First secure, then insure.

How good an insurance policy really is may often first be seen in the case of a loss event. Years of experience and competent action are required in such cases so that the consequences of the loss are limited to the greatest extent possible. HDI has enjoyed success in the industrial insurance segment for over one hundred years. Our principle from the very start: First secure, then insure!

Businesses receive access to our qualified risk and loss management system in order to limit damage from the outset. This permits transports to be optimised from the start.

Decentralised claims processing
Claims management is structured on a decentralised basis. Our customers benefit from local personal points of contact - one face to the customer - and fast claims processing from a single source - from reporting the claim through settlement.

Competence is of vital importance to HDI, which is why our broad-based team of experts consists of experienced practitioners: Transport specialists and attorneys are members just the same as engineers and shipbuilding engineers. This also applies worldwide in our international network.

Recovery
From the start, we pursue subrogation options against parties who potentially caused the loss. Because it's your capital. That's why we deploy all means available to get it back for you!

Experience is a hard teacher!
We emphasise comprehensive loss prevention for our customers: Causes and extent of loss are subject to precise analysis using our analysis tools. Using this as a basis, the experts from our risk and loss management team create loss prevention strategies together with you.

Reaching the goal together
Avoiding loss events and limit the potential consequences of a loss event are in our common interest. Let us work together on a long-term, cooperative basis in order to reach this goal!

Tip from the experts
Multifaceted approaches may be used, e. g.:

Preventative transport protection
- Secure packaging
- Selection of transportation means and itineraries
- Proper securing of loads
- Harbour and country information

Supportive transport protection
- Inturn/outturn surveys
- Risk control during transport
- Immediate measures upon occurrence of a loss

At a glance

- Prompt claims processing
- Proximity to the customer through local entities on location
- Personal care during claims processing
- Multi-lingual, competent loss team
- Timely claims settlement
- Expert loss prevention team
- Global network of our own branches and network partners
- Worldwide coordination of average agents
- Loss analysis
- Experienced subrogation processing from a single source

Additional service for customers with international insurance programmes:
- Web-based statistical tool IP web

The accompanying product information provides an overview of the insurance cover. The legally binding scope of the insurance cover can be found in the wording of the conditions that are documented in the insurance certificate.
We are ...

- the strong partner for companies of all sizes and in all industries
- there for you in person, with skilled partners on location
- experienced in the development of perfectly customised insurance solutions
- strong performers thanks to our comprehensive risk management and our excellent damage regulation
- able to resolve problems internationally, in over 130 countries
- integrated into a financially strong group: Talanx