



# **PROPERTY RETAIL PRODUCT BENEFITS GUIDE**

# WELCOME TO ALLIANZ

THANK YOU FOR TRUSTING ALLIANZ TO  
BE YOUR PARTNER, AND FOR CHOOSING  
TO INSURE YOUR PROPERTY WITH US.



**Your safety is our concern.  
We're here to protect you and  
your property from financial  
losses from unexpected events  
you can't control. Rely on our  
experience in taking risks and  
enjoy a carefree life.**

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# 1. INTRODUCTION TO YOUR INSURANCE



**YOUR HOME IS  
PROTECTED WITH  
ALLIANZ PRIVATE  
PROPERTY INSURANCE.  
THIS WAY, YOUR  
PROPERTY IS  
PROTECTED FROM  
UNPREDICTABLE LOSS  
OR DAMAGE.**

**The aim of this Benefits Guide is to familiarize you with your rights and obligations and the obligations of Allianz.**

This document, which, together with the insurance policy, forms the insurance contract:

- describes the type of coverage of each package,
- informs you about the claim process and how to report a loss or damage,
- explains insurance terminology,
- provides tips how to improve safety in your home,
- and answers frequently asked questions.

The insurance policy contains specific information regarding the insurance you contracted (selected insurance package, duration, premium amount payable...).

If you have any additional questions or require any explanations, feel free to contact us at 072 100 001 or [osiguranje@allianz.hr](mailto:osiguranje@allianz.hr).

We are ready to help!

# 2. PRODUCT DESCRIPTION – TERMS AND CONDITIONS

**WE OFFER THREE DISTINCTIVE PRIVATE PROPERTY INSURANCE PACKAGES WITH DIFFERENT TYPES OF RISKS COVERED.**

**PLEASE NOTE THAT THIS DOCUMENT DESCRIBES ALL OF THE COVERAGES THAT WE OFFER. YOUR INSURANCE COVERAGE INCLUDES THE COVERAGE FROM THE PACKAGE YOU HAVE SELECTED AND THAT IS LISTED IN THE INSURANCE POLICY.**

## 2.1 WHAT DOES THE PRODUCT COVER?

**This product provides insurance for:  
building (house or flat)  
and/or household items**

**Everything you have insured is  
indicated in your insurance policy.**

### 2.1.1 SUBJECT OF INSURANCE

#### 1. Building

Building is considered to be a house or a flat intended exclusively for residential use with ancillary facilities and premises.

Only buildings of massive or weak construction can be insured!

#### A. What is covered?

- 1) all parts of the building, foundation, load bearing, retaining and partition walls (including basement load bearing walls),
- 2) all built-in installations (e.g. electric, gas and plumbing installations with associated measuring devices, reinforcement, pumps, filter devices and materials),

- 3) glass installed in doors, windows and glass fences (on the building and inside the building),
- 4) floor, wall and ceiling coverings (e.g. paint on walls and builders' joinery, ceramic tiles, parquets),
- 5) balconies and terraces (including fences, sunshades and canopies connected to the insured building if several flats do not use them),
- 6) facade, i.e. corresponding part of the facade (with regard to insuring flats),
- 7) premise partitions that cannot be relocated,
- 8) items used for external protection of builders' joinery (blinds, shutters and similar),
- 9) fixed installed equipment in the exclusive ownership of the insured person, such as:
  - heating, cooling and ventilation devices,

- sanitary equipment and reinforcement,
  - water pumps,
  - solar panels,
  - “smart home” or “smart house” systems (e.g. heating control, lighting control, access control),
  - safety systems (e.g. burglary and fire protection systems),
  - elevator,
- 10) ancillary facilities,  
11) ancillary premises.

