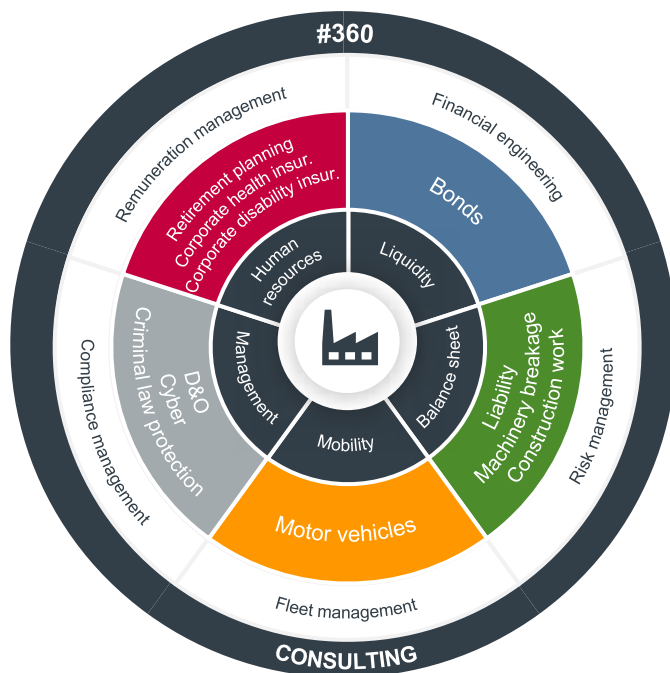


### Mission

We offer you the long-standing experience we have gained by rendering extensive services to the construction and trade sector, and lend our support to construction and trade businesses - not only at the office, but, first and foremost, at the construction site. Together we develop the optimal insurance concept for you on the basis of our experience in claims management.



### Summary

- Insured by experts
- All services from a single source (quotation, contract, claim)
- Service by certified experts: Alerts to gaps in coverage, overinsurance -> We have been speaking the language of the construction and trade sector since 1981!



### Team of Experts

#### Business liability

- Exclusive framework concepts
- Wage bill calculation instead of turnover calculation
- Damage to property held in custody
- Coinsurance of work risks related to mobile cranes
- Building services segment: Orientation framework 9 as standard
- Innovation and improvement clause
- Material provided
- Removal and installation costs for defective third-party products supplied

#### Machinery insurance

- Framework agreements with 4 insurance options
- Calculation based on purchase price (not list price)
- Minimum compensation 40 % of the insured sum
- Straightforward handling thanks to "flat rates" for small equipment
- Flatrate co-insurance for add-on parts
- Framework agreement for rental equipment coverage (3 % of the rent)
- Supply of replacement equipment

#### Motor vehicle fleets

- Distinct unit cost models with authority to sign
- Own damage coverage
- Standard (premium-neutral) coinsurance of break, operating and breakage damage for trucks and delivery vans
- GAP cover

#### Car contents insurance

- Framework agreement "Klau am Bau" (Theft at Site) insurance
- Coverage for your tools and spare parts in transit and during storage in sealed containers at the construction site
- New value compensation in the first two years

#### Construction work/installation

- All options: Turnover-based contracts, framework agreements with individual registration as well as specific property coverage
- Difference-in-limits coverage possible
- Combined coverage construction work/installation possible

Handelsblatt

**BESTER**  
Dienstleister

Versicherungsmakler

2024

MRH Trowe

Kundenbefragung  
Im Vergleich:  
26 Versicherungsmakler  
ServiceValue GmbH - 16.07.2024

+49 5546 9711-0

zentrale@wrv81.de

www.wrv-versicherungen.de



EXPERTISE  
CLIENTSATISFACTION  
RELIABILITY

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