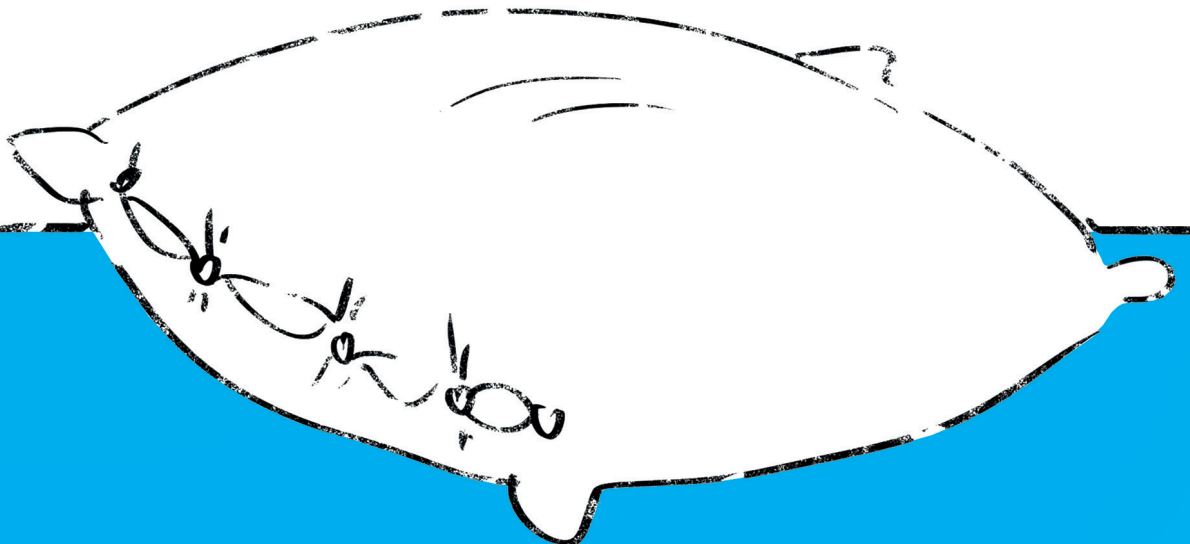


VIP Private, corporate, industry, and special insurance

## Claim Pro Insurance Broker | **Sicher Sicher GmbH**

We offer insurance solutions of the whole insurance market, including Lloyd's syndicates.  
Our clients benefit from our knowledge and experience in handling claims.



# What is important about an insurance?

That the insurer pays when a claim happens. But is it always that simple and easy? No, it is not. Either you have been advised of the wrong insurance or the claim is not covered, etc. How do you avoid that?

*There are 3 important points Sicher Sicher takes care of your insurances.*

Starting with consulting and selecting insurance products that are most suitable for your needs and with an economical premium. We offer insurance solutions from the whole European insurance market, including Lloyd's Syndicates.

Now, you have proper coverage via us. But the insurer does not reimburse the claim payment automatically. Imagine, you have a claim involving third parties who do not speak English. Handling claims is not everyone's daily matter. Anyway, life matters are already more than enough.

**Sicher Sicher clients benefit from our professional claim handling service free of charge.**

Service categories:

- Private Insurances
- Corporate Insurances
- Industrial Insurances
- Specialty Insurances
- Private Credits / Loans
- Corporate Credits / Loans
- Tax Reduction Products

Our team members qualifications are:

- Bachelor of Insurance & Finance
- Associate Commercial Insurance Underwriter

Service languages:

- English
- German
- Korean

## Private Sector

### Government or Private Health Insurance

Depending on your income, visa, marital status, and wishes, we will advise you to get the best-suited mandatory health insurance.

### Dental Insurance

As public health-insured dentures and treatments are not fully covered, it is therefore recommended to cover the gap with dental insurance.

### Overseas Travel Health Insurance

No matter where you are in the world, it makes sure you get available medical treatments, pays trip interruption costs, covers loss of luggage, brings you back home in case of emergencies, and more.

### Car Insurance

Depending on the chosen coverage, value of your car, no-claim status, etc., we will offer you protection against third-party demands and different levels of coverage for your own car.

### House-/Building Insurance

Protect your financial loss on the house or building from selected perils and claim rebuild costs if necessary.

### Household Content Insurance

Covers movable personal belongings such as furniture, clothing, jewelry, and equipment, including bicycle theft.

### Private Liability Insurance

Protects you against third-party monetary demands for claim reimbursements and pays justified indemnification.

### Lawyer/Legal Expenses Insurance

Can cover expenses related to legal costs, for instance, getting legal advice from a lawyer, sending legal letters to your landlord or employer, court fees, and legal representation in court.

