

Castellum

How to use the quotation tool



Unser Wissen ist Ihre Sicherheit

Verschaffen Sie sich hier einen Überblick über unser breites Spektrum an Versicherungen und lassen Sie sich von uns beraten.

Unsere Produkte

Wir haben für Sie die richtige Versicherung



Industrie & Gewerbe

Lassen Sie sich ein Versicherungskonzept für Ihre Gewerbe-Immobilie erstellen.

 Mehr Info



Immobilien

Wir setzen auf moderne Versicherungskonzepte, die umfassender und transparenter sind als herkömmliche.

 Mehr Info



Historic Houses

Gerne überprüfen wir, ob Ihr Anwesen richtig versichert ist.

 Mehr Info

Historic houses Insurance

Insuring Europe's architectural heritage and fine art

Castellum Underwriting is a trademark of IRM-Kotax and has specialized in historic buildings risks and insurance since 1994

During more than 25 years of experience we have been growing steadily by building up long-term partnerships with owners of castles across the European Union.



Our close relationships with well-known institutions for the conservation and preservation of historic buildings and cultural heritage gave rise to the idea of simplifying this specialised insurance segment for private owners and making it more effective.

Castellum Underwriting all risks Insurance is therefore designed specifically to meet owners' needs. With a series of simple insurance modules, our unique product brings together the following features that are otherwise hard to find in one policy.

We are proud to exclusively offer you:

- ✓ comprehensive all risk cover
- ✓ a higher sum insured for buildings, contents and ancillary
- ✓ an extremely attractive premium level

in cooperation with



[Quotation Tool](#)

We will gladly advise you to find the best insurance solution to suit your needs.

Contact person:

Please contact our specialist for any questions:

Mr. Alexander Scarimbolo
Phone: +43 1 503 62 33

INFOSERVICE

[Quotation Tool](#)

[Castellum Broker Page](#)



Cyber Risk

Cyber Kriminalität ist alarmierend hoch.
» so schützen Sie Ihr Unternehmen!

DE / EN

1 Insurance broker

2 Personal Data

3 Questionnaire

4 Calculation

5 Proposal

Insurance broker

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- ☐ I have an insurance broker
- ☒ I do not have an insurance broker

Country *

Austria

- ☒ IRM-KOTAX Versicherungssysteme
- ☐ Börsegasse 9
1010 Wien

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Personal Data

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☒ Natural person

☐ Legal Person

Is the castle owner a natural or legal person?

Title

First name *

John

Last name *

Doe

Street/number *

Doestreet 1

Zip code *

1010

Town/City *

Vienna

Country *

Austria

Name of risk (e.g. Schloss Schönbrunn) *

Doe Castle

Address of risk *

Doestreet 1, 1010 Vienna

Email *

johndoe@example.com

Telephone number

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Questionnaire

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1. Restricted access *

Is access to the insured buildings by fire engines, trucks and construction machines via existing roads and access routes impossible or restricted?

☐ Yes

☒ No

2. Altitude/exposed position *

Is the property more than 1000m above sea level or particularly exposed (e.g. free-standing on a hill)?

☐ Yes

☒ No

3. Roof ridges over 15m high *

Are there roofs over 15m high (lower edge of roof above building access)?

☐ Yes

☒ No

4. Wooden stairs over 15m high *

Are there wooden stairs with an uninterrupted height of 15m or more?

☐ Yes

☒ No

5. Use *

a) Private

Are buildings accessed exclusively by the owner, his/her family, guests or staff?

☒ Yes

☐ No

b) Freely accessible to the public

Are all or individual buildings and/or rooms accessible or let free of charge?

☐ Yes

☒ No

c) Accessible to the public

Are all or individual buildings and/or rooms open to the public with an admission charge?

☐ Yes

☒ No

d) Museum/exhibitions

Are all and/or individual buildings or rooms used temporarily or permanently as a museum or exhibition space?

☐ Yes

☒ No

e) Access on guided tours

Are all and/or individual buildings or rooms only accessible to the public on guided tours?

☐ Yes

☒ No

6. Non-maintained structural elements *

a)

Are there any structural elements that are not maintained but are secured (e.g. concreted wall copings)?

☐ Yes

☒ No

b)

Are there any structural elements that are not maintained and unsecured?

