

PRODUCT BENEFITS AND ADVANTAGES

- **Limits of coverage of the subject of insurance:** insurance of buildings up to the insurance value of EUR 3,000,000
 - Household insurance up to a limit of EUR 1,000,000
 - Liability insurance against damage resulting from ownership of buildings (SR) up to EUR 500,000
 - Liability insurance against damage caused by household members (SR/EU) up to EUR 500,000
- **SIMPLICITY** and **SWIFTNESS** of taking out the insurance - no demanding questionnaires or questions for the client, offer of insurance is available immediately after entering basic information about the client's requirements.
- **„ALL-RISKS“** coverage in property insurance - it is an insurance principle covering all risks except those excluded, which minimizes problems in adjustment of insurance claims.
- Above-standard limits of insurance indemnity in the market in the Slovak Republic for insured risks, objects, and costs. The indemnity limit is **AUTOMATICALLY RENEWED** after each insured event.
- In the event of **TOTAL DAMAGE**, the costs of purchasing another flat in the given location are insured, not just the costs of its construction.
- **TOLERANCE OF UNDERINSURANCE** is up to 20% of the sum insured.
- **FRANCHISE** as a form of deductible - the insurance company handles the claim only from the agreed amount of the franchise and upon its payment it no longer deducts the deductible, i.e., the insurance is arranged without any deductible.
- The insurance contract is concluded exclusively by **ELECTRONIC MEANS** and the insurance starts upon **PAYMENT**. The insurance contract including the general terms and conditions of insurance and other contractual conditions is sent to the client by e-mail in electronic form. It is no longer necessary to physically sign the contract.



PREMIUM
INSURANCE COMPANY

REPORTING OF INSURED EVENTS

- by e-mail: likvidacia@premium-ic.sk
- by completing the e-form on the web page of the insurance company www.premium-ic.sk
- by phone calling the Helpline of the insurance company: +421 850 888 988

IMPORTANT CONTACTS

CLIENT SERVICE: 0850 888 988

WEB: www.premium-ic.sk

CONTACTS FOR INTERMEDIARIES:

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PREMIUM Home



PREMIUM
INSURANCE COMPANY

PREMIUM Home provides comprehensive insurance coverage for flats, houses as well as movable property stored in them (household). The product covers a wide range of different risks, objects, and costs, which provides one of the widest insurance coverages in the market in the Slovak Republic. The product is designed to cover any damage comprehensively on an all-risk basis, which means that all risks that are not excluded are covered. The „all-risk“ philosophy within this product applies not only to property insurance (buildings, movables), but also to liability insurance. The purpose of this philosophy is to provide a solution for different loss-causing events and minimize the rejection of claims for damages. In addition to the insurance, assistance services are included in the price of insurance (no additional premium is required) and clients are provided with free of charge assistance, especially in cases of technical accidents.

INSURANCE OF BUILDINGS

The subject of the building insurance is the building itself, whether it be a flat or a family house or a house under construction, including all building components and appurtenances, inhabited either permanently or temporarily. The subject of insurance may also be outbuildings, garages, building materials or machines and construction mechanisms. The building insurance allows to provide insurance protection up to 3 million EUR and the client may choose from 3 different franchises in the amount of EUR 0, EUR 50, and EUR 100. The accepted tolerance of underinsurance is up to 20% of the sum insured, which decreases the number of cases in which insurance indemnity is reduced due to insufficient sum insured.


Liability insurance may also be arranged in addition to the insurance of buildings which covers any damage resulting from the ownership of buildings for which the insured is held liable. The indemnity limit of the property liability insurance is individually chosen by the client according to its requirements and the indemnity limit may be EUR 50,000, EUR 100,000, EUR 200,000, or EUR 500,000.

HOUSEHOLD INSURANCE

The subject of the insurance is movable property owned by the insured, which members of the insured household use in their private life. The client may choose an insurance amount of up to EUR 1,000,000 and from 3 different franchises in the amount of EUR 0, EUR 50, and EUR 100. The subject of insurance may also include valuables, works of art, electronic and optical devices, and bicycles.