### Employee/Self-Employed Pension Insurance

To fill the income gap after retirement and/or receive a permanent visa, you need pension insurance.

### Occupational Disability Insurance

If your physical or mental health does not allow you to work in your professional field anymore, Occupational Disability Insurance will financially support you monthly until your retirement.

### Tax Reduction Products

You can save legally on taxes and social insurance as an employee or a self-employed person. We advise you on all possibilities that best suit your individual situation and plan.

### Private Credits/Loans

Financial shortages, buying a car, or other reasons can be solved with one of our credit or loan offers from over 400 financial institutions.

# Corporate Sector

## Corporate Liability

secures against claims from third parties in the event of personal injury, property damage and/or consequential financial damage caused by groups of people working for the company. It also serves as passive legal protection to ward off unjustified claims.

## Professional Liability

protects against direct financial losses related to professional activities. For example, wrong advice of a consultant, use of wrong materials, incorrect statistical calculations by engineers, faulty programming resulting in a loss of sales, missed deadlines by tax consultants, etc.

## Construction & Penalty Aggregate Cover

for construction projects of all kinds, in case of failure to fulfill the deadline by the contractor.

## Commercial Building Insurance

protects the commercial building against fire, theft, vandalism, pipe water, storms, hail, natural hazards, unnamed dangers, and glass breakage, depending on the type of construction. Here, the variable new value is insured based on the regional construction costs. That means the building is always covered to rebuild at the current costs.

## Commercial Content Insurance

usually secures all business items at the specified insured locations against the following risks: fire, pipe water leakage or damage, storm, hail, natural hazards, pandemics, unnamed perils, theft, and glass damages.

Business interruption insurance usually pays for 12~24 months, depending on the agreement, for the loss due to the closure of the business caused by insured risks. Pandemic coverage pays for the loss regardless of the causative known or unknown virus, bacterium, fungus, etc. Unnamed risks cover all risks that are not explicitly excluded. This makes sense if risks arise that are not yet considered or unknown at the time the contract is concluded.

In the industrial sector, fractional insurance is also common, which assumes that a total loss can be ruled out due to the spatial distribution and size. This means that you only cover 5~25% of the total value, which leads to a lower premium.

## Electronics Insurance

provides All-risk coverage for all electronic devices belonging to the company. Fixed insurance sum for all insured types of electronics. Mobile electronics can also be secured with 20~100% of the insurance sum within the scope of geographical Europe or worldwide.

## Machine Insurance

Here, the difference is made between stationary machines (press, furnace, laser, etc.) and mobile machines (excavators, wheel loaders, robots, etc.). If repairs are possible, the full costs are covered if they do not exceed the current value of the machine.

## Robot Insurance

we insure all types of robots against All-risk. These include individual robots in restaurants (service robots), cobots (robots that move freely with humans without a cage), and prototypes.

## D&O insurance

protects against financial losses in internal and external liability cases (internal liability: liability towards the company and the shareholders; external liability: liability towards stakeholders). Coverage includes bankruptcy, criminal law protection, clipping coverage, public relations costs, inheritance payments, etc.

## Penalty Protection

covers the costs of penalties and pays in case of doubt. For precaution, the website and documents will be checked by the insurer to avoid legal warnings.

# Corporate Sector

## Company Lawyer/Legal Expenses Insurance

The costs for lawyers and legal expenses are covered based on the chosen perils. Contractual disputes between suppliers and clients or patent-related cases can be additionally included.

## Tax-Risk Insurance

Merging companies is a complex matter, especially if country borders are crossed. This insurance protects you from trade tax risk in so-called "NON-PE" structures, real estate transfer tax risk, or in exit scenarios. A team of specialists will review your plans and stand by your side if demands from tax authorities are made.

## Kidnap & Ransom

This insurance is for vulnerable individuals in hazardous areas. It includes the support of professional negotiation and extraction teams.

## Evacuation Insurance

protects people who must leave a country without delay due to political changes. If necessary, be supported by security forces. This is only a part of covers, which we advise individually and create offers depending on the needs of clients.

## Factoring

The goods have been delivered, and the service has been provided. Now you are waiting for the client to pay. The payment terms are getting longer while your costs continue to run. Factoring gives you cash flow right away, so you do not need to wait for your client to settle. With the backing of the credit insurance cover, even if your client does not pay, you do not need to pay back the money received from the insurer.

To learn more, please contact us at [service@sichersicher.eu](mailto:service@sichersicher.eu).