☐ Yes

☒ No

7. Special risks *

i

Frescoes in m² *

Are there frescoes in the insured buildings? If none enter 0 (zero), if yes enter the number of m².

8. Agricultural or forestry liability insurance *

Agricultural or forestry areas

Agricultural areas, other areas (forest roads, storage areas, ...), built-in areas (buildings and ancillary areas), parking areas, ponds (were created)

☐ Yes

☒ No

9. Building or property insurance *

Are there agricultural or forestry buildings?

Agricultural buildings, other buildings (forestry use, storage, residential,...)

☐ Yes

☒ No

10. Additional business

Other practiced business (other than agriculture or forestry)

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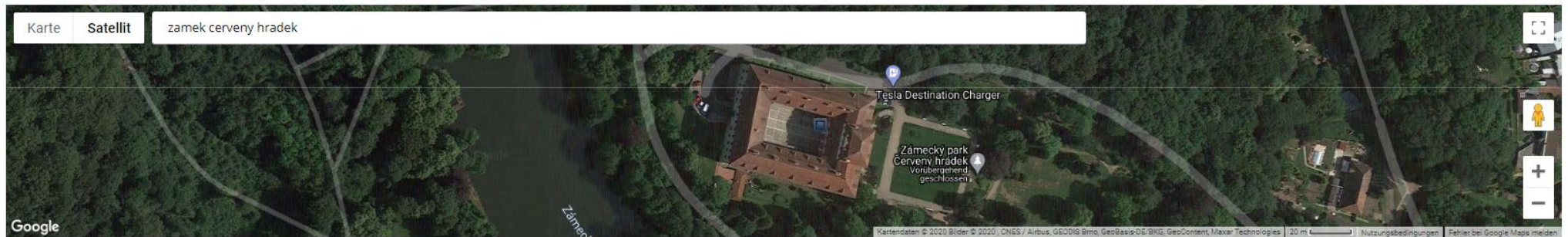
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Calculation sheet

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Building area *

Building floor area in m²

Upload image for measuring roof pitch

Keine ausgewählt

Roof Pitch *

Enter the roof pitch.

To find out the surface under roof (footprint of the building) enter the address of your building into the address bar and zoom in until you can properly see your building. You can also select “full screen” by clicking the icon in the upper right corner of the map.

Right-click on any corner of the roof and select “measure distance”.

