Are you
INSURED?
or you just
PAY PREMIUMS?

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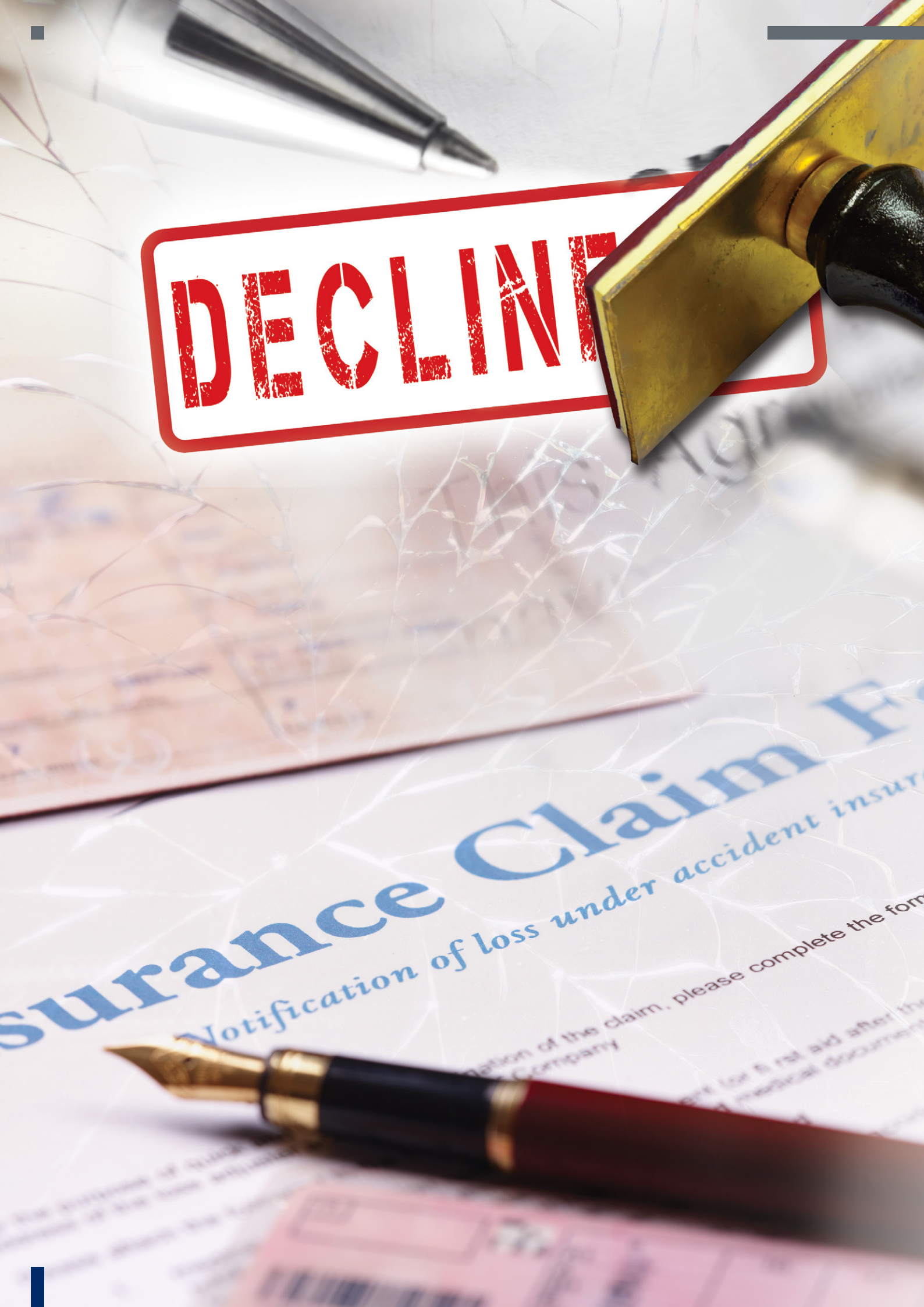
DECLINE
surance Claim
Notification of loss under accident

WHY SHALL I PERFORM AN INSURANCE AUDIT IN MY PERSONAL AND BUSINESS INSURANCE

- Because it will be too late, after a fire in your business, to find out that our we are underinsured, or it excludes the loss of profit.

- Because it will be disastrous after a burglary in our home to find out that the insurance policy covers «burglary», and not theft.

