



VERSICHERUNGSMAKLER UND -BERATER

Jirout & Partner

What we can do for the UNOV/UNODC Union Staff members?

1. We offer independent, objective and unbiased advice in the field of **insurance**.
2. We can offer assistance in the field of **financing** (mortgage loan).
3. We can offer assistance in the field of **acquisition of property** (apartment or house)



INSURANCE SERVICE

Basically we can offer every desired type of insurance – travel insurance, legal protection, risk insurance, health insurance, car insurance, household and homeowner insurance....

For every request we make a comparison of the most favourable actual quotes on the market.

We try to find the best offer on the market for the member according to the **Best-Advice-Prinzip**.

All comparisons, quotes and applications are explained in English language.

We do all the paperwork with the insurance for the member.

In case of a damage we make the claim report for the member and communicate with the insurance on behalf of the member.

POLICY CHECK:

The POLICY CHECK is for every member non binding and free of charge. That means we review and evaluate the content of the upright insurance contracts of the member and explain possible improvements.

We discuss jointly with the member the written analysis and the best change recommendations and initiate the requested changes.

Car insurance:

We offer special conditions for car insurance (coverage and premium).

Coverage package:

- **Car third party liability**
- **Physical damage - full comprehensive cover**
- **Car legal protection**
- **Car assistance**
- **Passanger accident insurance**


Policy highlights:

1. Your premium remains the same after an accident - **no Bonus/Malus step**
2. Gross negligence – e.g. if you cross the red light and cause an accident, the damage on your car will be also payed
3. In case of theft also covered: sports equipment, laptops, mobile phones, digital cameras and mobile navi
4. Additional discount for drivers with Bonus step 00

Household and homeowner insurance:

The member get's a comparison of the most favourable quotes on the market and can choose the best offer.

Example calculation for an apartment with 126 sqm.

		Helvetia	GRAWE	VAV
Sum insured	147.294,-	132.300,-	135.072,-	126.000,-
annual premium	193,70	231,00	237,73	249,48

 our quote with up to 30% discount

Life insurance:

According to the needs of the member we compare the different offers on the market.

For instance:

- Private pension plan for the monthly pension after retirement
- Risk insurance for the mortgage loan – in our experience our offer is more favourable than the one from the bank



FINANCING SERVICE

If the member needs a mortgage loan to finance the purchase of an apartment or a house

- we jointly discuss with the member the financial situation and explain the necessary steps
- we try to present the financial status of the member in the best possible way to the bank
- we arrange an appointment for a joint meeting with our selected bank partner
- we guide the communication with the bank and take care that the bank offer has no hidden costs and fees.
- we compare a mortgage loan offer from the member with the offer of our bank partner



REAL ESTATE SERVICE

If the member intends to buy a new property in Austria

- we inform the member how it works to buy property in Austria and about the incidental costs
- we recommend actual real estate projects from our partners which are well known real estate developers as well as selected real estate brokers
- we arrange visits of selected objects together with the member
- we assist the member to get legal advice before signing the binding offer and for drafting the contract.