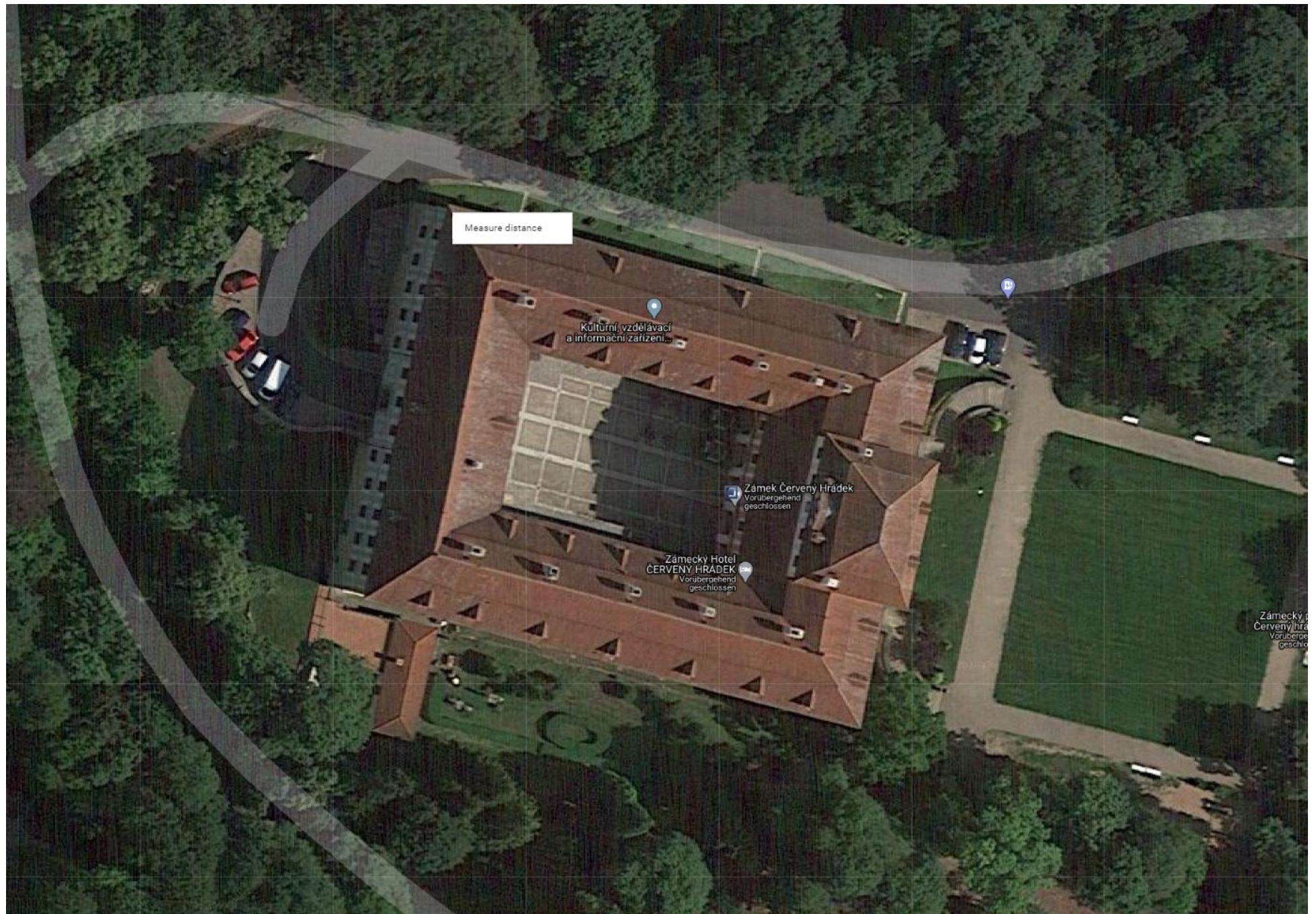
Click anywhere on the map to create a path to measure. To add another point, click anywhere on the map.

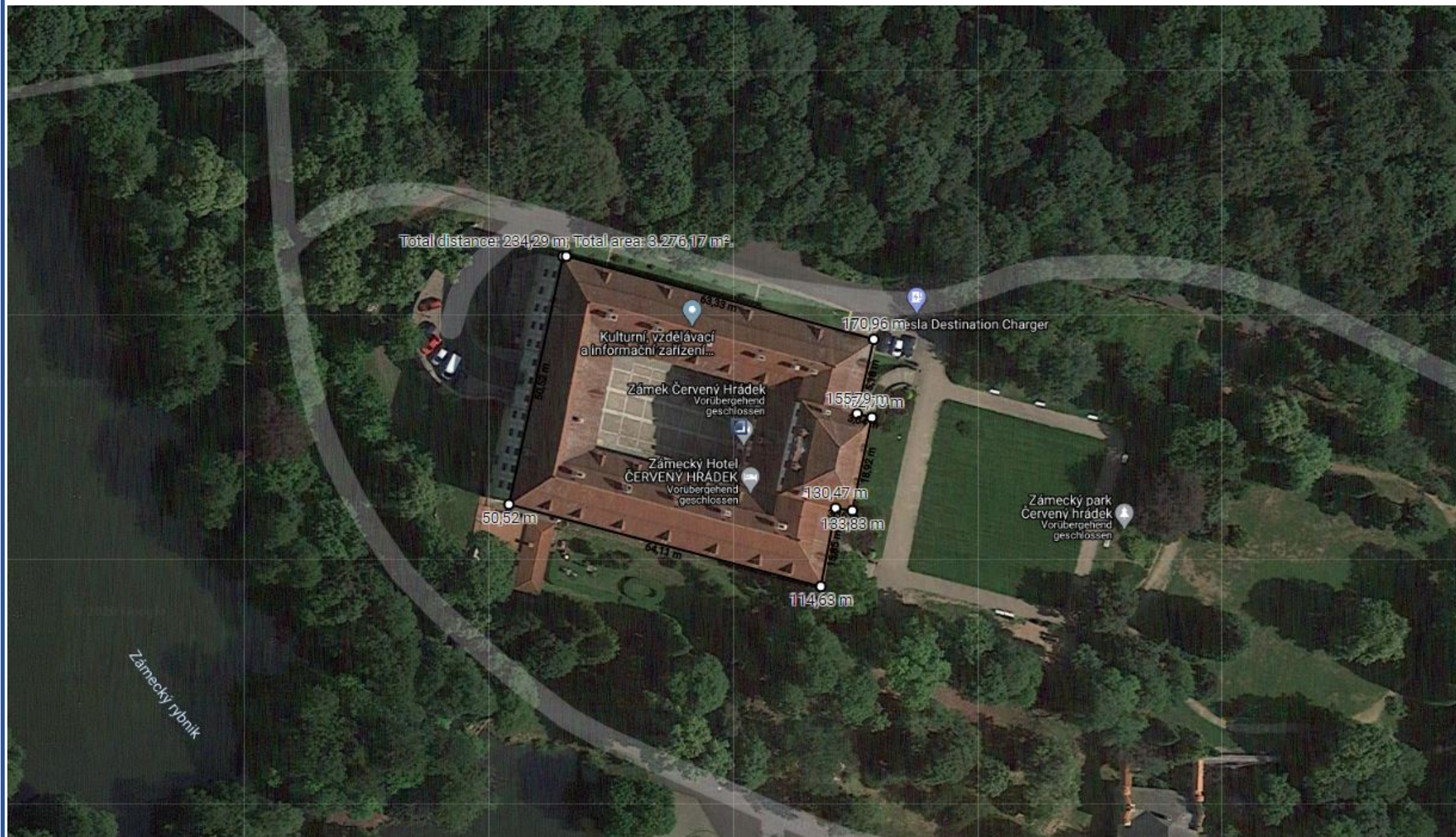
Now select all the corners of the roof. If you set a point wrong, simply click, hold and drag the point to move it anywhere.

