

PREMIUM Home: Insurance of Buildings Under Construction	
<b>Property Insurance - insurance risks</b>	
<b>Risk Group "Fire"</b>	
Fire	100% of SI
Direct lightning strike	
Explosion (implosion)	
Collision or crash of a manned flying body	
Collision or crash of an unmanned flying body	
<b>Risk Group "Elements"</b>	
Hail	100% of SI
Frost	
Avalanche	
Heavy snow or ice	
Flood or flooding	
Strong wind, storm	
Volcano eruption	
Earthquake	
Landslide, fallen rocks or earth	
<b>Risk Group "Theft"</b>	
Thefts	20% of SI
Robbery	
Internal vandalism	
External vandalism	2% of SI
<b>Risk Group "Water"</b>	
Water from non-public distribution (internal water supply, sewerage, heating)	20% of SI
Atmospheric precipitation	5% of SI
Water return 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 downspouts	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
Collision of a motor vehicle driven by the insured	20% of SI
Collision of a motor vehicle driven by a person other than the insured	20% of SI
Indirect lightning strike	20% of SI
overvoltage, undervoltage	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
<b>Property Insurance - subject of insurance</b>	
<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>	
Building ownership towards third parties	Family House, Flat, Garage, Ancillary buildings under construction
Carrying out repairs or technical improvement on your own	2 * 100% of LoI
Regressions of health insurance companies	2 * 100% of LoI
Damage prevention costs	10% of LoI
Costs of legal representation	2% of LoI
<b>Assistance Services</b>	
Costs of the technician's arrival at the accident site	Family House, Flat, Garage, Ancillary buildings under construction
Costs of eliminating the causes of the accident	unlimited
Cost of small material used	EUR 130
Costs of protecting an unsecured property	EUR 20
Costs of transporting movables and supplies to the warehouse outside the place of insurance	48 hrs., up to EUR 660
Costs of a technician called to restore the accident site to its original condition (costs are borne by the insured)	EUR 435
	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 (it is sufficient if the external walls are completely built up to a height of at least one meter, the partitions inside the building are not necessary) 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 "LoI").

This document supplements Special Insurance Terms and Conditions for Insurance of Flats and Family Houses (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).