



# So you can focus on your passion – your business.

## The Contents Insurance

In addition to your entrepreneurial skills, you need, first and foremost, the assurance that your existence is not endangered by unforeseen damage events in your company – and that you can concentrate fully on your business.

Content insurance covers damage to the commercial and technical operational equipment, products and goods, and damage caused by an operational interruption in your company. Content insurance thus provides comprehensive protection against the financial consequences of property damage in your company.

## What could happen?

### Water damage

Due to a faulty seal on a faucet, your **business** may be **underwater overnight**. The furniture and products will need to be replaced. Content insurance covers the costs.



### Fire damage

A **short circuit** on your industrial stove causes a fire in the kitchen that spreads to the guest rooms. Content insurance from Bayerischen will bear the cost



### Vandalism

After a break-in, unknown persons used the temporarily repaired window to break into the company building at night. Walls and furniture were sprayed with paint. We pay the costs.



### Further information:



## The benefits of die Bayerische content insurance

- ✓ **Individual coverage:**  
Choose from two tariff options: traditional insurance or comprehensive all-risk protection (All-Risk coverage). We offer industry-specific solutions for customized coverage.
- ✓ **Sustainable Services:**  
Free increase of the insured benefits by 20% for sustainable/ecological replacements or repairs. Moreover, in the event of fire damage, a compensation payment is made to support climate protection projects. This is based on CO2 emissions.
- ✓ **Improvement clause:**  
If the contractual conditions of the preceding insurer in a specific case of damage are better, we will compensate on request according to the conditions of the preliminary contract.
- ✓ **Replacement value compensation – Golden Rule:**  
If the operating equipment is properly maintained and in use, the replacement value will always be compensated.
- ✓ **Underinsurance waiver:**  
In the event of damage up to €250,000, possible underinsurance will not be checked.
- ✓ **Gross negligence:**  
In the case of damage events caused by gross negligence, a reduction of up to 50% of the insured sum (max. €100,000) will be waived.

## Tariff comparison | Content insurance

<b>BayProtect Content</b> Traditional protection of individual risks	<b>BayProtect Content Plus</b> Comprehensive protection with All-Risk coverage
<p><b>The basic risks are insured:</b></p> <ul style="list-style-type: none"> <li>✓ Fire</li> <li>✓ Burglary/Theft</li> <li>✓ Water supply</li> <li>✓ Storm/Hail</li> </ul>	<p><b>All risks are insured:</b></p> <ul style="list-style-type: none"> <li>✓ Anything not explicitly excluded in the terms</li> </ul> <p><b>Reversed burden of proof:</b></p> <ul style="list-style-type: none"> <li>✓ The burden of proof lies with the insurer</li> <li>✓ in the event of a claim and offers you an</li> <li>✓ easier claims settlement</li> </ul>
<p><b>Selectable option: Elemental</b></p> <ul style="list-style-type: none"> <li>✓ damage Extended</li> <li>✓ Coverage<sup>1</sup></li> <li>✓ Glass breakage (without m<sup>2</sup> limit)</li> <li>✓ Transport/Car content</li> <li>✓ Electronic insurance</li> <li>✓ Business interruption</li> <li>✓ Business closure</li> <li>✓ Unspecified risks</li> </ul>	

<sup>1</sup> Extended Coverage = Extension of the fire insurance to include political dangers, such as internal unrest, strike, lockout, malicious damage, vehicle impact, smoke, and overpressure sound waves

## All-Risk examples

**Burglars** gain access to the business at night with the original keys they stole during a previous store visit. They steal cash and valuable goods.

The reverse burden of proof applies, i.e., in the event of a claim, the insurer is obliged to provide proof.

During an autumn storm, falling **foliage clogs** the **rain gutter**. The overflowing water soaks the brickwork, and the operating equipment is damaged.

**Wild animals** have gained access to the inner premises and damaged the facility with animal bites.

An extended awning can be damaged by an unforeseen **gust of wind**. Storm damage is generally insured.

Damage to the electronic operating equipment due to a **current fluctuation** in the power grid without the presence of lightning.



## Social and environmental responsibility with the right coverage



**die Bayerische** contributes to sustainably protect the life's work of entrepreneurs, the environment, and society. Our commercial insurance combines suitable protection with social and environmental responsibility.

- ✓ **Sustainable services** are integrated into the insurance coverage
- ✓ With every contract, **you support WeForest global projects**
- ✓ In cooperation with **lets, the portal for voluntary activities**, die Bayerische offers the opportunity to take on social responsibility in the company together with employees
- ✓ die Bayerische is already **active in many fields of action related to sustainability**

**i Notice:** The information has been simplified to make it easier to understand. The exact scope of insurance coverage depends on the respective insurance conditions.