Liability insurance may also be arranged in addition to the household insurance which covers any damage incurred in connection with the operation of the insured household, or caused by the members of the household for which the members of the household are held liable. The indemnity limit of the property liability insurance is individually chosen by the client according to its requirements and the indemnity limit may be in the amounts of EUR 50,000, EUR 100,000, EUR 200,000, or EUR 500,000. The offer includes the territorial validity in Slovakia or Europe.



 Change to night mode

 Building
Premium 66.76 €

Building	Garage
	PS: 4 000 €
	Outbuildings
	PS: 2 000 €
	Building material
	PS: 1 000 €
	Machinery and construction mechanisms
	PS: 500 €
PS: 125 000 € DPS: 102 000 €	
Property liability insurance	
LP: 50 000 €	

Per year 118.76 € Instalment 118.76 €			
Building	Garage	Valuables	Household
	PS: 4 000 €	PS: 2 000 €	
	Outbuildings	Works of art	
	PS: 2 000 €	PS: 1 000 €	
	Building material	Electronic and optical devices	
	PS: 1 000 €	PS: 4 000 €	
	Machinery and construction mechanisms	Bicycles	
	PS: 500 €	PS: 600 €	
PS: 125 000 € DPS: 102 000 €			PS: 20 000 € DPS: 27 000 €
Property liability insurance	Liability for damage and household members		
LP: 50 000 €	LP: 50 000 €		

 Household
Premium 52 €

Valuables	Household
PS: 2 000 €	
Works of art	
PS: 1 000 €	
Electronic and optical devices	
PS: 4 000 €	
Bicycles	
PS: 600 €	PS: 20 000 € DPS: 27 000 €
Liability for damage caused by household members	
LP: 50 000 €	

 Provided assistance services

Discounts:

Entry bonus

20 %

Trade discount

20 %

Discount for comprehensive insurance

5 %

Voucher discount

0 %

Discount on other Premium insurance

0 %

Discounts in total: 45 %

Premium is stated as annual premium after discounts and rounding.

Return

Save

Offer detail

Generate an offer

Offer complete

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

removal of causes of accidents (plumber, sewage cleaning, heating engineer, glazier, electrician, chimney sweeper) = **limit EUR 130;**










smallware used (fasteners, gaskets, etc.) **up to EUR 20;**

transport of movable property = **up to EUR 435;**

protection of unsecured building = **48 hours/up to EUR 660.**

THE COMPREHENSIVE INSURANCE COVERAGE OFFERS:
















A. Insurance of buildings (flats, family houses) including:

-  rescue costs
-  costs of removing residues
-  costs of cleaning or drying of damaged parts
-  costs of leaking water or other media
-  costs of removal of undamaged parts
-  costs of cleaning of water wells
-  alternative accommodation costs
-  rental earnings
-  costs of restoration or repair of tombstones or monuments










Property liability insurance
(as additional insurance).

B. Household insurance (movable property insurance) including:

GROUP OF ITEMS:

-  items located in other premises of flats
-  items located in the place of temporary residence
-  items located garages outside the place of insurance
-  items located on balconies, loggias, or terraces
-  items located on land plots
-  items in vehicles
-  vehicle equipment
-  pets
-  work machines and small vehicles
-  building material
-  musical instruments
-  firearms and ranged weapons
-  items owned by third parties
-  items for personal use
-  items used for gainful activities

COSTS:

-  rescue costs
-  costs of repairing building components of households
-  costs of disposing of the residues of the subject of insurance
-  costs of cleaning or drying of the subject of insurance
-  costs of storage of the subject of insurance
-  fixed costs for household operation
-  costs of replacement documents
-  costs of replacement of lock inserts
-  costs of treating and burying dogs or cats

Liability insurance against damage caused in connection with the operation of the insured household, or caused by household members (as additional insurance).