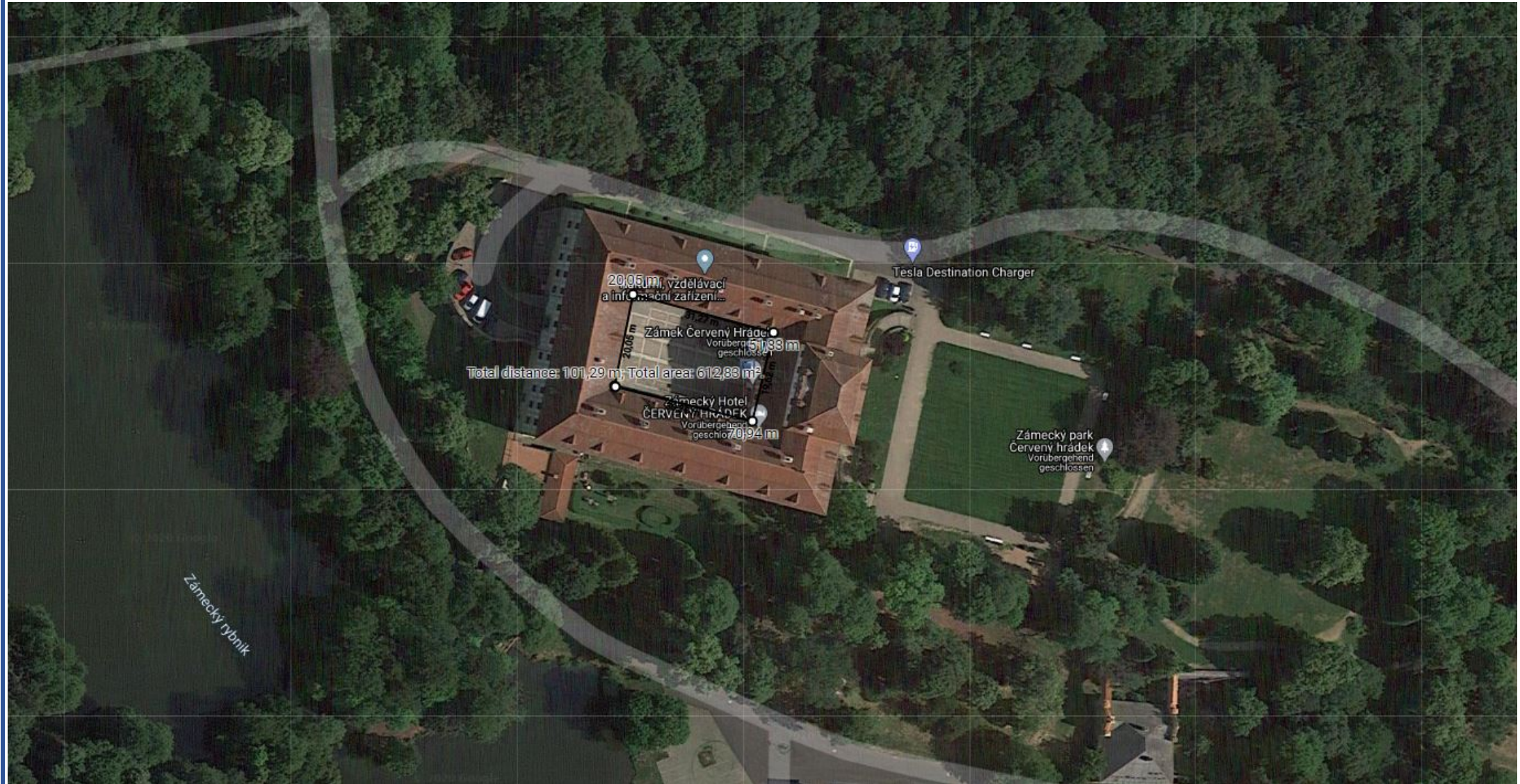
The total area will be displayed at the starting/end point of the measuring path.

