

Scope of services

Building and household contents insurance

Insurance cover BASIC COVERAGE	Building	Household contents
1. fire, explosion and lightning strike	100 %	100 %
2. water damage		
Cost of plumbing and/or masonry work to locate and repair the damage.	100 %	100 %
Infiltration	100 %	100 %
Damage due to pipes freezing	100 %	100 %
3. Extended risks:		
3.1. Natural hazards. Infiltration	100 %	100 %
3.2 Flooding, frost	100 %	100 %
3.3 Vandalism and malicious acts	100 %	100 %
3.4 Smoke and soot		
3.5 Impact and collision, sound waves	100 %	100 %
4. breakage of window panes, mirrors and glass		
Breakage of marble, granite, ceramics, sanitary ceramics and glass ceramic hobs	100 %	100 %
Breakage of solar collectors (photovoltaic systems)	100 %	
5. Burglary/theft, robbery:		
5.1. Burglary / theft	100 %	100 %
Valuables: Valuables with an individual value of less than 6,000 euros are automatically included up to 20% of the household contents.		
Cash		1,000 euros*
Cash in the safe		3,000 euros*
5.2. Simple theft	25 % sum insured, max. 3,000 euros* (claim/year)	Simple
theft of valuables		300 euros*
5.3. Robbery outside the home - personal belongings (worldwide)		1,200 euros*
Robbery outside the home - cash		1,000 euros*
5.4. Credit card misuse	600 euros* (claim/year)	
5.5. Costs for replacing locks in the event of key loss, theft, robbery		600 Euro
6. miscellaneous costs		
6.1 Fire brigade operation	100 %	100 %
6.2 Rescue, extinguishing, demolition and clean-up work	100 %	100 %
6.3 Recovery of documents	100 %	100 %
6.4 Uninhabitability of the living quarters, loss of rental income	100 %	100 %
Other accommodation	100 %, max. 12	months
7. damage with electrical cause	100 %	100 %
8. Aesthetic restoration of buildings and household contents		6,000 euros*
9. Restoration of green spaces	20 % sum insured	Buildings
10. Temporary relocation of household effects	25 %, max. 90 days	
11. Chilled goods		500 Euro*
12. Garden furniture		12.000 Euro*
13. Liability cover	In accordance with private terms and conditions € 1,000,000 Liability for water damage: max. 150,000 euros. Employer's liability max. 60,100 euros	
14. Household care/emergencies		Inclusive
15. Legal assistance for the family	6,050 euros (claim)	

* First-loss insurance