

YOUR PERSONAL QUOTATION

for your house and contents insurance

| Insurance Cover | Building | Contents |
|---|--|---------------------------|
| GENERAL COVER | | |
| 1. Fire, explosion and lightning | 100 % | 100 % |
| 2. Water damages | | |
| Costs for plumbing and/or masonry works for the location and repair of malfunctions | 100 % | 100 % |
| Water leaks | 100 % | 100 % |
| Water pipe damage due to frost | 100 % | 100 % |
| 3. Extended risks | | |
| 3.1. Damages caused by natural events. Leaks | 100 % | 100 % |
| 3.2. Flooding, frost | 100 % | 100 % |
| 3.3. Vandalism and acts of intent | 100 % | 100 % |
| 3.4. Smoke and soot | 100 % | 100 % |
| 3.5. Collision and crashes, sonic booms | 100 % | 100 % |
| 4. Broken windows, mirrors and glass | | |
| Broken marble, granite, ceramic, sanitary ware and glass-ceramic hobs | 100 % | 100 % |
| Broken glass on solar panels (photovoltaic systems) | 100 % | |
| 5. Burglary/theft, robbery | | |
| 5.1. Burglary/theft | 100 % | 100 % |
| Valuable objects: up to 20% of the contents are automatically included for valuable objects with a unit value under EUR 6.000 | | |
| Money in cash | | EUR* 1.000 |
| Money in cash kept in a safe | | EUR* 3.000 |
| 5.2. Larceny | 25 % ins. sum, max EUR* 3.000 (claim/year) | |
| Larceny of valuable objects | | EUR* 300 |
| 5.3. Mugging outside the home - personal belongings (worldwide) | | EUR* 1.200 |
| Mugging outside the home - Money in cash | | EUR* 1.000 |
| 5.4. Fraudulent use of credit cards | EUR* 600 (claim/year) | |
| 5.5. Key and lock replacement expenses in case of lost keys, theft, robbery | | EUR* 600 |
| | | 6. Sundry expenses |
| 6.1. Fire department assistance | 100 % | 100 % |
| 6.2. Salvage, extinguishing, demolition and debris removal | 100 % | 100 % |
| 6.3. Document reconstruction | 100 % | 100 % |
| 6.4. Uninhabitability of the home, loss of rent | 100 % | 100 % |
| Provisional accommodation | 100 %, max 12 months | |
| 7. Electrical damages | 100 % | 100 % |
| 8. Aesthetic restoration of the building and/or contents | | EUR* 6.000 |
| 9. Garden reconstruction | 20 % of building ins. sum | |
| 10. Temporary removal of contents | 25 %, max 90 days | |
| 11. Refrigerated goods | | EUR* 500 |
| 12. Garden furniture | | EUR* 12.000 |
| 13. Third party liability | Following individual terms 1.000.000 € | |
| Liability in case of water damages: max EUR 150.000. Employer liability: max EUR 60.100 | | |
| 14. Home emergency assistance | | Included |
| 15. Family legal defence | EUR* 6.050 (per claim) | |

* Sum insured at first loss