- Because it would be a disaster to find out after a serious accident that deprives us the ability to work again, that our insurance policy covers only incapacity to do any kind of work, instead of our own work!

- Because it would be a disaster to find out at the time of our retirement that our retirement plan will not «retire» us due to incorrect investment or design inappropriateness.

- Because it will be tragic for the family of someone who died prematurely to be compensated with crumbs from their life insurance, due to insufficient insurance amount.

- Because it will be disastrous after a catastrophic event, to have your claim rejected by the insurance company because of a serious exclusion you have not noticed.

Examples of various Real findings after an Insurance Audit:

- A businessman and owner of shops that prepares and delivers food, paid for Indemnity Insurance which included food poisoning, the cover was limited to only food consumed in a restaurant (premises liability), whilst 90% of his occupation was delivering food to homes.

- A homeowner insured his home at its full replacement value and paid the relevant premium while his insurance provided indemnification after wear and tear of the home instead of replacement (new for old).

- A young accountant without any dependents had life insurance with double insurance value than the one in the disability insurance.

- A homeowner, with health insurance, had insurance coverage with the definition 'per occurrence'.

- A metal constructions owner, who undertook manual labor, had accident insurance which stated his occupation as 'Company Director'.

- A property owner had deeded the house to his daughter while he remained the insured.

- A business had employers' liability insurance with definition of occupational diseases, only those mentioned in the "two columns of the Social Insurance Law(illnesses) 1980"

- A homeowner had third party liability insurance for his vehicle with a cheap insurance company.

- An importer of goods insured his goods (marine insurance), only ‘port to port’. In an accident, due to the overturning of the truck goods were destroyed while they were transported from the port to his warehouse.

- A businessman who installed air conditioners was called to indemnify the owner of a flat where his employee was installing a device because damage was caused after his employee through a cigarette in the floor. He was surprised when he received the claim.

“Insurance companies **always pay** on the understanding that you have **the proper insurance plan** and you are **correctly covered**”

What is the purpose of Insurance Audit Service?

The specialized Insurance Audit service offers an independent evaluation in the insurance policies of individuals and businesses. The purpose of this assessment serves as a second opinion and provides an objective and valid information regarding the suitability of the insurance policies in relation to the reason for which they have been acquired, as well as the correctness of their terms and exclusions. A key question that needs to be asked is whether the insured pay reasonable premiums for the benefits of their insurance policies.

The Insurance Audit service is for those Business and Individuals, who want to know for sure that they are insured, and not only pay for the premium.

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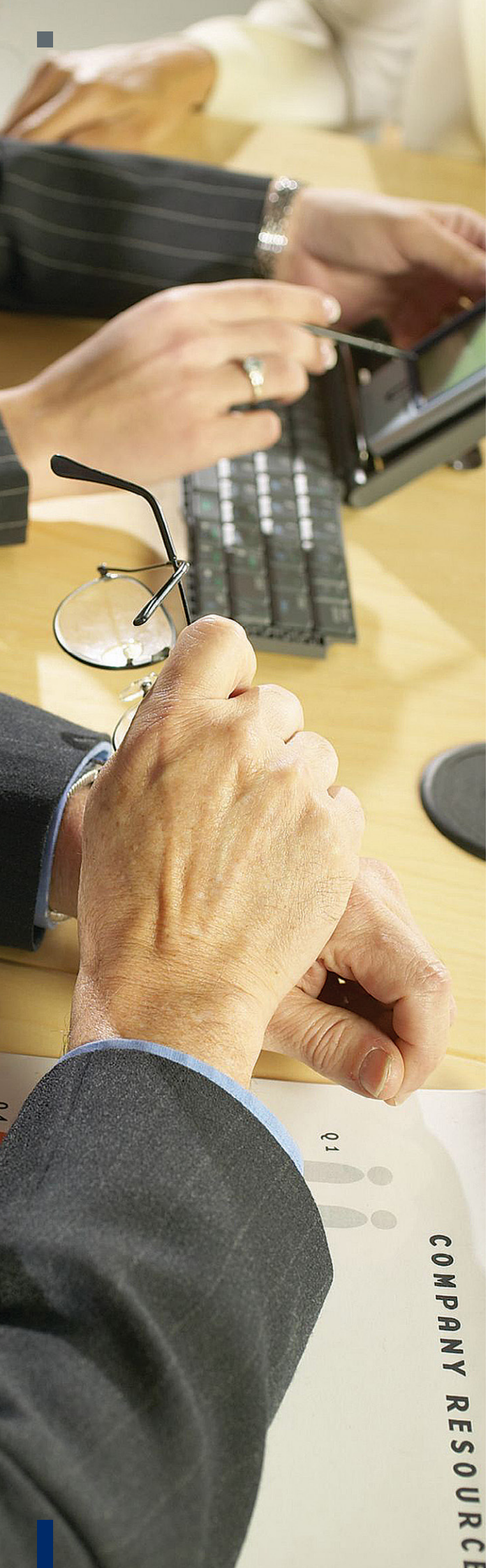

