

PREMIUM GUARANTEES AND COVERS

Insured cover	Building	Contents
A. COVERS		
A.1. Fire, explosion and lightning	100%	100%
A.2. Water damage	100%	100%
A.3. Extended risks		
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%
A.4. Breakage of windows, mirrors, glass and crystal	100%	100%
Breakage of marble, granite, sanitary ware	100%	-
A.5. Theft with violence and mugging		
1. Theft with violence, damage due to theft with violence or mugging (inside household)	100%	100%
2. Key and lock replacement expenses	-	100%
A.6. Miscellaneous expenses		
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*
A.7. Electrical damage	100%	100%
A.8. Public liability/bail bonds		€ 300,000
Employer liability		€ 100,000
A.9. Home / emergency / DIY assistance		Purchased
A.10. Family legal defence, claim for damages		Purchased
Legal defence / legal bail bonds		€ 6,050
Computer assistance		Purchased
Internet legal defence		Purchased
D. SPECIAL COVER: PREMIUM		
D.1. Extension theft with violence, mugging and larceny		20%
Valuable objects: unit value of objects less than € 3,000		500 €*
Money in cash		Limit € 3,000 and object € 600*
Goods in storage rooms and adjoining buildings		25% max. € 3,000 claim/year
Larceny (inside home)		€ 300*
Larceny of valuable objects		€ 300*
Exterior larceny (outside the home)		€ 1,200* claim/year
Mugging – personal belongings		€ 300*
Mugging – cash		Max. limit claim/year € 600*
Fraudulent use of credit cards		
D.2. Breakage extension: PMMA furniture, glass-ceramic hobs, glass in electrical appliances		100%
Glass in solar panels	100%	
D.3. Aesthetic restoration of building / contents	10% max. per claim and € 6,000 max. claim/year	10% max. per claim and € 6,000 max. claim/year
D.4. Garden reconstruction	10%	
Replanting trees/garden	€ 600* per tree	
D.5. Refrigerated goods		€ 500* claim/year
D.6. Garden furniture		€ 3,000* claim/year
D.7. Excess water consumption		€ 1,000*
D.8. Complete building collapse	100%	
D.9. Accidental liquid spills other than water		€ 2,000*
GENERAL ITEMS		
Extraordinary risks	Covered by the Insurance Compensation Consortium	

* Sum insured at first loss