

PREMIUM Home: Building, Household Insurance - temporary housing

| Property Insurance - insurance risks | Family House, Flat, Garage, Ancillary buildings | Household |
|---|--|------------------|
| Risk Group "Fire" | | |
| Fire | | |
| Direct lightning strike | | |
| Explosion | 100% of SI | 100% of SI |
| Collision or crash of a manned flying body | | |
| Collision or crash of an unmanned flying body | | |
| Risk Group "Elements" | | |
| Hail | | |
| Frost | | |
| Avalanche | | |
| Heavy snow or ice | | |
| Flood or flooding | 100% of SI | 100% of SI |
| Stormy wind | | |
| Volcano eruption | | |
| Earthquake | | |
| Landslide, fallen rocks or earth | | |
| Risk Group "Theft" | | |
| Thefts | | |
| Robbery | 20% of SI | 20% of SI |
| Internal vandalism | | |
| External vandalism | 2% of SI | |
| Robbery outside the place of insurance | x | 2% of SI |
| Risk Group "Water" | | |
| Water from non-public distribution (internal water supply, sewerage, heating) | 20% of SI | 20% of SI |
| Atmospheric precipitation | 5% of SI | 10% of SI |
| Water return from the waste pipe | 2% of SI | 5% of SI |
| Water from an aquarium, pool, bath or tank | 2% of SI | 5% of SI |
| Groundwater (increase in groundwater level) | 1% of SI | 1% of SI |
| Water from roof gutters and external downspouts | 1% of SI | 1% of SI |
| Risk Group "Supplementary" | | |
| Fall of trees, poles and other objects | 100% of SI | 100% of SI |
| Sonic boom (shock wave) | 20% of SI | 20% of SI |
| Smoke | 20% of SI | 20% of SI |
| Implosion | 20% of SI | 20% of SI |
| Collision of a motor vehicle driven by the insured | 20% of SI | 20% of SI |
| Collision of a motor vehicle driven by a person other than the insured | 20% of SI | 20% of SI |
| Indirect lightning strike | 20% of SI | 20% of SI |
| overvoltage, undervoltage | 20% of SI | 20% of SI |
| Short circuit in electric motor | 5% of SI | 10% of SI |
| Glass breakage | 5% of SI | 10% of SI |
| Wildlife | 5% of SI | x |
| Refrigeration malfunction or failure | x | 10% of SI |
| Risk group "All risk": | | |
| Other non-excluded risks (All Risks) | 5% of SI | 5% of SI |
| Property Insurance - subject of insurance | Family House, Flat, Garage, Ancillary buildings | Household |
| Insured Costs | | |
| Rescue costs | 100% of SI | 100% of SI |
| 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 | 2% of SI | x |
| Costs of removing undamaged parts | 1% of SI | x |
| Costs of cleaning the well - covered in the case of Family House insurance | 1% of SI | x |
| Costs of restoration of permanent vegetation and plants as components of the building's structure | 1% of SI | x |
| 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 |
| Insured groups of items | | |
| Items in adjacent premises of a flat | x | 10% of SI |
| Items in vehicle | x | 10% of SI |
| Vehicle equipment | x | 5% of SI |
| Personal belongings | x | 5% of SI |
| Pets | x | 5% of SI |
| Work machines and small vehicles | 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 LoI | x |
| Building ownership towards other owners in the apartment building - covered in the case of Flat Insurance | 2 * 100% of LoI | x |
| Carrying out repairs or technical improvement on your own | 2 * 100% of LoI | x |
| Activities performed in connection with running a household | x | 2 * 100% of LoI |
| Ownership or use of movable property in the insured household | x | 2 * 100% of LoI |
| Carrying out repairs or technical evaluation without support | x | 2 * 100% of LoI |
| Use of the rented building in which the insured household is located | x | 2 * 100% of LoI |
| Performing recreational sports | x | 2 * 100% of LoI |
| Ownership and use of work machines and small vehicles | x | 2 * 100% of LoI |
| Ownership and use of a bicycle, scooter, tricycle, etc. | x | 2 * 100% of LoI |
| Breeding of domestic animals | x | 2 * 100% of LoI |
| Use of accommodation facilities intended for recreation | x | 2 * 100% of LoI |
| Legal possession and use of firearms for private purposes | x | 10% of LoI |
| Regressions of health insurance companies | 10% of LoI | 10% of LoI |
| Damage prevention costs | 2% of LoI | 2% of LoI |
| Costs of legal representation | 2% of LoI | 2% of LoI |
| Bail costs | x | 2% of LoI |

| 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.

Temporary housing means that the subject of insurance is inhabited for less than 183 days a year or left uninhabited for more than 60 consecutive days during the year. This mainly includes buildings for individual recreation (apartments, small houses, cottages, chalets, etc.), except in cases where these objects are guarded by a security service, in which case it is Permanent Housing.

The upper limit of indemnity is the percentage of the agreed sum insured (abbreviated "SI") or the agreed limit of indemnity (abbreviated "Lo").

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 Family Houses (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).