

# PREMIUM Home

Scope of insurance coverage and limits of indemnity for the Insurance of Buildings Under Construction

PREMIUM HOME: INSURANCE OF BUILDINGS UNDER CONSTRUCTION	
Property Insurance – insurance risks	Family House, Flat, Garage, Ancillary buildings under construction
<b>Risk Group “Fire”</b>	
Fire	
Direct lightning strike	
Explosion (implosion)	100% of SI
Crash or fall of a manned flying body	
Crash or fall of an unmanned flying object	
<b>Risk Group “Elements”</b>	
Hail	
Frost	
Avalanche	
Snow or ice pressure	
Flood or inundation	100% of SI
High winds, storm	
Volcanic eruption	
Earthquake	
Landslide, collapse of rocks or soil	
<b>Risk Group “Theft”</b>	
Thefts	
Robbery	20% of SI
Internal vandalism	
External vandalism	2% of SI
<b>Risk Group “Water”</b>	
Water from non-public distribution system (internal water supply, sewerage, heating)	20% of SI
Atmospheric precipitation	5% of SI
Water recirculation from the waste pipe	2% of SI
Water from an aquarium, pool, bath or tank	2% of SI
Groundwater (increase in groundwater level)	1% of SI
Water from roof gutters and external downpipes	1% of SI
<b>Risk Group “Supplementary”</b>	
Fall of trees, poles and other objects	100% of SI
Sonic boom (shock wave)	20% of SI
Smoke	20% of SI
Crash of a motor vehicle driven by the insured	20% of SI
Crash of a motor vehicle driven by a person other than the insured	20% of SI
Indirect lightning strike, overvoltage, low-voltage	20% of SI
Short circuit in electric motor	5% of SI
Glass breakage	5% of SI
Wildlife	5% of SI
<b>Risk group “All risk”:</b>	
Other non-excluded risks (All Risks)	5% of SI

Property Insurance – subject of insurance	Family House, Flat, Garage, Ancillary buildings under construction
<b>Insured Costs</b>	
Rescue costs	100% of SI
Costs of removing residues	20% of SI
Costs of cleaning or drying damaged parts	20% of SI
Costs of water or other media leakage	2% of SI
Costs of removing undamaged parts	1% of SI
Costs of cleaning a well	1% of SI
<b>Liability Insurance</b>	<b>Family House, Flat, Garage, Ancillary buildings under construction</b>
Building ownership towards third parties	2 * 100% of Lol
Carrying out repairs or technical improvement on your own	2 * 100% of Lol
Damage prevention costs	2% of Lol
Costs of legal representation	2% of Lol
<b>Assistance Services</b>	<b>Family House, Flat, Garage, Ancillary buildings under construction</b>
Costs of the technician's arrival at the accident site	unlimited
Costs of eliminating the causes of the accident	EUR 130
Cost of small material used	EUR 20
Costs of protecting an unsecured property	48 hrs., up to EUR 660
Costs of transporting movables and supplies to the warehouse outside the place of insurance	EUR 435
Costs of a technician called to restore the accident site to its original condition (costs are borne by the insured)	unlimited

#### Information and explanations:

- The scope of coverage for Liability Insurance shall only apply if liability insurance is insured in the insurance policy.
- A building under construction is a building that is not suitable for individual use, it is at least at such a stage of construction that the technical and functional arrangement of its first floor is clear, i.e. it has foundations and external walls up to a height of at least one meter (it is sufficient if a complete external wall is built, not the partitions inside the building) and that is being carried out on the basis of a building permit, or a construction announcement.
- The upper limit of indemnity is the percentage of the agreed sum insured (abbreviated "SI") or the agreed limit of indemnity (abbreviated "Lol").
- This document supplements Special Insurance Terms and Conditions for Insurance of Flats and Apartment Buildings (OPP-HHI-B), or Special Terms and Conditions for the Provision of Assistance Services for the Insurance of Flats, Apartment Buildings and Household (OP-HHI-AS), effective as of 1. 12. 2020.