentation
2. Portfolio statement
3. Transaction history
4. Market data evidence
5. Broker confirmation
6. Processing time: 15 days

### Fraud Claims

1. Police report
2. Account statements
3. Communication records
4. Identity verification
5. Broker documentation
6. Processing time: 30 days

## Transaction Error Claims

1. Error description
2. Original instructions
3. Execution records
4. Price documentation
5. Correction attempts
6. Processing time: 10 days

## Risk Management Services

### Portfolio Analysis

- Risk assessment
- Diversification review
- Correlation analysis
- Stress testing
- Scenario planning
- Monthly reporting

### Market Monitoring

- Real-time alerts
- Trend analysis
- Volatility monitoring
- News impact assessment
- Technical analysis
- Fundamental review

### Security Services

- Account monitoring
- Transaction verification
- Access control review
- Authentication systems
- Fraud detection
- Incident response

## Additional Features

### Legal Support

- Legal consultation
- Claim representation
- Regulatory compliance
- Dispute resolution
- Documentation review
- Expert testimony

## Recovery Assistance

- Asset recovery
- Portfolio reconstruction
- Broker negotiation
- Alternative investments
- Transfer assistance
- Account restoration

## Educational Resources

- Investment guides
- Risk management tools
- Market analysis
- Trading strategies
- Security practices
- Regulatory updates

## Contact Information

### Claims Department

- Phone: +43 316 8888 0012
- Email: [investment.claims@alpensicher.at](mailto:investment.claims@alpensicher.at)
- Hours: Monday-Friday, 8:30-17:00

### Risk Management

- Phone: +43 316 8888 0013
- Email: [risk.management@alpensicher.at](mailto:risk.management@alpensicher.at)
- Hours: Monday-Friday, 9:00-16:30

### Emergency Contact

- 24/7 Fraud Hotline: +43 316 8888 9993
- Email: [emergency.investment@alpensicher.at](mailto:emergency.investment@alpensicher.at)
- Response time: Within 1 hour