



ANGELA BERRIO

INSURANCE BROKER



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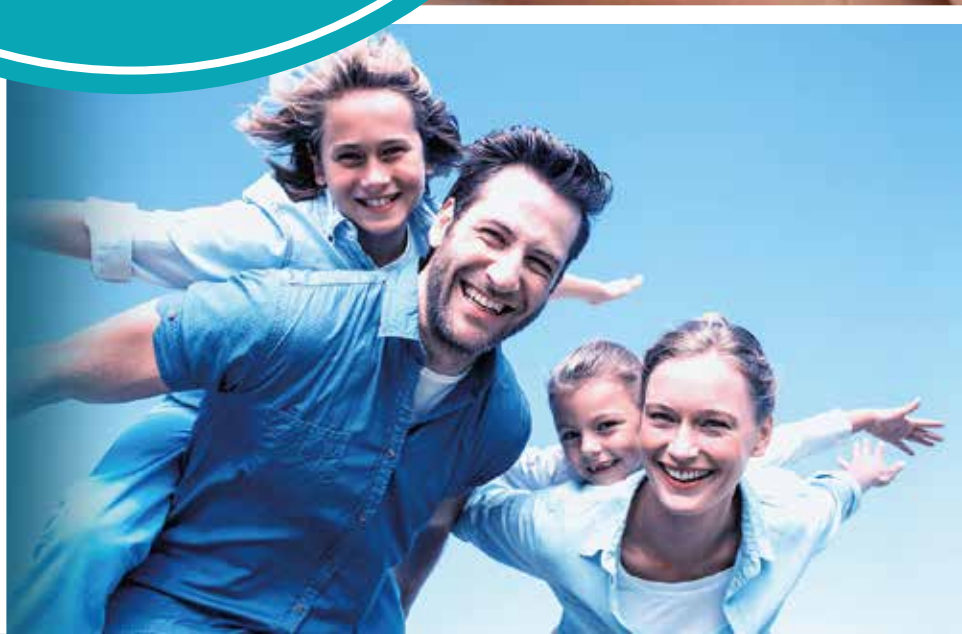


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**"Your partner
in Health,
Home and Life"**





Health and Prepaid Medical Care

Complete protection for the policyholder and his or her family in case of hospital inpatient care, surgery, and outpatient care.

Coverage:

- Hospital inpatient care in case of illness or accident
- Surgical treatment
- Maternity
- Diagnostic tests
- Treatment of high cost illnesses
- Outpatient medical consultation
- Outpatient coverage



Group Life

Complete protection for employees and/or associates of the policyholder in the event of death and personal accidents.

Coverage:

- Death by any cause
- Total and permanent disability
- Serious illness
- Double compensation in case of accidental death
- Income replacement
- Funeral coverage



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Group Credit Life

The goal is to support the insured financial entity in the payment of the outstanding debt of any insured debtors in case of death or total and permanent disability.

Coverage:

- Life
- Serious illness
- Total and permanent disability
- Daily income



All Risk Policy for Material Damage

Covers against loss and/or sudden and unforeseen damage to assets as a direct consequence of fire and/or lightning and their effects such as heat and smoke.

Coverage:

- Fire and/or lightning strike
- Explosions
- Malicious acts by third parties and terrorism by subversive groups
- Strikes, rebellion, riots, and popular or civil commotion
- Earthquakes, tsunamis, earth tremors and/or volcanic eruptions
- Hurricanes, strong winds, hail, fallen aircraft, vehicle impact
- Water damage
- Flood, avalanche and landslide
- Forceful theft
- Acts of authority
- Removal of debris
- Additional expenses
- Loss of profit





Damage to Electronic Equipment

Covers against loss and/or accidental damage to electronic equipment and systems whether they are being used or not, dismantled, in maintenance or being moved within the premises, or during subsequent assembly.

Coverage:

- Fire, explosions, direct lightning strike, short circuits
- Sabotage, mismanagement and malicious acts by employees
- Errors in design and assembly defects
- Extension to portable and mobile equipment outside the premises
- Simple theft
- HVAC systems
- External storage devices



Damage to Machinery and Equipment

Covers against loss and/or accidental damage to the machinery whether it is being used or not, dismantled, in maintenance, being cleaned, overhauled or moved within the premises, or during subsequent assembly and testing.

Coverage:

- Mismanagement, negligence, sabotage and malicious acts by employees and third parties.
- The direct action of electrical energy such as short circuits, power surges or other similar effects.
- Errors in design, calculation, manufacture or assembly.
- Others such as foreign bodies, centrifugal forces, lack of water in boilers, steam generators, explosions, etc.