### B. What is not covered?

With regard to insuring a building (flat or house), the following is not covered by insurance:

- 1) items in the insured building,
- 2) buildings planned for demolition from the date of receiving the demolition notice,
- 3) buildings under construction except for buildings in the final construction stage (high roh bau), which need to be contracted separately and stated in the insurance policy. Please note that house and flat alterations are not considered construction projects if the house or flat is habitable during the alteration,
- 4) flats or houses used for generating income, except in cases of renting for residential purposes (long-term apartment renting – tenant) or tourism activity in the home,
- 5) common areas of the building outside the insured flat and the ancillary secondary premises (lobby,

- staircase, areas outside the flats, basement, shelter, drying and laundry room, swimming pool, attic and other communal premises),
- 6) roofing of residential buildings with several owners, unless specifically contracted and stated in the insurance policy,
  - 7) mobile homes, unless specifically contracted and stated in the insurance policy,
  - 8) camping trailers towed by motor vehicles, as well as caravans,
  - 9) tents, glamping tents,
  - 10) equipment not built in and not part of the insured building; equipment not solely belonging to the insured house or apartment but co-owned (elevators, central heating with a fuel tank, water pumps, air conditioning devices and other built-in equipment),
  - 11) ancillary facilities that are used or have been used for economic purposes such as e.g. stables, barns, outbuildings.

Buildings in the final construction stage (high roh bau) are deemed uninhabitable and can't be covered per Max package.

## 2. Household Items

### A. What is covered?

Household items are movable items you as the insured person and/or other persons living in the insured household own, such as:

- 1) items for personal use and consumption and for furnishing flats (furniture, household appliances and devices, clothing, footwear and other),
- 2) items of special value like cash, decorative and valuable items (wristwatches, jewellery, art and antiques),
- 3) personal documents and identification papers,
- 4) sports equipment: bicycles, scooters, electric bicycles and scooters with motor power up to 0,25 kW, skis, boats, including outboard engines up to 20 kW, water and snowboard equipment, etc.,
- 5) automotive tires not in use,
- 6) strollers and wheelchairs, and children's vehicles – electric toys,
- 7) tools, devices, machines and self-propelled working machines (lawn mowers, etc.) that are exclusively used for house or garden maintenance or as a hobby that does not generate income,
- 8) musical instruments,
- 9) video, audio, photo and IT equipment.

As part of insuring household items, and if those items are not insured under the insurance policy for the building, the following is also insured:

- 10) floor, wall and ceiling coverings (e.g. paint on walls and builders' joinery, ceramic tiles, parquets), etc.
- 11) glass doors, windows and fences on the object and inside the object,

- 12) items that protect the external builders' joinery (shutters, blinds, etc.),
- 13) sanitary equipment and reinforcement,
- 14) boilers, heating, cooling and ventilation devices,
- 15) sunshades and antennas (if owned exclusively by the insured person).

If the insured building is rented for tourism purposes, items belonging to the guests registered with the tourist board, that are within the building are also insured.

### B. What is not covered?

With regard to household items insurance, the following is not insured:

- 1) components and fixed built-in equipment in the building, except for the equipment indicated in Chapter “Household - What is covered?”,
- 2) all types of motor vehicles, trailers, vessels, aircraft, scooters, electric bikes with engine power exceeding 0.25 kW and all types of self-balancing personal transporter (such as e.g. Segway)
- 3) construction and installation material, equipment and tools,
- 4) items of special value, personal documents and identification papers in ancillary premises or ancillary facilities,
- 5) firearms, their parts and accessories,

- 6) all equipment, supplies, materials and items used to carry out craft or other activities generating income,
- 7) items used by several flats in the same building,
- 8) items in buildings in the final stage of construction (high roh bau),
- 9) all types of pet homes (such as aquariums, terraries, cages),
- 10) items owned by the tenant of the apartment.

### 2.1.2 GENERAL PRODUCT SPECIFICATIONS

#### What territory is covered by your insurance?

The insurance of building and household items is valid for flats and houses located in the territory of the Republic of Croatia.

