



Controlling your risks

Reviewing your insurance portfolio

Doing business means taking risks. To do business successfully, risks should be carefully calculated. It is of vital importance to identify, quantify and manage those risks so you can concentrate on your core business in peace. As your business and the associated risks grow and evolve, your insurance portfolio must remain in alignment. Our experts at Vandelanotte Risk Management can provide the necessary support and advice to ensure that this is the case.

Analysis of your situation

We will start by gathering as much information as we can about your business activities. We do so on the basis of a site visit and consultation of your tenancy agreements, agreements with subcontractors and customers, your current insurance contracts, etc.

Goal

We then use this information to create a report which describes the risks covered by your current insurance portfolio. Additionally, this report addresses the following elements:

- Gaps, overlapping cover and optimisations
- Value of insured capital
- Alignment of contracts with insurance policies (liability/fire)
- Fire prevention according to ARAB and fire insurance policy requirements
- Extralegal benefits for employees
- Analysis of damage statistics
- Compliance with 80% rule

Guaranteed returns

A review of your insurance portfolio is an investment with rapid returns. Thanks to our targeted advice, your entrepreneurial risks decrease and you can save costs by switching to fee-based management. Furthermore, Vandelanotte is a recognised SME Portfolio service provider. This means you may qualify for government subsidies for part of the cost of our advice.

For more information, contact your account manager or one of our experts at contact@vdl.be.