Advice for property owners

SRB Assekuranz Broker AG offers property owners a comprehensive and holistic range of services in the fields of insurance (Risk Finance) and prevention (Risk Engineering)

Building inspection Analysis of the on-site risk situation through an inspection of the property or properties by a risk engineer, with recommendations for improvements to minimise both the probability of occurrence and the maximum probable loss.	**Risk analysis** Identification of risks through a risk analysis in th of an interview. Coordination or harmonisation w existing internal control system (ICS).
Renovation, extension / new build or refurbishment Analysis of the risk profile of the construction project and evaluation of traditional construction insurance policies, including site insurance for major construction projects > CHF 50 million.	**Rent / Rental deposits / Guarantees** Assessment of property insurance policies, such as those covering rental income or guarantee insurance, at the level of an individual property or a portfolio, with a view to reducing or eliminating rental deposits.
Analysis of Natural Hazards Systematic analysis of natural hazards (floods, storms, inundation, hail) and earthquakes, with a view to correctly determining the maximum compensation limit for a property portfolio.	**Evaluation of insurance policies** Needs assessment, preparation of requests for quotations, including management of the entire tendering process based on a risk analysis (including negotiations with suppliers), and policy review.
Specialised insurance policies International insurance programme for property in various countries. Cover for specific professional sectors, such as facility management service providers. Environmental liability cover for accidental incidents or gradual events. Financing of contaminated sites.	**Contracts** Reviewing contracts to ensure they are consister existing insurance policies (e.g. tenancy agree service contracts, etc.). Distinguishing between b insurance and insurance covering business prem

Claims management

- Point of contact for damage reports from property owners / management companies
- Claims handling; in conjunction with the insurer
- Arranging for a damage survey
- Claims reporting / Claims assessors at the scene of the incident
- Instructions for minimising damage and damage report
- Claims management within annual stop-loss excesses
- Claims settlement and monitoring of claims payments

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