Private liability insurance covers insured events that occur globally. However, if you are not a citizen of the Republic of Croatia or you have a permanent residence outside of the Republic of Croatia, your private liability insurance covers insured events solely in the territory of the Republic of Croatia.

Household items are insured while they are located in the insured household and ancillary premises or ancillary facilities belonging exclusively to the insured flat or house.

Outside the insured household and ancillary premises: on the correspond-

ing yard/plot, on the staircase, in closed storages and sheds used only by the insured person and in the common premises, the coverage includes only:

- strollers, wheelchairs and bicycles locked with a safety chain or similar safety device,
- clothes and underwear,
- garden furniture, gardening devices and machines, and dryers.

Rule: 1 main building = 1 policy

One policy can be used to insure one unique main and undividable building on a single insurance place that can be uniquely identified from the policy data.

**IF AN INSURED BUILDING IS RENTED FOR TOURISM PURPOSES, ITEMS INSIDE THE BUILDING THAT BELONG TO THE GUESTS ARE INSURED AS WELL.**



## 2.3. DESCRIPTION OF THE PRIVATE PROPERTY INSURANCE PACKAGE

Our offer includes three private property insurance packages, and the information regarding the selected package is indicated in your insurance policy.

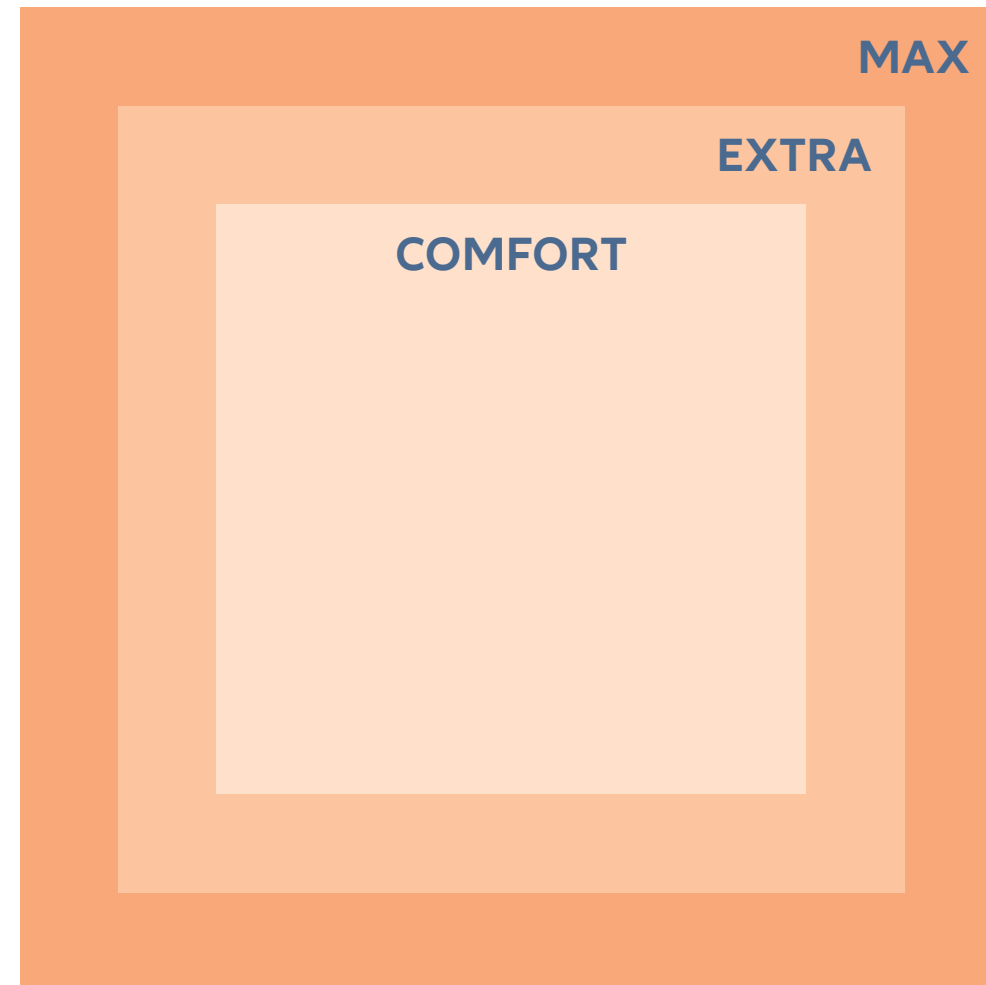
- Package Comfort includes: protection in case of harmful events occurring due to fires and natural disasters (except for earthquakes), combined with valuable additional coverage, such as private liability, Home Assistance and coverage of various additional expenses caused by harmful events.
- In addition to the coverage included in Package Comfort, Package Extra also includes coverage of the most common damage occurring due to water spillage or glass breakage.