The Institution of Insurance

Αδιαμφισβήτητα, ο θεσμός της ασφάλισης είναι το πλέον σίγουρο μέσο προστασίας και κατοχύρωσης όλων αυτών που μας περιβάλουν και αγαπούμε στη ζωή μας, είτε πρόκειται για τα αγαπημένα μας πρόσωπα είτε για την επιχείρησή μας, είτε τα περιουσιακά μας στοιχεία.

Οι Ασφαλιστικές Εταιρείες πληρώνουν κάθε χρόνο εκατομμύρια ευρώ σε αποζημιώσεις και ωφελήματα στους ασφαλισμένους τους. Ταυτόχρονα, ο θεσμός της ασφάλισης συμβάλλει θετικά στην εύρυθμη λειτουργία του κοινωνικού συνόλου και εξυπηρετεί ανά το παγκόσμιο εκατομμύρια άτομα και επιχειρήσεις την ώρα που αυτοί χρειάζονται έμπρακτη στήριξη. Παρόλ' αυτά, κανείς δε μπορεί να ξέρει ότι η κάλυψη που έχει από την ασφάλισή του είναι κατ' ανάγκην η σωστή ή έστω η πιο εύστοχη. Δυστυχώς, πολλοί είναι οι ασφαλιζόμενοι που βρέθηκαν προ τετελεσμένων διαπιστώνοντας την υστάτη, την στιγμή δηλαδή που χρειάζονταν την αρωγή της ασφάλειάς τους, ότι για ένα μεγάλο χρονικό διάστημα πλήρωναν άδικα το λανθασμένο συμβόλαιο.

Οι πιο πάνω κίνδυνοι εντείνονται λόγω της δυσκολίας και πολυπλοκότητας που παρουσιάζει το ασφαλιστικό σύστημα. Γι' αυτό το λόγο ποικίλα είναι τα ερωτηματικά που προκύπτουν συχνά τόσο στον απλό αγοραστή όσο και στον πλέον ενημερωμένο. Εντούτοις, ένα ασφαλιστήριο μπορεί να θεωρηθεί ως το κατάλληλο για τον σκοπό που έχει γίνει, μόνο εάν ανταποκρίνεται στις πραγματικές ανάγκες του ασφαλισμένου, αν έχουν δοθεί οι σωστοί όροι, και κυρίως μόνο εάν κατορθώσει να ελαχιστοποιήσει, ή και να εκμηδενίσει ακόμη, τους κινδύνους για τους οποίους έχει γίνει η Ασφάλιση.

Οι Ανάγκες αλλάζουν

Κατά καιρούς όλοι έχουμε συνάψει ασφαλιστήρια για διάφορους λόγους, είτε για να εξυπηρετήσουμε συγκεκριμένες μας ανάγκες είτε για να εξυπηρετήσουμε τράπεζες, φίλους, γνωστούς και συγγενείς. Υπογράψαμε όμως όλες αυτές τις φορές το ορθότερο ασφαλιστικό συμβόλαιο; ή και ακόμη με τους ορθούς όρους και ορισμούς στις καλύψεις που χρειαζόμαστε; Σίγουρα κάποια έχουν γίνει σωστά, ίσως όμως κάποια άλλα να μην ήταν η πλέον σωστή επιλογή.

