**Kurzanalyse gewerbliche Risiken**

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Firma

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Straße und Hausnummer

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Postleitzahl und Ort

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| **Kurzanalyse gewerbliche Risiken** |

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| **Risiko / Gefahr** | vorhanden | nicht vorhanden | versichert | nicht versichert | Absicherung nicht gewünscht | Analyse gewünschtja nein |  Angebot gewünscht |
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| **1. Gebäuderisiko** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 1.1 Feuer | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 1.2 Leitungswasser | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 1.3 Sturm/Hagel | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 1.4 Elementarschäden | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 1.5 EC | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 1.6 Glasbruch | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 1.7 Unbenannte Gefahren / All Risk | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 1.8 Mietverlust | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 1.9 Technische Gebäuderisiken  (z.B. Photovoltaik, Aufzüge, Block- heizkraftwerk) | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| **Notizen:** Weitere Notizen auf separatem Blatt: [ ]  ja [ ]  nein |
| **2. Inhaltsrisiko** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| **(Einrichtung und Waren/Vorräte)** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 2.1 Feuer | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 2.2 Einbruchdiebstahl/Vandalismus | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 2.3 Leitungswasser | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 2.4 Sturm/Hagel | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 2.5 Elementarschäden | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 2.6 EC | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 2.7 Glasbruch | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 2.8 Unbenannte Gefahren / All Risk | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 2.9 Betriebsschließung  in Folge Seuchengefahr | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| **Notizen:** Weitere Notizen auf separatem Blatt: [ ]  ja [ ]  nein |
| **3. Sach-Betriebsunterbrechung**  | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 3.1 Feuer | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 3.2 Einbruchdiebstahl/Vandalismus | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 3.3 Leitungswasser | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 3.4 Sturm/Hagel | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 3.5 Elementarschäden | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 3.6 EC | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 3.7 Glasbruch | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 3.8 Unbenannte Gefahren / All Risk | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| **Notizen:** Weitere Notizen auf separatem Blatt: [ ]  ja [ ]  nein |
| **4. Praxisausfallversicherung** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
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| **5. Produktschutzversicherung** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| **Notizen:** Weitere Notizen auf separatem Blatt: [ ]  ja [ ]  nein |
| **6. Technische  Versicherungsrisiken** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 6.1 Elektronik | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 6.2 Elektronik-BU/Mehrkosten | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 6.3 Datenträger/Daten | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 6.4 Software | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 6.5 Maschinen | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 6.6 Maschinen-Betriebsunterbrechung | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 6.7 Montage | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 6.8 Montage-BU | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 6.9 Bauleistung | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 6.10 Garantieversicherung | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| **Notizen:** Weitere Notizen auf separatem Blatt: [ ]  ja [ ]  nein |
| **7. Haftpflichtrisiko** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 7.1 Betriebs-Haftpflichtvers. | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 7.2 erweiterte Produkt-Haftpflichtvers. | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 7.3 Umwelt-Haftpflicht / Umweltscha- denversicherung | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 7.4 Gewässerschaden-Haftpflichtvers. | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 7.5 Haus- und Grundbesitzerhaftpflicht | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 7.6 Rückrufkosten | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 7.7 D & O | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 7.8 Feuerhaftung | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 7.9 Vermögensschadenhaftpflichtvers. | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 7.10 Bauherren-Haftpflichtvers. | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 7.11 sonstige (z.B. Patentschutzvers.) | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 7.12 private Haftpflichtrisiken | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| **Notizen:** Weitere Notizen auf separatem Blatt: [ ]  ja [ ]  nein |
| **8. Cyberrisiken (Angriffe, Viren etc.)** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
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| **9. Rechtsschutzrisiko**  | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 9.1 Spezial-Straf-Rechtsschutz | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 9.2 Produkt-Sicherheits-Rechtsschutz | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 9.3 Firmen-/Berufs-Rechtschutz (z.B. Steuer-, Arbeitsgerichtsrisiken) | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 9.4 Verkehrs-Rechtsschutz | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 9.5 Rechtschutz als Eigentümer/Mieter von Räumen, Gebäuden, Grundst. | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 9.6 Vertrags-Rechtsschutz  | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 9.7 Versicherungsvertrags-Rechtssch. | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 9.8 Vermögensschaden-Rechtsschutz | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 9.9 Anstellungsvertrags-Rechtsschutz | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 9.10 Private Rechtsschutzrisiken | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 9.11 sonstige Rechtsschutzrisiken | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| **Notizen:** Weitere Notizen auf separatem Blatt: [ ]  ja [ ]  nein |
| **10. Kraftfahrtrisiko** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 10.1 Haftpflicht | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 10.2 Kasko | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 10.3 Dienstreisekasko | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 10.4 Insassenunfall / Fahrervers. | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 10.5 Schutzbrief | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 10.6 Leasingfahrzeuge (GAP-Deckung) | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
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| **11. Transportrisiko** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
|  **(Bezüge/Versendungen)** |  |  |  |  |  |  |
| 11.1 Werkverkehr-/Autoinhaltsvers. | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 11.2 Musterkollektion | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 11.3 Ausstellungen/Messen | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 11.4 Reisegepäck | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 11.5 Transportgeneralversicherung / -BU | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 11.6 sonstige (z.B.: Tiefkühlgut-/-truhenversicher.) | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| **Notizen:** Weitere Notizen auf separatem Blatt: [ ]  ja [ ]  nein |
| **12. Warenkreditrisiko** (Forderungsausfall) | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| **Notizen:** Weitere Notizen auf separatem Blatt: [ ]  ja [ ]  nein |
| **13. Kautions-/Bürgschaftsrisiko** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
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| **14. Vertrauensschadenrisiko** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
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| **15. Lösegeldversicherung  (**Entführungs-/Erpressungsrisiko) | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| **Notizen:** Weitere Notizen auf separatem Blatt: [ ]  ja [ ]  nein |
| **16. Unfallabsicherung (nicht BG)** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| **Notizen:** Weitere Notizen auf separatem Blatt: [ ]  ja [ ]  nein |
| **17. Betriebliche Altersversorgung** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
|  **und Personenabsicherung** |  |  |  |  |  |  |
| **Notizen:** Weitere Notizen auf separatem Blatt: [ ]  ja [ ]  nein |
| **18. Krankheitsrisiko** | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 17.1 Geschäftsführung/Inhaber | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
| 17.2 Auslandsreise-KV (auch für Mitarbeiter) | [ ]  | [ ]  |  [ ]  [ ]   | [ ]  |  [ ]  [ ]  | [ ]  |
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Gesprächspartner und
weitere Anwesende \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Unterschrift Kunde \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Unterschrift Vermittler \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Ich bestätige mit meiner Unterschrift, dass die in der Kurzanalyse aufgeführten versicherbaren Risiken und**

**Gefahren eingehend erörtert wurden. Ferner bestätige ich die Richtigkeit der Angaben auf den Seiten 1 bis 5**