- Package Extra provides comprehensive insurance protection with higher insurance limits and additional coverage of theft, vandalism and over-voltage.

You can find information on the selected package in the insurance policy.

All the packages also provide the possibility of additional insurance against earthquake as additional coverage with payment of an additional premium.

### OUR OFFER INCLUDES THREE PRIVATE PROPERTY INSURANCE PACKAGES



# TABLE OF COVERAGES

COVERAGE	COMFORT	EXTRA	MAX	COVERAGE DESCRIPTION
<b>FIRE AND OTHER HAZARDS</b>	✓	✓	✓	Covers damage caused by fire, lightning, explosion, implosion, aircraft accident or the impact of a motor vehicle.
<b>NATURAL DISASTERS (EXCEPT FOR EARTHQUAKE)</b>	✓	✓	✓	Includes indemnity for insured items in case of damage caused by storms, hail, floods, torrents, high water, unexpected precipitation, snowfall or avalanche, subsidence, land subsidence and landslide.
<b>HOME ASSISTANCE</b>	✓	✓	✓	If an emergency intervention is required in the home, the insurer organizes and sends a repairman (plumber, locksmith, carpenter, pest control technician, repairman for household appliances or electrician) and covers the costs of emergency repair.
<b>PRIVATE LIABILITY</b>	✓	✓	✓	Covers cases where the insured person is liable for losses caused to third parties, including bodily injury and/or material damage (in everyday life).
<b>INSURED COSTS</b>	✓	✓	✓	If the insured event occurs, the insurance also covers various other expenses you have incurred, such as the cost of returning from vacation, cleaning and demolition costs, the cost of losing rent, etc.
<b>WATER SPILLAGE</b>		✓	✓	Insures the property against damage caused by water spills from water and sewer pipes, as well as heating and cooling devices.
<b>GLASS BREAKAGE</b>		✓	✓	Provides coverage for damage due to glass fractures (for example, windows, mirrors, partition walls, glass furniture...).
<b>THEFT</b>			✓	Insures property that is destroyed, damaged or disappears in the event of theft or robbery.
<b>VANDALISM</b>			✓	Insures property against intentional destruction or damage by known or unknown perpetrators.
<b>OVER-VOLTAGE</b>			✓	Covers damage caused by over-voltage.

## EARTHQUAKE (ADDITIONAL COVERAGE)

Covers damage to property caused by earthquakes.

For a detailed description of each cover, please see below.



### 2.1.3 FIRE AND FIRE HAZARDS

#### A. What is covered?

You will be compensated for your loss if the subject of the insurance (building and/or household items) is destroyed, damaged or disappears due to:

- 1) fire,
- 2) direct lightning strike,
- 3) explosion (except explosion from nuclear energy),
- 4) implosion,
- 5) impact of own motor vehicle, own movable work machinery and unknown motor vehicle,
- 6) and fall and impact of an aircraft.

