

# AlpenSicher Business Guardian

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## Commercial Insurance Package

### Product Overview

AlpenSicher Business Guardian provides comprehensive protection for businesses, combining property, liability, and specialized coverage components in one integrated solution.

### Coverage Components

#### Property Damage Protection

##### **Coverage Limit: Up to €5,000,000**

- Buildings and structures
- Business inventory
- Manufacturing equipment
- Office furnishings
- Raw materials and finished goods
- Tenant improvements

##### **Specialized Property Coverage**

- Machinery breakdown: Up to €1,000,000
- Electronic equipment: Up to €500,000
- Goods in transit: Up to €250,000
- Outdoor property: Up to €100,000
- Signs and glass: Up to €50,000

#### Business Interruption

##### **Coverage Limit: Up to €2,000,000**

- Lost revenue compensation
- Employee salary continuation
- Fixed costs coverage
- Extra expense coverage
- Temporary location costs

##### **Coverage Periods**

- Standard coverage: 12 months
- Extended period option: Up to 24 months
- Waiting period: 48 hours
- Maximum daily compensation: €10,000

#### General Liability

**Coverage Limit: Up to €10,000,000**

- Public liability
- Products liability
- Completed operations
- Advertising injury
- Personal injury
- Tenant's liability

**Extension Options**

- Cross liability coverage
- Worldwide jurisdiction
- Product recall expenses
- Legal defense costs
- Reputation damage

**Cyber Incident Protection****Coverage Limit: Up to €500,000**

- Data breach response
- Cyber extortion
- Business interruption
- System damage
- Customer notification costs
- Crisis management

**Employee Theft****Coverage Limit: Up to €250,000**

- Employee dishonesty
- Computer fraud
- Funds transfer fraud
- Money and securities
- Forgery or alteration

**Professional Errors****Coverage Limit: Up to €1,000,000**

- Professional negligence
- Error and omissions
- Contractual liability
- Intellectual property infringement
- Documentation errors

**Premium Structure**

## Base Premium

- Starting from €250 monthly
- Risk-based pricing
- Industry-specific factors
- Claims history consideration
- Size of business adjustment

## Premium Factors

- Annual revenue
- Number of employees
- Property value
- Location(s)
- Business activities
- Risk management systems

## Premium Discounts

- Multi-location discount: Up to 15%
- Risk management discount: Up to 20%
- Claims-free discount: Up to 25%
- Long-term customer discount: Up to 10%
- Security system discount: Up to 15%

## Client Contribution Structure

### Property Claims

- Standard claims: €1,000
- Major incidents: €2,500
- Catastrophic events: €5,000

### Liability Claims

- General liability: €2,500
- Products liability: €5,000
- Professional liability: €7,500

### Cyber Incidents

- Data breach: €5,000
- System damage: €2,500
- Extortion events: €10,000

### Professional Errors

- Standard claims: €7,500
- Major claims: €15,000
- Complex claims: €25,000

## Cancellation Fee Structure

### First Year

- Cancellation fee: 100% of annual premium
- Administrative charge: €500
- Documentation fee: €100

### Second Year

- Cancellation fee: 75% of annual premium
- Administrative charge: €375
- Documentation fee: €75

### Third Year

- Cancellation fee: 50% of annual premium
- Administrative charge: €250
- Documentation fee: €50

### After Third Year

- Three months' premium
- Administrative charge: €100
- No documentation fee

## Coverage Exclusions

### General Exclusions

- Pre-existing legal disputes
- Intentional acts
- Criminal activities
- Known circumstances
- Expected or intended damage
- Contractual penalties

### Business-Specific Exclusions

- Unlicensed business activities
- Non-compliant operations
- Underground storage tanks
- Asbestos-related claims
- Nuclear risks
- War and terrorism

### Financial Exclusions

- Cryptocurrency losses
- Investment losses

- Market fluctuation
- Currency exchange losses
- Gambling activities
- Speculative ventures

## Employment-Related Exclusions

- Workers' compensation claims
- Employment practices liability
- Labor disputes
- Union activities
- Employee benefits liability
- Independent contractor claims

## Environmental Exclusions

- Gradual pollution
- Known contamination
- Waste disposal operations
- Environmental compliance costs
- Cleanup costs
- Regulatory fines

## Claims Process

### Required Documentation

1. Incident report
2. Police report (if applicable)
3. Damage assessment
4. Repair estimates
5. Business records
6. Employee statements
7. Third-party documentation
8. Expert reports

### Claims Timeline

- Initial response: 24 hours
- Site inspection: Within 48 hours
- Expert assessment: Within 5 days
- Preliminary report: Within 10 days
- Settlement proposal: Within 15 days
- Payment processing: Within 5 days after acceptance

## Risk Management Services

### Included Services

- Annual risk assessment
- Safety program review
- Employee training materials
- Compliance guidance
- Emergency response planning
- Cyber security consultation

## Optional Services

- Monthly safety inspections
- Custom training programs
- Crisis management planning
- Supply chain analysis
- Business continuity planning
- Environmental compliance audit

## Contact Information

### Claims Department

- Phone: +43 316 8888 0004
- Email: [business.claims@alpensicher.at](mailto:business.claims@alpensicher.at)
- Hours: Monday-Friday, 8:00-18:00

### Risk Management

- Phone: +43 316 8888 0005
- Email: [risk.management@alpensicher.at](mailto:risk.management@alpensicher.at)
- Hours: Monday-Friday, 9:00-17:00

### Emergency Response

- 24/7 Hotline: +43 316 8888 9997
- Critical incident support
- Emergency services coordination
- Crisis management assistance