

Buildings, machinery, stock – one policy protecting your premises

Everything that matters for the decision – on one page.

What is it?

Commercial property insurance protects the company's **own assets** on the premises: the building, machinery and equipment, and stock – primarily against the classic perils: fire, storm, water damage from pipework, burglary. Loss caused to someone else is the territory of liability insurance instead. The basis is always **true value**: the building at rebuilding cost, the machinery from a current inventory, the stock at its real levels – if the sums insured fall short of reality, the

insurer may apply a **proportional, underinsurance-based payout** at claim time.

On vagyon.biz we start with a 20-minute assessment of the premises – with a site visit if needed – after which I present the relevant insurers' offers in one clear table, with strengths and weaknesses. I help keep the sums insured current and review them on request. For a routine claim, the insurer's own channel is fastest; if a case stalls or is disputed, I help the company find its way, as broker, wherever I can.

What makes up good property insurance?

The three asset groups

- 1. **Buildings** – structure, finishes, built-in building services. The basis is **rebuilding cost**, not market price.
- 2. **Machinery and equipment** – production machinery, workshop and warehouse equipment, IT equipment; based on a current inventory. Internal breakdown is what the machinery breakdown module is for.
- 3. **Stock** – raw materials, work in progress and finished goods, merchandise; a fluctuating value, with its own rules (average value, limits, seasonal increases).

Why it pays to set it up well

- Comparing offers – insurers offer different scope at different premiums; several offers in one table, the premium shown alongside the scope.
- At true value – most disappointment comes not from a poorly chosen insurer but from poorly stated sums insured; the first step is putting the values right.
- At claim time: an orderly report – for a routine case, the insurer's own channel is fastest; if a case stalls or is disputed, I help the company wherever I can.
- Order and timing – a review (if warranted or if you request one), indexation, preparing change notifications – a quarter of an hour, when it is needed.

The covers, in one table the "basic"/"optional" classification can vary by insurer – always based on content

Cover	What it protects	The right question to ask
Fire, explosion, lightning	Buildings, machinery and stock against major, infrequent losses	Exactly which natural hazards are on the list?
Storm, hail	Storm damage to the roof, façade and outdoor assets	What counts as a natural hazard under the terms?
Water damage from pipework	Flooding and damage caused by a burst pipe or leak	Does it also cover detection and reinstatement?
Burglary, robbery	The forcible taking of assets stored on the premises	What level of security is required?
Machinery breakdown (internal fault)	Internal breakdown of machinery and equipment	A separate module – does it match your machinery?
Glass breakage	The glass surfaces on the premises	What limit and deductible apply?
Cash, valuables	Cash held in a till, cash box or safe	Under what storage conditions, and up to what limit?

How does it work?

1 · Assessing the premises
20 minutes + a site visit.
Buildings, machinery, stock, security, existing policy – free of charge, with no obligation.

2 · Values, offer table
By asset group. The building at rebuilding cost, machinery from an inventory, stock at its real levels – then several insurers' offers in one table.

3 · Signing
You decide. I prepare the paperwork: contract, endorsements, policy check.

4 · Claims, review
A quarter of an hour, if warranted. For a routine case, the insurer is fastest; if a claim stalls or is disputed, I help the company wherever I can. If you request it: values, changes, deductible.



Book an appointment

NEXT STEP

20-minute free consultation

By the end you will know exactly what sum and what scope to request offers for – and what the next step is.

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