



New construction or renovation of your business premises?

Vanbreda Risk & Benefits helps you decide

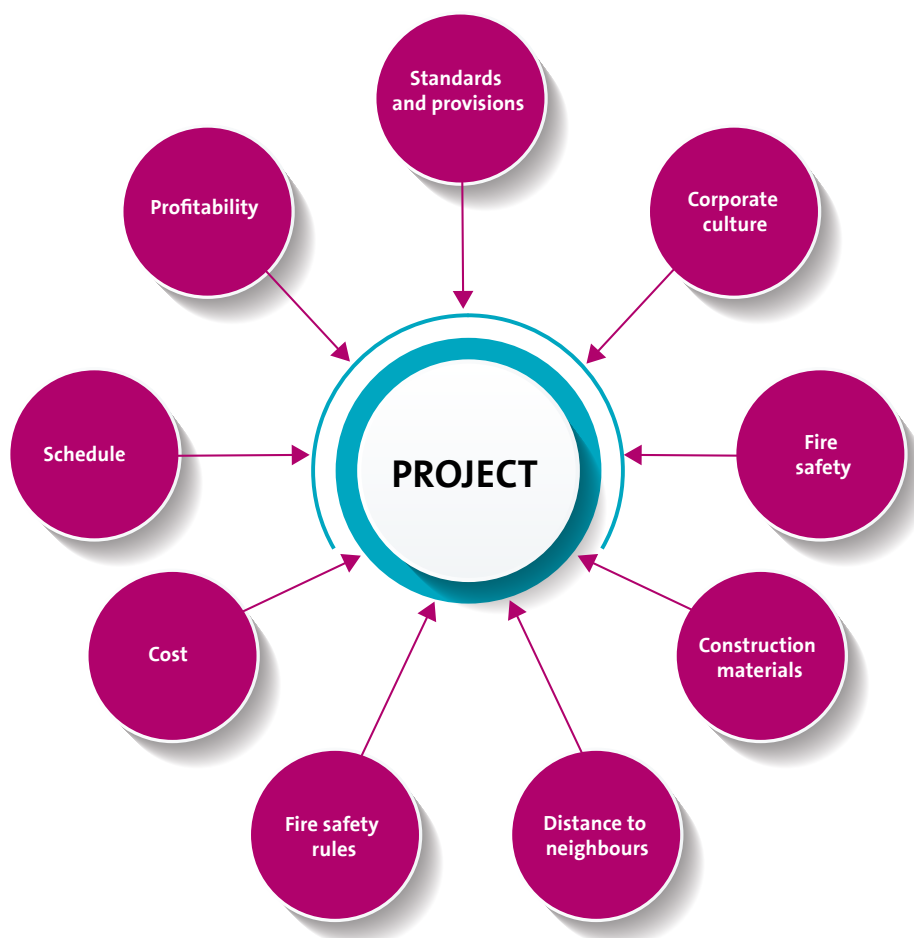
Doing business **with peace of mind.**

Construction is a complex undertaking

When constructing or renovating a new company building, you have to take into account many construction elements and a variety of stakeholders. The different perspectives and visions influence your project's price tag and must therefore be well coordinated. In the tangle of legal provisions, prescriptions, requirements and restrictions, it is not always easy for you as a company to keep the overview and control.

