

#### Additional value

Wir sind spezialisiert auf die Haftpflichtversicherungen für Krankenhäuser und medizinischen Versorgungszentren in Deutschland. Der fachliche Fokus liegt darüber hinaus auf weiteren Branchen im Gesundheitssektor.

- ✓ Premium-free inclusion of an office liability insurance with sum insured of 5,000,000 EUR (maximized 2x)
- ✓ Premium-free third-party client cover for activities in management or supervisory bodies (without the restriction in the usual supervisory board and advisory board clauses)
- ✓ Premium-free fidelity cover for personal financial loss due to intentional acts of persons of trust

#### Premium-free personal damage cover for



- Damage to reputation
- Loss of documents (costs for replacement)
- Expenses in the event of withdrawal or Cancellation on the part of the client
- Professional negligence on the part of employees
- Witness compensation
- Criminal and administrative offences
- Expenses for settlement of outstanding receivables

#### Premium-free personal damage cover

- Costs and expenses
  - for restoration of data
  - Website
- Costs and expenses due to malicious programs
- Loss of earnings damage due to business interruption
- Fees and expenditures for a crisis consultant in conjunction with cyber extortion

#### Added value

- Significant premium savings:
  - Patent attorneys save up to 30 % depending on the sum insured
  - Lawyers save up to 35 % depending on the sum insured
- Extension of the service spectrum of the co-insured activities (e. g. as external data protection officer)
- Co-insurance of client services beyond the original activity of the patent attorney and lawyer
- Insurer waives cancellation or adjustment of premiums after settlement of a claim
- Deductible of only 500 EUR in the event of a claim
- Commercial risks co-insured up to 10,000,000 EUR (without the otherwise usual restriction to activities in accordance with the Insolvency Code)
- Extended foreign cover:
  - Worldwide
  - Co-insurance of foreign supplemental qualifications (e. g. as US patent attorney)
  - Flat-rate co-insurance for activities via foreign offices in the geographical scope of Europe
- Co-insurance of fault attribution if correspondence law firms or external service providers are commissioned domestically and abroad (substitute) to the amount of the contractually agreed sum insured
- Waiver of offsetting costs (legal fees, expert fees, witness fees and court fees, etc.) against the sum insured in the event of a claim
- Co-insurance of personal liability, also for activities in your own name and for your own account up to 10,000,000 EUR
- Premium-free compulsory insurance
- Waiver of recourse in the event of deliberate breach of obligation without premium surcharge
- Drop-Down provision
- Equality clause for patent attorneys and lawyers that prevents delimitation problems or reduced payments in the event of a claim
- Increased cost reimbursement limit in the event that the claim exceeds the contractually agreed sum insured (value class problem)
  - up to an amount of 50 % of the agreed sum insured and for all cases of an insurance up to max. 5,000,000 EUR
- Difference in conditions cover in the event that the insurer is changed for gaps in coverage for violations of obligations committed in the past

Handelsblatt

Deutschlands  
**BESTE**  
Versicherungs-  
dienstleister

2023

MRH Trowe

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im Vergleich:  
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#EXPERTISE

#CLIENTSATISFACTION

#RELIABILITY

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TROWE



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