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Transport of Goods

Covers against loss and/or physical damage to goods during transportation and permanence.

Coverage:

- Loss and/or physical damage to goods during transportation
- Fire and/or explosions
- Accident involving the transport vehicle
- Earthquakes, volcanic eruptions or lightning strike
- Theft or total or partial disappearance of one or more packages (merchandise and packaging)
- Malicious acts by third parties including terrorism



Transport of Valuables

Covers against loss and/or physical damage to valuables (money and security) during transportation and permanence.

Coverage:

- Qualified theft
- Strike, suspension of labor, lockout, civil unrest, rebellion, riot, civil commotion
- Malicious acts by third parties including terrorism



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Global Management

Covers against losses suffered by the insured entity as a result of inappropriate actions by its employees.

Employee events:

- Theft and qualified theft
- Breach of trust
- Counterfeit
- Fraud (according to its legal definition)

Extension of Coverage:

- Unidentified employees
- Contract and/or temporary workers of specialist firms
- Bank deposits
- Third-party goods



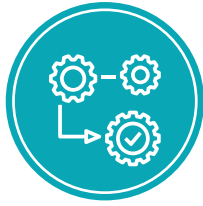
Protected Card

Protects all cardholders from asset losses caused by qualified theft of their personal effects such as documents, keys, and other personal belongings from their bag or wallet.

Coverage:

- Robbery while using ATM machines
- Improper use of Credit or Debit Cards
- Purchases after card theft
- Accidental death (including homicide)
- Replacement of documents
- Replacement of keys
- Replacement of bag and wallet





Directors and Officers Liability Insurance (D&O)

Protects managers and directors from claims made against them that may arise from their decisions and actions while performing their daily duties.

Coverage:

- Defense costs in judicial processes
- Judicial bonds
- Defense costs in processes led by official organizations
- Reimbursement to the policyholder
- Participation in subordinate and non-profit societies
- Cost of damaged image
- Labor claims
- Environmental claims



Unemployment

It is the support required when employment is involuntarily lost. This policy provides financial support during a given time period in order to cover the basic needs of the policyholder.

Coverage:

- Unemployment
- Total and permanent disability

A decorative graphic element consisting of a teal circle with the white letters 'A' and 'B' inside. The circle is surrounded by a complex, multi-layered geometric pattern of white lines and dots, resembling a stylized snowflake or a molecular structure.



Infidelity and Financial Risks

Protects money and security from the dishonest actions of employees and third parties that cause destruction, disappearance, or theft during handling and transportation.

Coverage:

- Fraudulent or dishonest acts by employees
- Losses inside the insured premises
- Losses outside the insured premises
- Losses due to counterfeit money
- Document falsification



Engineering and Hiring

- Having a team competent in managing the risks associated with hiring and accompanying our clients through all contractual stages.
- Competitive fees
- Response times in accordance with the needs of our clients
- Our motto: zero mistakes
- We offer specialized programs for contractors and subcontractors





Civil Liability in Data Breach (Cyber)

Its goal is to protect the insured assets against financial losses that may result from cyberattacks and/or data breaches that affect the information belonging to the policyholder and/or to its clients and suppliers. Damage to the reputation is included, as well as the actions that the policyholder must undertake.

Coverage:

- Civil liability in data breach
- Individual losses
- Multimedia content
- Cyber extortion
- Network interruption



Mandatory Traffic Accident Policy Accidente SOAT.

The SOAT is a mandatory policy (Ley 33 de 1986) for all automotive vehicles that circulate in the national territory. It covers personal injuries caused to people in a traffic accident.

Coverage:

- Medical, surgical, pharmaceutical and hospital expenses
- Permanent disability
- Death in a traffic accident
- Funeral expenses
- Transportation expenses of the victims

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Home Insurance

Integral protection for your home at commercial value. Wrap up the lost and / or damages that material goods suddenly and unexpectedly suffer of your home as a direct consequence of fire and / or lightning and its effects such as heat and smoke.

Coverage:

- Fire and / or lightning
- Explosion
- Earthquake, mutiny, riot and civil commotion
- Hurricane, strong winds, hail, falling aircraft, impact of objects or vehicles
- Water damage
- Damage electronic equipment
- Denial
- Subtraction with violence of your contents

A teal circle containing the white letters 'A' and 'B' in a serif font. The circle is surrounded by a complex, multi-layered geometric pattern of lines and dots, resembling a molecular or crystalline structure. The background is white with faint, light blue geometric patterns.