

COMMERCIAL INSURANCE



WHEN THE UNBELIEVABLE HAPPENS
ELMO INSURANCE



BECAUSE WE BELIEVE LITTLE THINGS MAKE A BIG DIFFERENCE

Elmo Insurance is a respected company linked to global and financially strong reinsurers.

Through a commitment to financial strength, quality underwriting, experienced qualified staff and a personalised service, we will ensure that the expectations of our shareholders, reinsurers, customers and staff are fully met. This commitment also ensures that the company contributes to the economy and insurance market in Malta.

About Commercial Insurance

Commercial insurance aims at providing protection against loss or damage to the assets or liabilities which could jeopardise the financial stability of a business. A business owner invests considerable time and money in setting up and managing his business well and it is highly advisable that the business is protected appropriately against the adverse effects of those risks that could be insured. Normally, insurance deals with sudden and unforeseen instances of loss or damage or the accidental incurring of a liability. A well designed insurance programme will help an owner to restart a business following a serious loss.



Call us now on
2343 0000



Or e-mail us
commercial@elmoinsurance.com



Cargo
Insurance

Commercial
Vehicles
Insurance

Contractors
All Risk
Insurance

Group
Health
Insurance

Commercial
Insurance

SUMMARY OF COVER

PROPERTY INSURANCE - BUILDING AND CONTENTS

Cover is provided against accidental material loss or damage to the business assets such as the buildings from where you operate, plant and machinery, stock or other business contents. The wide cover provides protection against loss or damage caused by fire, lightning, explosion, storm, flood, earthquake, impact by road vehicles, bursting of pipes, strikes, malicious damage, theft and more.

LOSS OF PROFITS

The insurance will provide cover for loss of profits or revenue following interruption of, or interference with, the business as a consequence of a loss that is indemnifiable under the Property insurance.

MACHINERY BREAKDOWN

The Machinery Breakdown policy is aimed at providing cover for a number of different types of machinery and plant, whilst these are at work or at rest or whilst being dismantled for the purpose of cleaning or overhauling, against sudden and unforeseen losses or damage in a manner necessitating their repair or replacement.

DETERIORATION OF STOCK

Cover is provided against deterioration of refrigerated stock due to a breakdown of the refrigerating plant or machinery, rise or fall in temperature due to the non-operation of thermostatic devices or unforeseen escape of refrigerant gas.

PUBLIC LIABILITY

This cover protects you against Legal Liability, should you become liable to pay compensation in respect of accidental bodily injury to third parties or accidental damage to third party property.

Furthermore, this policy can also be appropriately extended in relation to legal liability incurred as a result of the use of mechanically propelled vehicles and third party owned items whilst in your care, custody and control.

EMPLOYER'S LIABILITY

This insurance provides cover against Legal Liability, should you become liable to pay compensation in respect of accidental bodily injury or disease incurred by an employee arising out of and during the course of their employment in your business.

MONEY INSURANCE

Covers loss of money from your premises, whether open or closed for business, or whilst in direct transit from your business premises to the bank.

PERSONAL ACCIDENT

This section provides the insured person/s with specific benefits in the event of accidental death or disability (both permanent and temporary) following an accident. Cover is also provided for medical expenses following a valid claim under the policy.

GLASS INSURANCE

Cover is provided in the event of fixed glass being damaged at your business premises resulting from accidental damage, or vandalism and/or other unforeseen events.

Full terms & conditions are available in the Policy Document

LET US HELP YOU DETERMINE THE INSURANCE COVERAGE YOU NEED FOR YOUR BUSINESS. SPEND MORE TIME BUILDING YOUR BUSINESS AND LESS TIME WORRYING ABOUT YOUR RISKS

Other insurance policies your business may require

COMMERCIAL VEHICLES

Whilst commercial vehicle insurance has similarities to your personal vehicle policy, there are important differences in coverage, exclusions, definitions and limits. Commercial vehicles are rated differently, depending on the vehicle types and their use in different situations.

Whether it is transporting goods or people for a fee, using your vehicle to conduct a service, or employee operating a vehicle, you may need commercial vehicle insurance.

CARGO

Cargo insurance provides coverage against physical damage or loss of goods during shipping, whether by land, sea or air. Due to the many dangers inherent in shipping, most individuals and businesses choose to insure their goods while they are in transit.

Additionally, if the vessel suffers damages, your insurance policy will help (or assist) you to avoid legal complications in obtaining the release of the effected goods.

GROUP HEALTH INSURANCE

Each employee is vital to the success of your business. Health Insurance is highly valued and appreciated by the employees.

We offer a range of flexible and affordable Health insurance plans that can be tailor made to meet your business requirements and budgets.

CONTRACTORS' ALL RISK

The Contractors' All Risk Insurance offers coverage for a variety of civil engineering and construction projects. The policy covers physical loss or damage to property, as well as third party liability related to work conducted on the contract site. Cover in relation to existing property on site can also be organised.

**LET US LEND
A HELPING HAND**

Many people find that getting the right insurance coverage may be confusing, to say the least! We will help you choose the right cover and answer your questions.

Call us on **2343 0000** for an appointment to discuss your requirements and we shall supply you with a quotation.



Elmo Insurance provides its full services throughout a well supported branch network with convenient extended opening hours.

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Elmo Insurance Ltd. is authorised to carry on general insurance business and is regulated by the Malta Financial Services Authority.