



PREMIUM INSURANCE COMPANY



Premium residential buildings

Residential building insurance, including liability insurance against damage. A unique product on the market
= ALL RISK COVERAGE = ALL IN ONE – all in one to prevent any rejection of claims.

THE PRODUCT IS FLEXIBLE AND COMPREHENSIVELY COVERS ANY DAMAGE TO RESIDENTIAL BUILDING:

- costs of purchase of a flat within a given area, not just the costs of construction thereof
- additional subjects of insurance up to the limit of EUR 2,000 in the basic insurance price
- liability for damage vis-à-vis third parties up to the limit selected by the client individually for damage caused to third parties, damage to other owners, and damage caused due to household operations
- indemnity limit automatically renewed after the insured event
- any damage above the agreed amount - the franchise - is subject to claim adjustment with deductible in the amount of EUR 0
- acceptance of underinsurance up to 20% of the sum insured
- equal approach to the determination of the price of insurance for the group and individual insurance of residential buildings

ALL RISKS - ALL RISKS COVERAGE!

PLUS, NO SURCHARGE FOR BONUS COVERAGES WITHIN THE BASIC PACKAGE:

- impact or crash of unmanned flying objects, not only with crew
- not only the risk of hail and weight of snow, but also frost
- not only external, but also internal vandalism,
- water from aquariums, swimming pools, bathtubs or tanks, increase of groundwater level
- crash of motor vehicle driven by the insured
- indirect lightning strike, overvoltage, under-voltage and short circuit in electric motors
- alternative accommodation, loss of rental profit

WITH REGARD TO THE TECHNOLOGICAL PART OF THE BUILDING WE ALSO COVER:

- defects in construction, design, defects in material or workmanship
- internal or hidden material defects, error, ineptness
- insufficient skills or negligence on the part of the operator
- failure of measuring, controlling, regulation or safety devices

WITH REGARD TO LIABILITY INSURANCE, WE ALSO COVER ANY DAMAGE:

- caused by another owner (cross-liability for damage)
- caused by household operations at the place of insurance
- caused by management carried out by flat owners' association, including net financial loss

WE HELP YOU 24 HOURS/7 DAYS A WEEK ON THE NUMBER 0850 888 988 (ASSISTANCE SERVICES – FREE OF CHARGE)

- removal of causes of accidents (plumber, sewer cleaning, heating engineer, glazier, electrician, chimney sweeper) = limit EUR 130
- short-term alternative accommodation = 2 nights/up to EUR 435
- transport of goods = up to EUR 435
- protection of unsecured property = 48 hours/up to EUR 660
- transport of the insured to alternative accommodation = up to EUR 80

IT TAKES ONLY 5 MINUTES TO TAKE OUT THE INSURANCE – we save your time and thus your money.

WE ARE A MODERN INSURANCE COMPANY AND ACT ECO-FRIENDLY:

- we conclude the insurance contract online and via mobile phone without any paper
- without unnecessary paperwork
- you receive the insurance contract proposal online by e-mail
- you pay the premium within 15 days from the start of the insurance

