

“What should I insure?” Checklist for companies

Click the boxes:

Do you know the risks in your company?

Type of hazard	Risk for the company		
	Large	Medium	Small
Fire, explosion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fire spreading to neighbouring land	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bad weather	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Damage due to tap-water	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Break-ins	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Freight transport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interruption to operations due to fire	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Damage to machinery	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Energy failure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contamination	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Computer failure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Company liability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Environmental liability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Product liability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor vehicle liability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Damage to own vehicles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor vehicle accident insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Theft, sabotage, embezzlement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss of receivables outstanding	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Foreign risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Consider exactly which risks you can bear yourself and how and where potential hazards can be reduced. The principle is: insure as little as possible, but as much as necessary!