

PREMIUM Home

Scope of insurance coverage and limits of indemnity for Building and Household insurance

PREMIUM HOME: BUILDING, HOUSEHOLD INSURANCE – PERMANENT HOUSING		
Property Insurance – insurance risks	Family House, Flat, Garage, Ancillary buildings	Household
Risk Group "Fire"		
Fire		
Direct lightning strike		
Explosion (implosion)	100% of SI	100% of SI
Crash or fall of a manned flying body		
Crash or fall of an unmanned flying object		
Risk Group "Elements"		
Hail		
Frost		
Avalanche		
Snow or ice pressure		
Flood or inundation	100% of SI	100% of SI
High winds, storm		
Volcanic eruption		
Earthquake		
Landslide, collapse of rocks or soil		
Risk Group "Theft"		
Theft		
Robbery	100% of SI	100% of SI
Internal vandalism		
External vandalism	5% of SI	5% of SI
Robbery outside the place of insurance	x	
Risk Group "Water"		
Water from non-public distribution system (internal water supply, sewerage, heating)	100% of SI	100% of SI
Atmospheric precipitation	10% of SI	20% of SI
Water recirculation from the waste pipe	5% of SI	10% of SI
Water from an aquarium, pool, bath or tank	5% of SI	10% of SI
Groundwater (increase in groundwater level)	2% of SI	2% of SI
Water from roof gutters and external downpipes	2% of SI	2% of SI
Risk Group "Supplementary"		
Fall of trees, poles and other objects	100% of SI	100% of SI
Sonic boom (shock wave)	100% of SI	100% of SI
Smoke	100% of SI	100% of SI
Crash of a motor vehicle driven by the insured	100% of SI	100% of SI
Crash of a motor vehicle driven by a person other than the insured	100% of SI	100% of SI
Indirect lightning strike, overvoltage, low-voltage	100% of SI	100% of SI
Short circuit in electric motor	10% of SI	20% of SI
Glass breakage	10% of SI	20% of SI
Wildlife	10% of SI	x
Refrigeration malfunction or failure	x	20% of SI
Extended warranty for electrical appliances	x	10% of SI
Risk group "All risk":		
Other non-excluded risks (All Risks)	10% of SI	10% of SI

Property Insurance – subject of insurance	Family House, Flat, Garage, Ancillary buildings	Household
Insured Costs		
Rescue costs	100% of SI	x
Costs of removing residues	20% of SI	x
Costs of cleaning or drying damaged parts	20% of SI	x
Costs of water or other media leakage	5% of SI	x
Costs of removing undamaged parts	2% of SI	x
Costs of cleaning the well - covered in the case of Family House insurance	2% of SI	x
Costs of replacement accommodation	5% of SI	x
Rental income	2% of SI	x
Costs of restoring or repairing a gravestone or headstone	2% of SI	x
Rescue costs	x	100% of SI
Costs of repairing household building components	x	40% of SI
Costs of removing residues of the insured object	x	20% of SI
Costs of cleaning or drying the insured object	x	20% of SI
Costs of storing the insured object	x	10% of SI
Fixed costs for household operation	x	5% of SI
Costs of replacement documents	x	5% of SI
Costs of replacing lock inserts	x	2% of SI
Costs of treating and burying a dog or cat	x	2% of SI
Insured groups of items		
Items in adjacent premises of a flat	x	20% of SI
Items in vehicle	x	10% of SI
Vehicle equipment	x	10% of SI
Personal belongings	x	10% of SI
Pets	x	10% of SI
Work machines and small vehicles	x	10% of SI
Items in the place of temporary residence	x	20% of SI
Items in a garage outside the place of insurance	x	20% of SI
Items used for gainful activity	x	10% of SI
Somebody else's items	x	10% of SI
Items on the balcony, loggia or terrace	x	10% of SI
Items on the plot	x	10% of SI
Building material	x	10% of SI
Musical instruments	x	5% of SI
Firearms	x	5% of SI
Liability Insurance	Family House, Flat, Garage, Ancillary buildings	Household
Building ownership towards third parties, including tenants and visitors	2 * 100% of Lol	x
Building ownership towards other owners in the apartment building - covered in the case of Flat Insurance	2 * 100% of Lol	x
Carrying out repairs or technical improvement on your own	2 * 100% of Lol	x
Damage prevention costs	2% of Lol	x
Costs of legal representation	2% of Lol	x
Ordinary activities in the personal life of citizens	x	2 * 100% of Lol
Household operation	x	2 * 100% of Lol
Carrying out repairs or technical improvement of buildings on your own	x	2 * 100% of Lol
Recreational sports	x	2 * 100% of Lol
Ownership and use of bicycles, scooters and tricycles	x	2 * 100% of Lol
Ownership and use of machinery and small vehicles	x	2 * 100% of Lol
Pet breeding	x	2 * 100% of Lol
Legal possession of a weapon and its use for private purposes	x	10% of Lol
Lease - damage to the leased property	x	10% of Lol
Regressions of health insurance companies and resulting from health insurance	x	10% of Lol
Damage prevention costs	x	2% of Lol
Costs of legal representation	x	2% of Lol
Bail costs	x	2% of Lol

Assistance Services	Family House, Flat, Garage, Ancillary buildings	Household
Costs of the technician's arrival at the accident site	unlimited	unlimited
Costs of eliminating the causes of an accident	EUR 130	EUR 130
Cost of small material used	EUR 20	EUR 20
Costs of protecting an unsecured property	48 hrs., up to EUR 660	48 hrs., up to EUR 660
Costs of transporting movables and supplies to a warehouse outside the place of insurance	EUR 435	EUR 435
Costs of a technician called to restore the accident site to its original condition (costs are borne by the insured)	unlimited	unlimited

Information and explanations:

- The scope of coverage for House, Flat, Garage, Ancillary Buildings Insurance shall only apply if these insurance items are insured in the insurance policy.
- The scope of coverage for Household Insurance shall only apply if the subject of household insurance is insured in the insurance policy.
- The scope of coverage for Liability Insurance shall only apply if liability insurance is insured in the insurance policy.
- Permanent housing means that the subject of insurance is inhabited for most of the year (more than 183 days) and at the same time is not left uninhabited for more than 60 consecutive days during the year.
- The upper limit of indemnity is the percentage of the agreed sum insured (abbreviated "SI") or the agreed limit of indemnity (abbreviated "LoI").
- X - indicates that the risk or subject of insurance is not covered by the insurance.
- This document supplements Special Insurance Terms and Conditions for Insurance of Flats and Apartment Buildings (OPP-HHI-B), Special Insurance Terms Conditions for Household Insurance (OPP-HHI-D), 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.