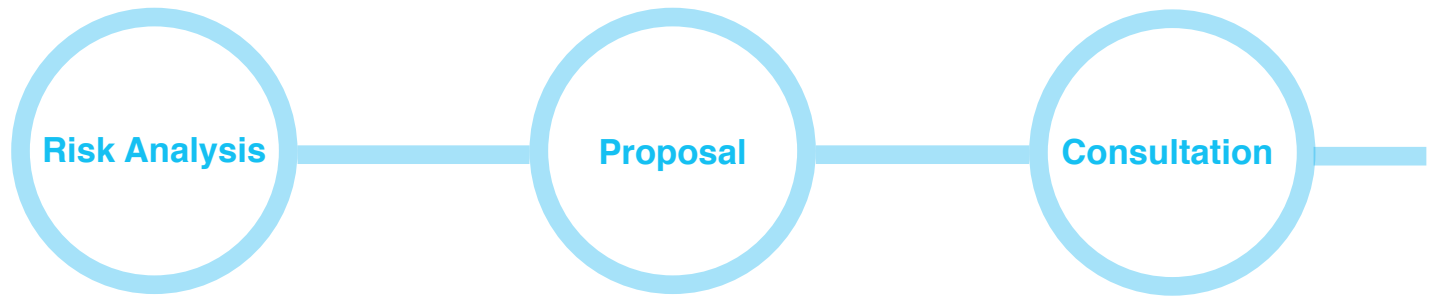
*We offer insurance solutions of the whole insurance market, including Lloyd's syndicates. Insurable risks are much broader than those we introduced here.*

*Sicher Sicher finds the solutions to protect your financial losses from insured events with the most suitable coverages, economical premiums, and professional claim services.*

*Transfer the risks of the business and let your potential grow further.*



# Contracts conclusion procedures



To understand risk clearly, the submission of risk-related information and documents is required. As a first step, please fill out a request form on the website or contact us. E-mail: [service@sichersicher.eu](mailto:service@sichersicher.eu)

The proposal includes a comparison of the main coverages and premiums of the top 3 insurers in the market based on individual needs and risks. (except that car insurance will be offered as an economical option among the reliable insurers in case of claims.)

Consultation is provided regarding coverages and risks based on the proposal. (on/offline meeting and/or video/telephone/email consultation) For a consultation, please request in advance an available appointment.



Most suitable option is chosen by clients among insurer A/B/C from the offer, created by Sicher Sicher. If there are more questions about coverages, please feel free to contact us. *After making a decision, please request a broker mandate.*

## Insurance Broker Mandate

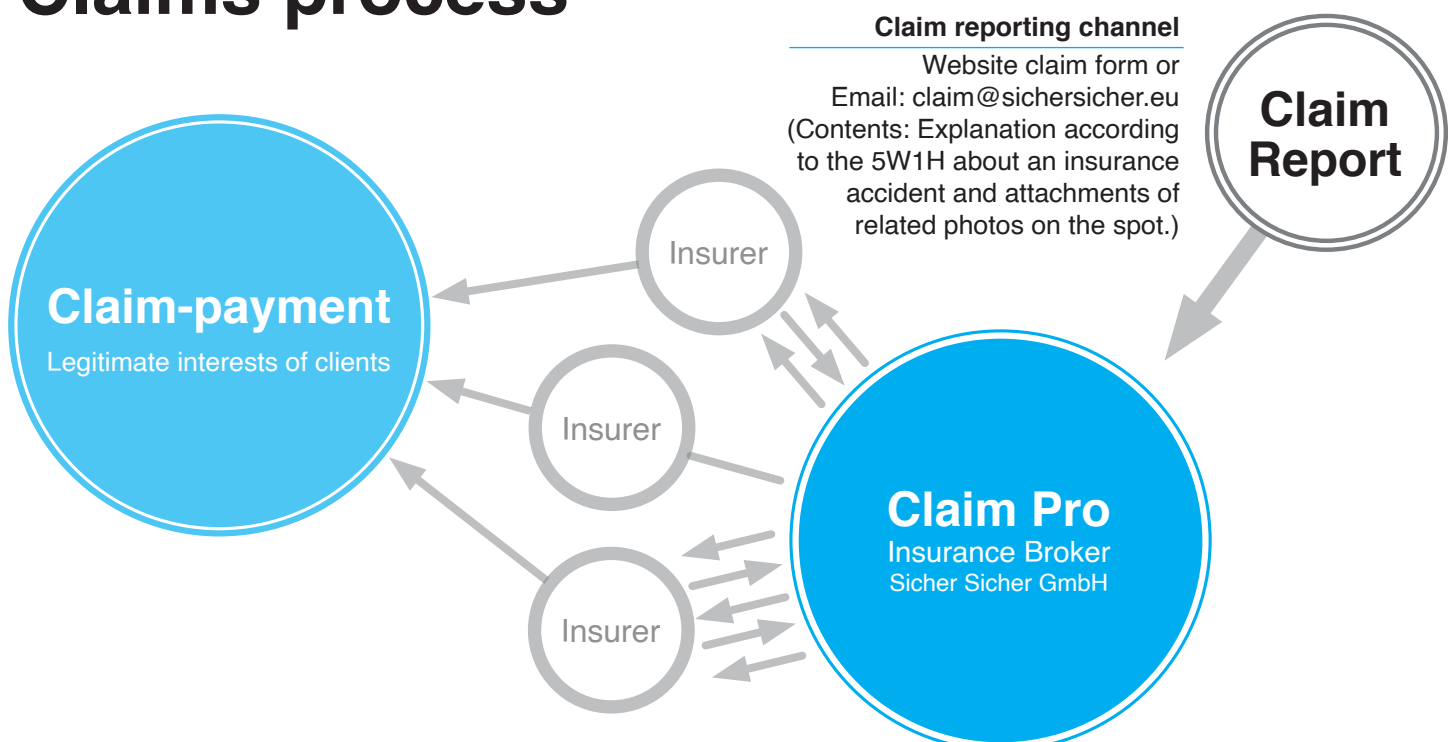
The broker mandate authorizes making contract / cancellation according to client decision and handling of claim process on behalf of clients. That means it allows us to represent policyholder's interests towards insurers.

