

## PLUS GUARANTEES AND COVERS

Insured cover	Building	Contents
<b>A. COVERS</b>		
<b>A.1. Fire, explosion and lightning</b>	100%	100%
<b>A.2. Water damage</b>	100%	100%
<b>A.3. Extended risks</b>		
A.3.1. Risks arising from natural events (atmospheric phenomena)	100%	100%
A.3.2. Flooding	100%	100%
A.3.3. Vandalism and acts of ill intent	100%	100%
A.3.4. Smoke and soot	100%	100%
A.3.5. Collisions, crashes, falling aircraft and sonic booms	100%	100%
<b>A.4. Breakage of windows, mirrors, glass and crystal</b>	100%	100%
Breakage of marble, granite, sanitary ware	100%	-
<b>A.5. Theft with violence and mugging</b>		
1. Theft with violence, damage due to theft with violence or mugging (inside household)	100%	100%
2. Key and lock replacement expenses	-	€ 600*
<b>A.6. Miscellaneous expenses</b>		
1. Fire department assistance	100%	100%
2. Salvage, extinguishing, demolition and debris removal	100%	100%
3. Document replacement	-	10%
4. Loss of use of home	100% maximum 12 months	100% maximum 12 months
5. Loss of rent	100% maximum 12 months	
6. Temporary removal of contents		15% max. Lim./claim € 3,000
Money in cash		€ 300*
<b>A.7. Electrical damage</b>	100%	100%
<b>A.8. Public liability / bail bonds</b>		€ 300,000
Employer liability		€ 100,000
<b>A.9. Home / emergency / DIY assistance</b>		Purchased
<b>A.10. Family legal defence, claim for damages</b>		Purchased
Legal defence / legal bail bonds		€ 6,050
Computer assistance		Purchased
Internet legal defence		Purchased
<b>C. SPECIAL COVER: PLUS</b>		
<b>C.1. Extension theft with violence, mugging and larceny</b>		
Valuable objects: unit value of objects less than € 2,000		20%
Money in cash		€ 300*
Goods in storage rooms and adjoining buildings		Limit € 3,000 and object € 600*
Larceny		25% max. € 3,000 claim/year
Larceny of valuable objects		€ 300*
Mugging – personal belongings		€ 1,200* claim/year
Mugging – cash		€ 300*
Fraudulent use of credit cards		Max. limit claim/year € 600*
<b>C.2. Breakage extension: PMMA furniture, glass-ceramic hobs and glass in electrical appliances</b>		100%
<b>C.3. Aesthetic restoration of building/contents</b>	10% max. per claim and € 3,000 max. claim/year	10% max. per claim and € 3,000 max. claim/year
<b>C.4. Garden reconstruction</b>	10%	
Replanting trees/garden	€ 600* per tree	
<b>C.5. Refrigerated goods</b>		€ 300* claim/year
<b>C.6. Garden furniture</b>		€ 2,000* claim/year
<b>GENERAL ITEMS</b>		
Extraordinary risks	Covered by the Insurance Compensation Consortium	

\* Sum insured at first loss