#### B. What is not covered?

Fire and other Hazards coverage of your private property insurance does not cover:

- 1) events in which the subject of insurance is destroyed or damaged due to exposure to fire or heat for the purpose of processing or other purposes (e.g. boiling, cooking, ironing, drying, frying, baking, etc.) or due to a fall into or throwing into a fireplace (e.g. oven, stove, etc.),
- 2) burning due to cigars, cigarettes, fire irons, embers, lamps, etc.,
- 3) damage to chimneys due to their function or lack of maintenance,
- 4) damage due to electricity, over-voltage or heating due to overload,

- 5) damage due to explosion of pressurised vessels (boilers, pipes, etc.), due to the outdatedness, wear or excessive layers of corrosion, lime scale, residue, silt on the object of insurance; however, damage to other items in relation to the explosion shall be compensated,
- 6) damage from explosive expulsions of gases from ovens and similar appliances,
- 7) damage due to an earthquake, unless this danger has been specifically contracted.

## INSURANCE COVERS DAMAGE CAUSED BY FIRE, DIRECT IMPACT OF LIGHTNING, EXPLOSION, IMPLOSION, IMPACT OF A MOTOR VEHICLE AND FALL OF AN AIRPLANE.

### 2.1.4 NATURAL DISASTERS (EARTHQUAKE EXCLUDED)

#### A. What is covered?

The subject of insurance (building and/or household items) that is destroyed, damaged or disappears due to the following shall be covered:

- storm and hailstorm (hailstones),
- unexpected precipitation (rain and penetration of storm water),
- avalanche,
- subsidence, settling of earth and landslide,
- flood, torrent and high water,
- snow pressure.

The following damage is covered by insurance:

- 1) caused by direct effects of storm and hailstorm or a direct impact by items knocked down and picked up by the storm,
- 2) caused by the immediate mechanical action of unexpected precipitation and penetration of storm water. Total indemnity for damages caused by unexpected precipitation and penetration of storm water during the policy period is limited to two harmful events up to stated limit according to selected package. If long-term or multiannual insurance is contracted and two years have passed since the last claim payment, the client regains the right to claims payment for two harmful events caused by

unexpected precipitation and penetration of storm water up to stated limit according to the selected package,

- 3) caused by landslides on the insured building if the material that was separated collided with the object of insurance (building) and destroyed or damaged it,
- 4) caused by floods, torrents and high water on the subject of insurance while the disaster lasts and immediately after the water withdraws,
- 5) caused by air pressure from an avalanche,
- 6) caused by snow pressure during 48 hours after precipitation has stopped.

#### B. What is not covered?

Allianz does not provide coverage for:

- 1) damage from penetration of rain, hailstorm (hailstones), snow or other deposits through open windows or other openings of the building (chimneys, ventilation pipes, vents, etc.), unless such openings resulted from the storm,
- 2) damage from storms, hailstorms, unexpected precipitation and penetration of storm water into weak constructions such as sunshades, canopies, greenhouses, sun umbrellas or insurance objects with flat roofs and items out in the open,
- 3) damage caused by storms with snow that remains as a deposit,

- 4) landslide if the sliding had already begun at the time of concluding the insurance contract,
- 5) slow geological subsidence which is manifested by small cracks on buildings,
- 6) landslides caused by human activity (e.g. by mining, drilling, etc.) or in landscapes shaped by human activity (by cluttering bricks and similar construction materials or landfills),
- 7) cost of soil remediation due to damage to the subject of insurance,
- 8) insurance against flood, torrent and high water does not cover the following damage:
  - against fungus resulting from humidity,
  - from subsidence as a result of floods and torrents,
  - from flooding by water from the gutter and rainwater drain pipes,
  - flooding by water effusion from a sewer system, except if the effusion occurred due to a flood or torrent,
  - from groundwater not resulting from high water,
  - to subject of insurance located in active and dry corridors of streams and rivers, as well as in the area between streams, or rivers and embankments (inundation area),
  - to subjects of insurance that have been flooded two or more times in the last 5 years,
- 9) the following damage is not covered by insurance against snow pressure:
  - on a building which was not constructed according to the manner of construction which is standard in this location or which was poorly maintained or outdated,
  - on a tent and canopy with a soft cover made from glass, plastic and bituminous materials,
  - on demolished or incomplete buildings or during reconstruction if there is a causal link between the damage and the condition of the building.
- 10) snow removal and cleaning (according to a decision of a municipal authority, the building owner, i.e. the person responsible for the building maintenance, shall be responsible for removing snow and ice from the roof),
- 11) Loss due to an earthquake, unless this danger has been specifically contracted.