Οι ραγδαίοι ρυθμοί εξέλιξης, ανάπτυξης και ανακατατάξεων της σύγχρονης πραγματικότητας δεν επιτρέπουν οποιοδήποτε καθησυχασμό όσον αφορά την ασφάλισή μας. Οι καιροί, οι καταστάσεις και οι ανάγκες μας αλλάζουν γρηγορότερα από ότι μπορούμε να συνειδητοποιήσουμε. Ενδέχεται λοιπόν τα ασφαλιστήριά μας να μην ανταποκρίνονται στις σημερινές ασφαλιστικές μας ανάγκες με αποτέλεσμα να πληρώνουμε ασφάλιστρα για παρωχημένα συμβόλαια. Ας διερωτηθούμε λοιπόν: Είμαστε πραγματικά ασφαλισμένοι;

The Insured should buy, not be sold to

An additional factor that we should take into account for the sustainability of the insurance contracts in our possession, is the fact that they may have been signed under the pressure of Banks for various facilitations we required as either individuals or entrepreneurs. In most of these cases, due to pressure and without any possibilities of negotiating anything set on the table, various proposals have occurred which result in more economic benefits for the Banks rather than us.

As a result, in most cases, it produces high insurance premiums and few benefits. Especially if we bear in mind the way banking institutions have proved to have acted and made decisions, they may have invested our money into wrong investments with known catastrophic results. Taking this into account, we will soon realize that it is time to audit our insurance contracts.

Friends and family

Πολλοί από εμάς έχουμε υπογράψει ασφαλιστήρια με διάφορους γνωστούς, συγγενείς ή φίλους ασφαλιστές, οι οποίοι στις πλείστες των περιπτώσεων εξασκούν το επάγγελμα του ασφαλιστή, χωρίς να έχουν την απαραίτητη κατάρτιση, τα προσόντα ή τον επαγγελματισμό.

Η ακαδημαϊκή, και επαγγελματική μόρφωση και εμπειρία είναι τα αναγκαία εχέγγυα που χρειάζεται ένας ασφαλιστής για να μπορεί να ανταποκριθεί με τον απαραίτητο επαγγελματισμό σε κάθε περίπτωση που του ανατίθεται και να παρέχει τις σωστές κατευθυντήριες συμβουλές στις ασφαλιστικές σας επιλογές.

Ας ασφαλίσουμε λοιπόν ό,τι πιο πολύτιμο έχουμε στις ζωές μας, με έναν προσοντούχο και επαγγελματία ασφαλιστικό σύμβουλο με τον ενδεδειγμένο και ασφαλή τρόπο. **Μόνο τότε θα είμαστε σίγουροι ότι όχι μόνο πληρώνουμε ασφάλιστρα αλλά διαθέτουμε ταυτόχρονα και ασφάλεια.**

Advantages of an Insurance Audit

With the Insurance Audit service you will have an independent review of your insurance contracts before you even need them. This service is offered by experienced and qualified insurance advisors with international academic and professional qualifications and many years of presence in the insurance field. By reviewing your insurance, you can feel safe and ensure that the insurance premiums you pay offer you the necessary insurance coverage so that you can enjoy the important moments in your life.

Ό,τι
Αγαπώ
το
Ασφαλίζω!

USA Student Achievement Ranking
Have Fallen vs. Other OECD Countries
Mathematics Ranking
2000
USA Young Adults 12-24 Higher Education Pen
Behind Canada | Korea | Russia

What is the cost of an Insurance Audit

The cost of evaluating an insurance contract, Insurance Audit, is relevant to the required hours needed for evaluation and check the insurance contract. The more information the customer provides, the less hours are needed for the evaluation. Please do not hesitate to contact us for an offer of the cost of your Insurance Audit.

What is the procedure we follow

The procedure begins by submitting all the relevant insurance documents and according to the type of insurance contract it is possible that we may ask for further information from the insurance company. Then, through a private appointment with the insured or a visit to the insured's property, if we are dealing with a Property or Business Insurance, we will ask the answers we need to various questions for evaluating the insurance. After a short waiting period, we will give you in writing and present the results.

What types of insurance can the Insurance Audit apply to

The Insurance Audit service can be applied to all types of insurance contracts, whether it is for individuals or companies.

Specifically:

- Property Insurance for buildings, contents, stock
- Home Insurance
- Employers Liability Insurance
- Public liability
- Professional indemnity
- Directors & Officers Liability
- Cyber Liability
- Products liability
- Business Interruption
- Insurance for theft of property and money
- Marine Insurance, by sea, air, or land.
- Life insurance (permanent, investment, term insurance
- Fleet Policies

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