



„Our knowledge and experience – your peace of mind”

In order to meet clients' growing awareness and needs of the market we offer extensive advice on insurance, resulting in a "tailor made" insurance program.

Our end-to-end brokerage service includes:

- **Analysis of threats (risks) associated with the clients' activities and any insurance policies held (insurance audit)**
- **Preparation of an individual insurance program**
The standard solutions used in the general terms and conditions of insurance are not ideal, therefore we negotiate individual terms to suit your needs with the Insurance Companies. As an insurance broker we are able to introduce a number of changes and derogations in contracts (brokerage clauses) to provide maximum protection to our clients.
- **Analysis of insurance company offers**
Based on the collected offers of insurance companies we thoroughly analyze the insurance scope taking into account:
 - The client's individual preferences
 - General terms of insurance
 - Exclusions imposed by the Insurer
 - Quality of loss adjustment
 - Price
 - The deductible and other provisions
- **Offer recommendation**
Based on the above analysis, we present our recommendation, together with the "pros and cons" of submitted offers, while the final decision is left to the Client.
- **Regular insurance advice**
We do not leave any question unanswered. We respond to all concerns of the Client pertaining to all types of insurance.
- **Monitoring of timely payment of premiums and expiration of policies**
There is no need to worry about the due dates of premiums or expiration of policies. You can leave it to us.
- **Representing the Client in the process of loss adjustment under the insurance coverage provided**
In the case of an insured event, we supervise the loss adjustment process, from reporting the loss by the Client until the payment of damages. We will represent you before the insurance companies in the even of a rejection of claim or reducing the damages, pursuing the appeal or settlement procedures.

Benefits of working together with the KB "Quattro" sp. z o.o. Brokers' Office:

- A guarantee of impartiality and reliability in recommending the offer, backed by the provisions of the Insurance Brokerage Law, which requires that the broker may not have any contractual relationship with any insurance company
- Minimizing the amount of insurance premiums paid, while maximizing coverage
- Confidence of obtaining good insurance, and thus – of payment of damages
- Shifting responsibility to the broker for the insurance contract in accordance with the selected offer
- Saving time
- All offered services are free for the Client

The KB "Quattro" sp. z o.o. Brokers' Office offers the following insurance programs:

- Motor insurance
- Property insurance
- Third party liability insurance
- Technical insurance
- Financial insurance
- Agricultural insurance
- Group life insurance
- Other



www.kbquattro.pl

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