

Commercial Insurance

This product counts on the flexibility of having a wide range of optional covers to design a policy with the most covers available in one single contract.

In the current times we live in, there is always a risk to any business open to the public and we offer you the possibility of ending your workday with the peace of mind of knowing that any type of claim that may affect your business, will be handled in the most efficient way possible.

Basic Risks

- ✓ Fire, explosion & lightning
- ✓ Salvaging costs
- ✓ Costs of extinguishing
- ✓ Cleanup costs
- ✓ Reconstruction of documentation
- ✓ Glass breakage
- ✓ Water damage
- ✓ Plumbing costs
- ✓ Loss of rental/eviction
- ✓ Lock substitution
- ✓ Acts of God
- ✓ Extended guarantee (vandalism, rain, wind, hail, flooding, smoke, impact by vehicles, sound or sonic waves etc..)

Optional Covers

- ✓ Electrical damages to the building
- ✓ Loss of income
- ✓ Public liability (business, against employees, products, against the landlord)
- ✓ Theft
- ✓ Goods on display
- ✓ Cash
- ✓ Damages incurred by theft or intent of
- ✓ Theft to clients while on premises
- ✓ Theft to the building
- ✓ Transport of goods
- ✓ Accident cover
- ✓ Electronic equipment
- ✓ Breakage of machinery
- ✓ Loss of refrigerated goods in walk-in freezer
- ✓ Electrical damages to appliances
- ✓ Aesthetic damages
- ✓ Commercial assistance

Office Insurance

No one better than you knows how difficult it is to get a business off the ground, years of toil and hopes.

Conscious of this, we provide a flexible product which adapts to your necessities, and in which you will be protected against any event which may occur in your office.

Don't negotiate with risk, Insure yourself.

Basic Covers

- ✓ Fire, explosion & lightning
- ✓ Salvaging costs
- ✓ Costs employed to extinguish a fire
- ✓ Reconstruction
- ✓ Cleanup costs
- ✓ Glass breakage
- ✓ Water damage
- ✓ Guarantee extension
- ✓ Loss of rental/ eviction
- ✓ Locks substitution
- ✓ Aesthetic restoration

Optional Risks

- ✓ Loss of earnings
- ✓ Public Liability
- ✓ Theft / mugging:
 - Cash
 - In safe of 100kg or more
 - Damages by intent on theft
 - Hold-up of clients while in premises
 - Damage to alarm system.
- ✓ Electronic equipment
- ✓ Loss of information
- ✓ Accident cover
- ✓ Electrical damages
- ✓ Office assistance

Hotels Insurance

Producto dirigido para atender la demanda de un sector muy específico y por tanto, "con necesidades propias", que claramente le diferencian de la actividad desarrollada en otros sectores.

El producto, claro en su contenido, competitivo y flexible, ha sido diseñado para cubrir sus necesidades y prestarle un servicio de calidad.

Además de las Coberturas Básicas, le ofrecemos otras garantías opcionales con las que confeccionar una solución a la medida de sus necesidades.

Basic Risks

- ✓ Fire, explosion & lightning
- ✓ Demolition and cleanup costs
- ✓ Salvaging costs
- ✓ Costs of extinguishing a fire
- ✓ Architects fees
- ✓ Obtaining of licences and permits
- ✓ Extension of guarantees
- ✓ Water damage
- ✓ Plumbing costs
- ✓ Breakage of glass and Florescent signboards
- ✓ Aesthetic damages
- ✓ Electrical damages
- ✓ Loss of rental / eviction
- ✓ Substitution of locks
- ✓ Reconstruction of documentation
- ✓ Reconstruction of gardens
- ✓ Hotel assistance
- ✓ Catastrophic events or acts of God

Optionals Covers

- ✓ Theft
- ✓ Mugging
- ✓ Damages by theft
- ✓ Goods on display
- ✓ Cash in a cupboard, in a safe, by transportation of funds, client's belongings in safe.
- ✓ Personal effects
- ✓ Public liability (on premises, against employees, products)
- ✓ Electronic equipment / breakage of machinery
- ✓ Loss of income
- ✓ Deterioration of goods in walk in freezer

Agricultural Insurance

In the country as well as in a city, we have to assimilate the setbacks that life throws at us. To minimize your preoccupations **Elite insurance Brokers** offers two different options according to your necessities.

Agricultural insurance to assume the risks derived from the protection of your agricultural property.

Livestock insurance to insure the setbacks you may have to suffer during the running of your business.

