

Checklist INSURANCE SUM

If you answer YES to one or more of the following questions, your sum insured may be too high or too low.

Please contact us. Often we can already make an assessment over the phone whether you are insured too high or too low.

- Have you bought machines or plants at trade fairs or auctions?
- Have you bought used machines?
- Have you bought machines at more than 20% discount?
- Have you bought machines or entire companies out of insolvency?
- Do you operate machines or plants that are very assembly-heavy?
- Do you perform assembly work in your company yourself?
- Have you leased machines?
- Have you taken over machines after leasing them?
- Do you have company buildings that have been built around entire plants?
- Are you unsure whether the demarcation between building and equipment has been made correctly "insurance-wise"?
- Do you operate vehicles on your company premises that do not have a road permit?
- Have you taken over offices with existing EDP cabling?
- Does your accounting department determine insurance values using asset accounting?
- Do you determine insurance values by simply deducting disposals?
- Do you use indices to adjust your insurance values?

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