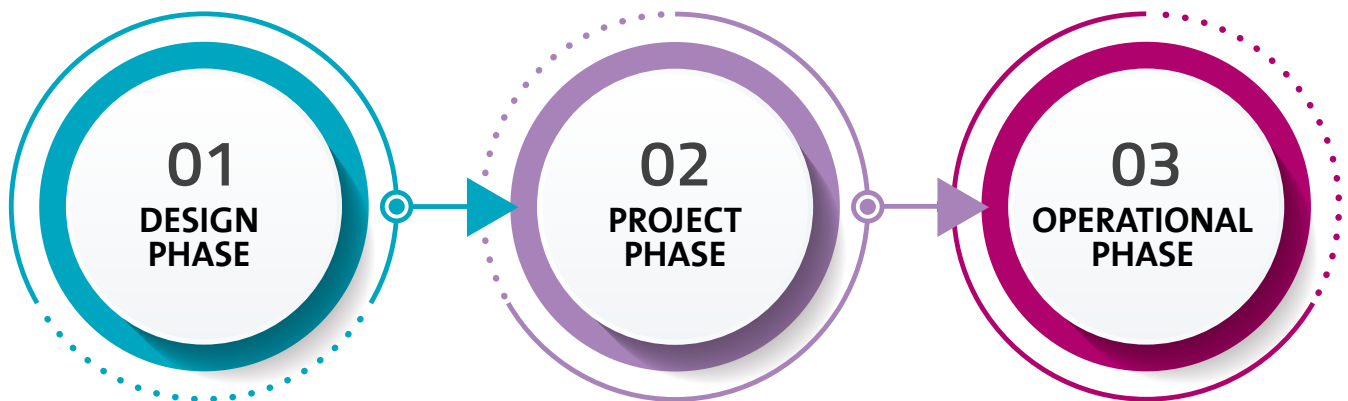
Under these circumstances it is challenging to find the best possible implementation, both economically and practically. You usually call on an architect, engineering firm, prevention advisor, ... but your broker can also help you with this.

Vanbreda Risk & Benefits is by your side – from the design phase of your project to occupation of the building. Together with you, we look at how your expectations and budgets can best be aligned with fire safety rules and prevention requirements imposed by insurance companies and government bodies.



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Advice on:

- Choice of construction materials
- Choice of insulation
- Partitioning
- Annex 6

Screening of:

- Contracts
- Technical information on fire detection systems, automatic extinguishing systems and object security
- Quotations for detection and extinguishing systems

Policies

- Contractors All Risks
- Delay in Start Up

Advice during construction process

- Consultation with fire department
- Input from insurers

Risk consultancy

- Support during insurance company prevention visits
- Business Continuity Plan

Policies

- Property policy (fire insurance)
- Business interruption policy



Vanbreda – your broker and consultant, from design to fully operational

A project goes through several phases, which means that new questions and new challenges constantly arise. As a broker and consultant, Vanbreda is the ideal partner to assist you with your construction projects from start to finish. You can count on us from the design phase, through the actual project phase to the operational phase when the building has been completed.

What services can you expect from our risk consultants?

- At the outset, we will go through the various stakeholders' requirements professionally and impartially. We will assist you in developing alternative proposals that have a positive impact on the required investments.
- You can count on experienced experts with the necessary technical knowledge to offer suitable insurance solutions.
- At Vanbreda, we place a lot of value on prevention. Like you, we realise that alternative, innovative solutions can create an equivalent level of protection. Many fire insurers today have a fairly conservative view on fire prevention, so we are the right party to act as a mediator and look after your interests with fire insurers.
- We are committed to making your business premises a good insurable risk – both now and in the future. Because of our involvement throughout the entire process, we ensure that your project is an attractive insurable risk for the insurance market. We do not believe in a quick-win approach, as short-term profits often lead to far greater losses in the longer term. We are convinced that the investments you make in the short term will bring you long-term financial benefits.
- During each phase, we advise you on suitable insurance policies so that you have the best cover in case of a calamity. This includes both screening the insurance conditions and providing attractive insurance solutions. Vanbreda also guarantees a seamless transfer of policies so that you are insured at all times.

Our guarantee

Vanbreda Risk & Benefits will be happy to assist you with advice tailored to your expectations and budget so that you can achieve:

- Optimisation of your fire prevention strategy
- The best possible return on your prevention investments
- The best insurance solution at every stage
- A risk that is easy to insure, now and in the future
- Sound risk management





We're there to help you

If you have any questions or are interested in initial advice, we will be happy to help you.



Christel Kieszak
Deputy Director RBS Property

T + 32 475 42 42 90
christel.kieszak@vanbreda.be



Christophe D'haeyere
Risk Consultant

T +32 473 31 06 25
christophe.d'haeyere@vanbreda.be



Marc Marichal
Risk Consultant

T +32 474 91 19 13
marc.marichal@vanbreda.be



Jorg Hulpio
Risk Consultant

T + 32 474 89 43 37
jorg.hulpio@vanbreda.be

www.vanbreda.be

Contact information

Vanbreda Risk & Benefits
Plantin en Moretuslei 297

2140 Antwerp
Tel. + 32 3 217 67 67

property@vanbreda.be
www.vanbreda.be