

BUSINESS PACKAGE
BUSINESS INTERRUPTION
HEALTH INSURANCE
RETIREMENT PLAN
PUBLIC LIABILITY
WORKERS' COMPENSATION
CONTRACTORS INSURANCE
COMMERCIAL VEHICLE

Business Insurance



Business Insurance



Business Package

Our business policies cater to your individual needs with coverage for retailers, offices, guesthouses, condominium corporations, property owners and more. Our policies incorporate coverage in a single document and can include:

- Loss of or damage to property
- Loss of profits through business interruption
- Theft of cash on or off the premises
- Legal liability to third parties
- Legal liability to employees and much more

Together, we can design a policy for your specific needs and with our ongoing first class service, we will ensure that your policy continues to provide the protection you require throughout the years to come.

Business Interruption

Far too often, this valuable insurance protection is not considered, or is dismissed, by business owners.

Designed to protect you in the event of losses from a temporary shutdown due to fire or other insured perils, this insurance can provide for reimbursement of lost net profit and necessary continuing expenses in order to minimize any interruption in your business. The Policy can be

customized to provide the protection which your business will need, whether you require full coverage, or just turnover protection. We can also provide for Increased Cost of Working cover.

Health Insurance

Freisenbruch-Meyer Insurance Services Ltd. and Norfolk Mobility Benefits (NMB) work together to provide our clients with comprehensive group health coverage and access to quality care around the world. We pride ourselves in developing cost effective plans to meet your specific needs. Our ultimate goal is to provide a seamless and positive experience for you and your colleagues.

Retirement Plan

Freisenbruch-Meyer offers a personalized global retirement service to local and exempt companies, providing a full range of Bermuda, International, and U.S. plan designs, installation, administration, and investment services.

Through our partner FM International Services (NY), Ltd. (FMI) we can offer U.S. compliant retirement plans for your Bermuda, U.S., and other locations. With all the services we provide your employees receive the retirement benefits that they deserve.



Public Liability

This is an essential cover for any business. In these increasingly litigious times you cannot afford to be without this protection.

As a business owner, you should consider all potential exposures when deciding how much protection is appropriate and cost effective. We can help you determine your exposure and assist you with your evaluation and customize our Policy to meet your specific requirements.

This coverage is designed to specifically provide for your legal liability in the event of injury to any person or damage to property caused in connection with the business and for which you are legally liable

Workers' Compensation

Bermuda legislation requires that some companies have Workers' compensation insurance and our policy is designed to help those companies meet this requirement.

Owners may be liable if a "safe system of work" is not provided. Benefits payable are in accordance with the Workers' compensation Act and there are options available to provide even more comprehensive coverage.

Contractors Insurance

For large or small, single or multiple projects, our Contractors All Risks policy covers you during construction of your building. Our policy coverage includes but is not limited to:

- The structure in the process of construction
- Temporary buildings
- Constructional plant tools & equipment
- Employees personal effects
- Legal liability to third parties

Commercial Vehicle

Our Commercial Vehicle policy provides you with the coverage that best suits your business activities, needs and requirements. Coverage includes but is not limited to:

- Loss of or damage to vehicle
- Legal liability to third parties



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