NOTE: If your house has a courtyard, you must also measure the courtyard area and subtract it from the total area of the building to get the correct surface under roof!

Courtyards do not count as surfaces under roof!







To find out the angle of your roof, select a photo of your building and upload it.

Now drag the triangle to an edge of the roof by clicking and dragging any of the three points.

The calculated value is automatically entered into the field “roof pitch”. If your roof has varying angles, please measure the largest.

Now click the button on the lower right side of the page labeled “[calculate](#)”, select the sum insured for the content (by percentage of the sum insured for the building) and again, click the button “[calculate](#)”.

If you need a higher sum insured or if you have an appraisal report that states a higher sum than is calculated you can input that higher amount on the lower left side on the page (“amended maximum compensation building”)



Building area * 

2664

Building floor area in m²



Upload image for measuring roof pitch

Červený_Hrádek_(CV)_zámek.jpg

Roof Pitch *  

31

Enter the roof pitch.

Towers *

☐ Yes ☒ No

Does the building have tower(s)?

Start date *

26-05-2020



Calculated maximum building compensation

9 400 000,00

Contents *

15% (1 410 000,00)



The value of the contents based on a percentage of the maximum value of the buildings

Amended maximum compensation

The value of the changed maximum compensation must be above the calculated maximum compensation.
Otherwise the value will not be considered.

Maximum compensation based on a report

☐ Yes ☒ No

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Calculated offer

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Maximum compensation			Gross annual premium		
Policy excess			€ 1 500,00	€ 3 000,00	€ 6 000,00
Maximum compensation building		€ 9 400 000,00	€ 2 851,88	€ 2 281,50	€ 1 825,20
Maximum compensation content		€ 1 410 000,00	€ 3 327,19	€ 2 661,75	€ 2 129,40
Indirect flash		€ 94 000,00	€ 793,13	€ 634,50	€ 507,60
Additional costs for recovery acc. listed		€ 1 880 000,00	€ 2 115,00	€ 1 692,00	€ 1 353,60
Additional costs		€ 1 081 000,00	€ 1 748,18	€ 1 398,54	€ 1 118,84
Natural hazards		€ 33 800,00	€ 617,91	€ 494,33	€ 395,46
Insurance premium			€ 11 453,28	€ 9 162,62	€ 7 330,10

Additional comments

Your message here...



Preview offer



Preview SEPA mandate

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get quoted offer

To complete the process click on the button “[get quoted offer](#)”.
You will be contacted shortly and will receive your offer ready to be signed.

Thank you for using the Castellum online quotation tool!
We look forward to working with you!