



Press release

3 March 2021

A new 'All in One' insurance has arrived in the construction sites market, for private individuals and real estate developers

AlliA Insurance Brokers, with its partners Baloise Luxembourg, CFDP and Trustbuild by SECO, are launching an innovative, new and entirely online product for risk analysis and insurance of construction or renovation sites. A simple, clear and fast product to launch a project with complete peace of mind.

The result of a partnership for complete and secure insurance

BauHeem is the result of a partnership between four of the largest players in the field of construction insurance in Luxembourg:

- 'Trustbuild By SECO', the B2C brand of the SECO Group, a world-renowned player in the construction sector which validates risk classifications;
- Two insurers, Baloise Assurances for contractor's all-risk and 10-year civil liability insurance and CFDP, a legal expenses insurer for 75 years, for legal protection; and
- AlliA Insurance Brokers, specialists in construction insurance and one of the largest brokers in Luxembourg;

working together on this "All in One" project.

The marketing of this new product is thus in line with Baloise Luxembourg's desire to develop products and services with the most experienced players in their fields, in order to offer its clients comprehensive and high-quality insurance solutions.

With *BauHeem*, project owners are, firstly, assisted in the analysis of the risks associated with their project by means of an online template defining the risk in a standardised manner, together with recommendations from Trustbuild, since this is included in the service. They also cover their construction projects in All Risks Construction insurance and Decennial Liability, to get the necessary peace of mind when embarking on such projects. Finally, insured persons benefit from real legal protection enabling them to obtain advice and, if necessary, financing for various legal and lawyers' costs.

Simple and innovative product, entirely online

BauHeem is an innovative product which fits perfectly into the development of the Baloise's digital strategy to simplify the clients' lives. Online subscription also facilitates the work of its distribution networks, making

them more efficient and responsive. Baloise is the first insurer in Luxembourg to have this online approach and to offer a simple product available in just a few clicks.

On the dedicated platform, the private individual or developer wishing to insure his/her construction site must answer a series of questions which enable him/her to obtain an insurance rate and subscribe online in just a few minutes. The cost of All Risks construction insurance depends on complex and individual criteria, such as the scope of the work, the type of building, the duration of the work, and the value of the goods.

The information provided through the online form makes it possible to define the best rate adapted to the concerned site, and to receive directly by e-mail the All Risks insurance, Decennial Liability and Legal Protection insurance policies. Once the subscription to the policies has been validated, Trustbuild's analysis will enable the risk class of the project to be defined, and will determine the excess applicable to the Decennial Liability policy.

In addition to online subscription, *BauHeem* is also able to interact with the leading software in the real estate sector, via its APIs, to further facilitate its integration into the daily life of development professionals.

About Allia

Allia is a broker in specialist insurance for companies, local government officials, and independent brokers: we offer balanced insurance packages, both nationally and internationally. We focus on one essential: our clients. Personal relationships form the basis for good service and quality, even in an age of e-commerce. We are a family-owned company with activities in the fields of insurance broking, risk management and consulting for companies and independent brokers. We have been active in Luxembourg for more than 30 years and employ more than 200 people in three countries: Luxembourg, Belgium and the Democratic Republic of the Congo. Our annual turnover is more than EUR 37 million and we receive more than EUR 400 million in annual premiums. We are one of Luxembourg's leading construction insurance and professional liability brokers. Allia is a member of Assurex Global, the world's leading network of independent brokers.

More information at <http://www.allia.lu>

About CFDP

CFDP is an insurer specialising in legal protection for brokers and companies. CFDP facilitates access to law and justice. It has been active in France for 75 years and in several European countries for more than 20 years. Turnover in 2019: EUR 69m.

Its values: independence, innovation, expertise.

About Trustbuild

Trustbuild Luxembourg is a reliable partner for all your real estate projects.

By benefiting from the expertise of SECO's engineers, you guarantee tangible and reliable solutions for your real estate projects. We are involved at every important stage of your projects, whether in terms of its design, construction, purchase or sale.

More information on www.trustbuild.lu

About Baloise Assurances in Luxembourg

Active in Luxembourg since 1890, Baloise Luxembourg has become firmly embedded in the country's economic landscape and society. It is part of the Swiss Baloise Group, which is also present in Germany, Belgium, Liechtenstein and Switzerland. Baloise Luxembourg meets the needs of its private and institutional customers for property and casualty insurance and for pensions and savings. It also offers pension and investment services across borders in many European Union countries. Its ambition: to make insurance simple, intuitive and humane, by continuous improvement of its offering of products, services, communications and processes. In short, Baloise aims to become the first choice for everyone who wants to feel simply safe.

More information at www.baloise.lu

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