Agro » Basic Risks

- ✓ Fire
- ✓ Lightning
- ✓ Explosion
- ✓ Demolition
- ✓ Reconstruction of documentation

Agro » Optionals Risks

- ✓ Extension on guarantees
- ✓ Direct damage produced by water
- ✓ Breakage of windows, mirrors and sanitary fittings
- ✓ Loss of income
- ✓ Machinery breakdown
- ✓ Electrical damages to installation
- ✓ Refrigerated goods in Walk in freezer
- ✓ Spilling of content
- ✓ Public liability
- ✓ Theft and mugging
- ✓ Transport of goods
- ✓ Fire to machinery outside the building
- ✓ Death of livestock by wild animal attacks

Livestock » Basic Guarantees

- ✓ Death of animals by: accident, illness, sacrifice
- ✓ Theft
- ✓ Larceny
- ✓ Loss

Livestock » Optional Guarantees

- ✓ Depreciation due to uselessness
- ✓ Death derived from surgical intervention
- ✓ Assistance in fairs and exhibitions

Motor Insurance

You can drive peacefully and comfortably knowing that we are looking after your security.

You are in good company. We place at your disposal an ample range of products so that you can choose the option that best adapts to your personal circumstances.

Because there are different types of drivers, we search individually for the best solution so that you can have the best quality and service you deserve.

Motor Insurance Plans

✓ **Third party liability**

Assumes the obligation to indemnify to third parties the material and personal damages caused in the event of an accident to the extent of the legal limits allowed.(50.00.000€)

✓ **Legal defence**

Guarantees the reclamation of damages and the defence of the assured in the legal proceedings derived from traffic circulation.

✓ **Road assistance**

Assures assistance as a consequence of breakdown or accident of the vehicle assured (car, van, motorbikes) 24 hours a day from the kilometre 0.

✓ **Accident cover**

Insures the driver of the vehicle in case of death or consequence derived from a traffic accident.

✓ **Fire**

Covers the damages to the vehicle as a consequence of fire, explosion and lightning on the road or parked.

✓ **Theft**

Guarantees the consequences of the theft of the vehicle as well as the accessories declared on the policy, including audio-video equipment, GPS, telephonic etc...

✓ **Windscreen and glass replacement**

Guaranteed with a telephonic service, the repair or replacement as a consequence of breakage.

✓ **Fully comprehensive**

Guarantees the damages suffered by the vehicle independently of whom is to blame for the cause of the traffic accident, overturning, vandalism or acts of bad faith. Impact of objects, hail, as well as damages incurred during transportation of vehicle.

You have the choice of choosing to have this cover with or without an excess.

✓ **Confiscation of drivers licence**

✓ **Traffic fines management**

Goods in transit

If you spend many hours a day in front of your steering wheel, we are sure you believe that your vehicle has just as much value as the goods that you are transporting, and it is in fact the main instrument of your job.

However the roads are so unpredictable that it is important to count on your best travelling companion.

Elite insurance Brokers offers you a complete series of guarantees and covers that will allow you to confront any unexpected situation that arises, and is designed specially for the professional transport companies.

A dynamic policy with the ideal protection for each and every one of the risks covered by means of different formulas of assurance.

A flexible policy adaptable to each circumstance individually.

An economic policy so that with a minimum costs all your necessities will be covered.

Basic Guarantees

- ✓ Fully comprehensive cover of the vehicle insured
- ✓ Fire & explosion
- ✓ Transport of goods

Optional Guarantees

- ✓ Public liability derived from the goods transported
- ✓ Accident cover for the driver (death, permanent disability, sanitary assistance)
- ✓ The paralyzing of vehicle due to accident
- ✓ Glass
- ✓ Temporary subsidy due to driver's licence withdrawal

Range or circulation zone

Two options:

- ✓ National
- ✓ International.



Keyman Insurance

Ensure your peace of mind by contracting and insurance to covers the life of your key employees, as well as partners, or influential members of your business.

By means of a single contract we insure the entire staff for the covers stated.

Basic Guarantees

- ✓ Death

Optional Guarantees

- ✓ Permanent and total disability
- ✓ Permanent and total professional disability
- ✓ Death by accident
- ✓ Permanent disability by accident
- ✓ Death by traffic accident
- ✓ Permanent disability by traffic accident



Accident Insurance

This policy is designed for the collective accident cover of employees and is the best guarantee to procure your peace of mind and that of your staff.

We offer a policy made to order for the demands of the modern business, being continuously adapted to the different industry requirements.

Basic Guarantees

- ✓ Accident cover

Optional Guarantees

- ✓ Death by accident
- ✓ Permanent and total disability
- ✓ Permanent and total disability by accident
- ✓ Partial disability by accident
- ✓ Sanitary assistance by accident