Insurance policy, terms & conditions and invoice will be delivered via post or email after concluding insurance contract.

In case of a claim, please report via Sicher Sicher claim reporting channel.

**"Claim handling is our priority."**

# Claims process





# First contact information

Business activities in the EU: We are licensed insurance brokers in Germany, Austria, France, Italy, Spain, Belgium, Netherlands, Ireland, Denmark, Poland, Greece, Portugal, Finland, Sweden, Hungary, Romania, Slovenia, Czech Republic, Bulgaria, Cyprus and Malta. We operate as an insurance broker with a license in accordance with § 34d (1) of the German Trade Regulations Act. As an independent broker, we are legally on the side of the customer, whose interests we must protect. Sicher Sicher is a registered word and trademark of Sicher Sicher GmbH and is protected by Brand and patent law.

We are licensed by the Hamburg Chamber of Commerce, Adolphsplatz 1, 20457 Hamburg, and registered under the broker number D-5YIT-ZMALW-87. Business license as loan broker according to § 34c Gewerbeordnung (GewO) issued by the Free Hanseatic City of Hamburg District Office Hamburg-Mitte, Caffamacherei 1–3, 20355 Hamburg.

Our company data can be found in the company registry at the Hamburg District Court under the Number HRB 150 931. The registration can be checked at the register office of the Association of German Chambers of Industry and Commerce (DIHK) e.V. 11052 Berlin. Telephone 0180 500-585-0 (14 cents/min. from a German landline, maximum 42 cents/min. from a mobile network) and at [www.vermittlerregister.info](http://www.vermittlerregister.info)

We have no direct or indirect interest in the voting rights or capital of an insurance company. No insurance company or parent company of an insurance company has a direct or indirect interest in the voting rights or capital of our insurance brokerage company.

In the event of disputes, you can contact the following arbitration bodies:

Versicherungsombudsman e.V.

Postfach 08 06 32

10006 Berlin

<https://www.versicherungsombudsman.de>

Ombudsman for private health and care insurance:

Postfach 06 02 22

10052 Berlin

<https://www.pkv-ombudsman.de>

## Privacy Policy

Details about our privacy practices in compliance with Sections 32 and 33 of the German Federal Data Protection Act (hereinafter referred to as BDSG) and Articles 13, 14, and 21 of the European General Data Protection Regulation (hereinafter referred to as GDPR)

We take our responsibility seriously. We have to maintain your data's confidentiality within the bounds of the relevant data protection laws. We consequently place a high priority on the security and lawful acquisition, processing, and use of your data. Therefore, Sicher Sicher GmbH employs organizational and technical safeguards to prevent unauthorized parties from accessing, manipulating, destroying, or losing your data. We constantly update our security protocols to keep up with emerging technologies. In the following link, it explains your rights under data protection law as well as how Sicher Sicher GmbH processes your personal data. <https://sichersicher.eu/datenschutz/>. To learn more, please contact our data protection officer by e-mail at [datenschutz@sichersicher.eu](mailto:datenschutz@sichersicher.eu).

### Right to object

You have the right to object to the processing of your personal data for direct marketing purposes. If we process your data to protect legitimate interests, you can object to this processing if your situation gives rise to reasons that speak against data processing.



Claim Pro Insurance Broker | Sicher Sicher GmbH

The most suitable coverage, an economical premium,  
and professional claim services are the 3 important  
points Sicher Sicher takes care of your insurance.

