

Your company's insurance – in one hand

Everything that matters for the decision – on one page.

What is it?

vallalkozas.biz is the **hub page** for a company's insurance: this is where the full picture comes together on the company's property, liability, vehicle and workforce risks, while each area also has its own, more detailed specialist page. At most companies, cover accumulates over time – a property policy at start-up, a fleet policy as the company grows, a liability cover taken out for a tender – each may be fine on its own, but no one sees them together.

So the point of my work is **seeing it all together**: a single renewal-date table shows every policy's expiry and cancellation window, while the cover map shows where the company is paying twice and what is not covered at all. We start with a 20-minute, free conversation – bring your existing policies – after which I request offers from the relevant insurers and set them side by side on the same criteria. If the portfolio is already well sized, I will say so too: the goal is order, not a higher policy count.

What makes up a company's insurance portfolio?

One umbrella, seven specialist pages

- **Property and liability** – vagyon.biz (buildings, machinery and stock on the premises) and felelosseg.biz (liability insurance tailored to your profession).
- **Vehicles and projects** – flotta.biz (vehicle fleets) and epites.biz (projects and construction).
- **People and legal** – csoportos.biz (benefits), egeszseg.biz (group health) and jogvedelem.biz (legal expenses insurance).

What does the company gain from this?

- **Comparing offers** – several insurers' offers in a single table on the same criteria – with strengths and weaknesses, not just the bottom line.
- **Renewal-date order** – every policy's expiry in one table; the cancellation windows are visible in one place.
- **Hunting down gaps and overlaps** – the cover map shows where the company is paying twice, and what is not covered at all.
- **One point of contact** – at claim time, you do not have to work out which policy applies; if a case stalls or is disputed, I stand on the client's side as broker.

The portfolio, in one table the details – covers, limits – are on each area's specialist page

Cover	What it protects	The right question to ask
Property	Buildings, machinery, stock on the premises	<i>Is it in the portfolio, and is the sum insured up to date?</i>
Liability	If the company causes loss to someone else, or makes an error in professional work	<i>Is it tailored to the activity, or is it just "something"?</i>
Fleet	MTPL and casco cover for the company's vehicles	<i>Above five vehicles, is it already worth managing as a fleet?</i>
Group benefits	Group life, accident and health cover for staff	<i>Has the team already reached the scheme's minimum headcount?</i>
Construction	Risks during a project and construction/erection work	<i>Is there a project now, or planned, that this would apply to?</i>
Legal expenses	Cover for legal costs in disputed situations	<i>Is this currently missing, or already included in one of the policies?</i>
Health	Group, service-funding health insurance	<i>Have you already factored it in as a retention-boosting benefit?</i>

How does it work? The process, step by step

1 · Portfolio assessment

20 minutes. What the company does, what cover is already in place, what has changed recently – this is where I ask for your existing policies.

2 · Cover map

One table. From the policies: what protects what, until when, with what deductible – and where there is a gap or an overlap.

3 · Offers, putting things in order

You decide. Where action is needed, offers from several insurers; I coordinate the signing and the cancellation so that, as far as possible, no day is left uncovered.

4 · Maintenance, if warranted

On request, or if warranted. Has headcount, premises or revenue changed? A re-tender if warranted – and next year is ready.



Book an appointment

NEXT STEP

20-minute free consultation

By the end you will know exactly what sum and what scope to request offers for – and what the next step is.

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