CombiPoint

CombiPoint fuses seven insurance solutions into one product and covers damages and certain costs related to claims made against your company and defined individuals for professional, managerial, and general liability. Direct losses and advisory costs of your company pertaining to cyber and criminal / theft risks can also be covered.

Our tailorable CombiPoint solution is especially relevant for Fintech, Tech and SME (up to EUR 50M turnover) tech companies.



- Underwritten to specific risks and exposures
- Preference for businesses involved in content provision, resellers (hard- or software), web designers, standard software, and consulting
- Limited appetite for payment processors, blockchain-based platforms, bespoke software, medical diagnosis technology, financial trading technology, search engines, and IT security
- No appetite for cryptocurrencies, stablecoins, initial coin offerings, and hosting companies
- Disinclined towards businesses in the US, China, Russia, and Africa where exposure overall is above 20 % of the total consolidated
- Focused on start-up and micro businesses (revenue up to EUR 50M) or larger businesses through excess positions
- Capacity (EUR 5 M+)
- Self-insured retention starts at EUR 10K