### 2.1.5 HOME ASSISTANCE

#### A. What is covered?

##### Emergency Home Assistance

We will organize and cover the cost of repair (travel and labour costs of the specialist as well as costs of necessary spare parts) to prevent further damage or impairment of the living conditions in case of:

- Damage to the plumbing and/or drainage system,
- Blocked toilets, baths & sinks,
- Breakdown of the electricity supply system,

- Failure or breakdown of the main heating system and/or the hot-water supply provided by the main heating system,
- Damage to external locks, roof, doors or windows of your home due to storm, fire, smoke, burglary, attempts of burglary or vandalism in which case we will provide a temporary emergency solution,
- Locked external door (with mechanical locks), if you or your household members are locked out or inside your home in which case we will provide unlocking. In case of lost or stolen key, we will cover the work of the specialist in the replacement process (excluding costs of the new lock),
- Pest infestation inside your home due to rats, mice, insects or nests of wasps and hornets (also nests of wasps and hornets on external wall, roof or roof soffit of your home which is a single-family detached house).

If an Emergency Home Assistance service is required to prevent further damage or sustained impairment of your living conditions after the occurrence of the insured event, you should notify our 24-hour emergency call centre which will organize the visit of a qualified specialist.

##### Multi Appliance Insurance

We will organize and cover the costs of repair (travel and labour costs of the specialist as well as costs of necessary spare parts) in case of: breakdown of

your domestic appliance if it is gas/ electric kitchen/stove/oven, washing machine, washer-dryer, dryer machine, refrigerator, freezer and/or dishwasher and if the following conditions are met:

- They are installed at your address specified in the insurance policy,
- They do not exceed the 5 years' lifespan as the date of the original purchase receipt (if no original purchase receipt is available, the age of appliance shall be verified by the specialist at our cost),
- The maximum price is EUR 2.500 for each appliance,
- They are not covered by the manufacturer's, dealer's or extended warranty.

In case of a breakdown of your domestic appliance, you will have access to our 24-hour emergency call centre which will organize the visit of a qualified specialist to your address to diagnose and determine if the damage can be repaired, either on site or in their workshop. In case the damage has to be repaired in the workshop, we will cover the cost of transportation and the specialist will arrange with you the time of return of the repaired item (Monday to Friday, within working hours from 9:00 to 17:00). The whole assessment in your home can only be carried out when you or your representative is present.

The usage of both Emergency Home Assistance and Multi Appliance Insurance is limited to EUR 200 per insured event and a total of four

insured events per year. Within EUR 200, cost of spare parts for Emergency Home Assistance is limited to EUR 25 per insured event.

We will calculate the cost of services of the specialists at the market rate in the region where the service was provided.

### B. What is not covered?

**We will not cover the following cases:**

- Events that occurred before the beginning of your insurance policy and the consequences of these events,
- Claims arising from the failure or disconnection of public services to your home (including electricity, water or gas supply), regardless of their cause,
- Events arising in connection with professional or business activity,
- Damage that occurred in shared areas and communal parts (e.g. shared fittings),
- Damage of an aesthetic/cosmetic nature (e.g. damage to knobs, plastic or metal casing),
- Damage that is caused by design, manufacturing or other faults subject to a recall by the manufacturer,
- Damage caused by repairs carried out by you,
- Damage to service items, that are regularly used and replaced or have a high level of wear (fuses, batteries, light bulbs, software, gaskets, hinges, filters, drain hoses).

