

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		