### Specific exclusions for Emergency Home Assistance:

- Installations which are in the responsibility of the multi-occupancy building or the appropriate technical water, gas or power providers,
- Costs for spare parts exceeding EUR 25,
- Cost of searching for damage (e.g. forging walls, dismantling appliances, disassembling bathroom fittings).

### Specific exclusions for Multi Appliance Insurance:

- Damage due to neglect or gradual degradation arising from improper maintenance and failure to comply with the manufacturer's regulations on your behalf,
- Damage that results from mechanical damage to items (e.g. hit or fall of the appliance), chemical or thermal damage to items (e.g. liquid damage, pollution or contamination),
- Breakdown of the appliance due to short-circuit and/or overvoltage of power supply network due to external cause,
- Damage to appliances purchased outside your home country or appliances that cannot be repaired due to the lack of available spare parts which are necessary to repair the damage.

### General limitation

*We are entitled to delay the performance of the service in the event of officially declared natural disaster and catastrophes or due to force majeure.*

## 2.1.6 PRIVATE LIABILITY

### A. What is covered?

Your insurance policy covers civil non-contractual liability of the insured person for damage due to death, harm to the body or health and to the damage or destruction of a third person's property:

- 1) as a private person in everyday life, other than performing a craft activity or any business activity generating income,
- 2) as the owner of a flat or a separate dwelling house, plot and yard,
- 3) as the employer of persons employed in the household,
- 4) due to possession and use of a human-powered bicycle,
- 5) possession and use of an antenna device,
- 6) engagement in amateur sports, except for hunting,
- 7) keeping tame animals when the animals are not kept for income generating purposes,
- 8) providing accommodation for guests if it was indicated in the insurance contract that the insured building is rented for tourism purposes.

The insurance also covers the liability of:

- 9) your spouse or common-law partner or life partner living with you at the same address (has a unique residence),

- 10) your children up to 28 years of age (including grandchildren, adopted children and children in foster care), as well as their spouses, common-law partners and life partners living with the insured person at the same address,
- 11) possession and use of vessels with an engine power up to 15 kW that are not subject to the provisions of the Obligatory Insurance Act,
- 12) damage suffered by owners of flats in the same building.

The total sum insured per policy is 250,000 HRK per risk and in annual aggregate.

If insured person is legal entity Private Liability covers only liability of insured as the owner, user or tenant of a flat or a separate dwelling house, plot and yard.

If the insured person is not the owner but the user or tenant of the apartment or house, the insurance coverage is extended to cover damage that may be caused to the landlord due to fire, explosion and water spillage if the insured event occurred accidentally and suddenly.. Sub-limit per risk and in annual aggregate is 10% of sum insured for Private liability cover.

### B. What is not covered?

If a part of a flat or a house is used to perform a professional/craft/business activity, the insurance does not cover

any liability related to that part of the flat or house if the damage has been caused by performing such activity.

Insurance does not include:

- 1) damage incurred to the policyholder, insured person, co-insured persons or other persons living with the insured person at the same address address in a joint household (who have the same residence),
- 2) damage incurred to legal entities co-owned or owned by the insured person or in which the insured person owns a share,
- 3) damage to property directly or indirectly owned by the insured person,
- 4) damage caused deliberately,
- 5) damage resulting from the possession and use of:
  - aircraft (including unmanned aerial vehicles, i.e. drones) and any type of aircraft model (made in aviation modelling),
  - vessels, except vessels with engine power of up to 15 kW not subject to the provisions of the Obligatory Insurance Act,
  - all types of motor vehicles, trailers, aircraft, electric bicycles and scooters with an engine power exceeding 0.25kW and all types of self-balancing personal transporters (such as Segway) and other vehicles that must be registered in accordance with the legal regulations.

This exclusion does not apply to vehicles that serve as a source of energy connected to insured land (powered by another machine or plant),

- 6) damage caused by cold weapons and weapons in general,
- 7) damage to property or works performed by the insured person or made or delivered by any other person at his/her request or on his/her account if the cause of the damage is in the production or delivery,
- 8) damage from defective products for products manufactured or in any manner placed on the market by the insured person,
- 9) damage to third party property caused during the performance of professional activities by the insured person on/by such property (e.g. processing, repair, transportation, testing, etc.),
- 10) damage incurred as a result of committing a crime or a misdemeanour,
- 11) damage to the environment caused by changes in the natural condition of water, soil and air through harmful emissions,
- 12) damage to items which the insured person has leased, rented, is using, has loaned, taken for safekeeping and transportation, etc.,
- 13) damage caused by glass and portable electronic devices (mobile phones, tablets, laptops, etc.).

The insurance shall not cover the liability of the insured person for damage caused to property arising from:

- 14) permanent action of temperature, gases, steam, humidity or precipitation (smoke, ash, dust, etc.),
- 15) mouldiness, vibrations, noise, clamour, etc.,
- 16) subsidence and landslide,
- 17) flood of still, flowing and underground waters,
- 18) damage incurred gradually.

The insurance does not cover:

- 19) liability for damage directly related to the use of nuclear energy, damage directly or indirectly related to high-energy ionizing radiation (e.g. alpha, beta and gamma rays emitted by radioactive substances and neutrons or rays produced in particle accelerators and laser and other similar rays),
- 20) liability for damage directly or indirectly caused by asbestos, products or materials of asbestos of any kind or in any connection therewith,
- 21) liability for damage directly or indirectly caused by the action of magnetic and electromagnetic fields or nuclear radiation, regardless of their source or origin,
- 22) the insured person's liability on the basis of contractual amplification of his/her liability, and the cases

where he/she would not be held liable according to law,

- 23) damage for which the insured is liable in the capacity of an investor; however, the damage for which the insured is liable in the capacity of a client and/or contractor on his/her own real estate are covered,
- 24) fines and penalties as well as claims for increased cash compensation as a result of the penalties,
- 25) damage not caused by injury to the body or health of a person or destruction of property, i.e. pure financial losses,
- 26) for damage caused by any environmental impact and especially damage due to pollution (of soil, water and air), damage to plant and animal species and/or protected natural habitats, and damage caused by any failure of the insured person to maintain, replace and repair waste water and other waste product treatment devices and any failure to comply with other measures envisaged by environmental protection regulations,
- 27) liability for damage caused by force majeure (e.g. earthquake). Force majeure is an event that could not have been foreseen or prevented. It has to be external and it cannot arise from using items or drive, i.e. businesses.

### 2.1.7 INSURED COSTS

#### A. What is covered?

If a building has been insured, the insurance covers the following costs:

- 1) Costs of preventing and minimising damage due to attempts to eliminate imminent danger in the occurrence of an insured event and attempts to limit its harmful consequences.
- 2) Costs of clearing and destruction of the insured property, transportation of rubble and other remains of that property to the nearest waste disposal site and their disposal or destruction when they result from an insured event.
- 3) The costs of buying and planting decorative plants on insured land if during a storm, hail, fire, lightning strike or explosion (except for a nuclear explosion) or implosion, the plants are broken, their roots are torn out, they are knocked to the ground or damaged in any other way so that no natural regeneration is expected. The costs are not reimbursed if:
  - the trees were already dead,
  - the plants are used as food,
  - the plants are used for any earnings, sale, etc.,
  - the risk that is the cause of the damage is not included in the insurance contract.
- 4) Loss of rent in cases where the flat has become uninhabitable in the event of fire, lightning strike, explosion (except a nuclear explosion) or implosion, natural disasters (except for earthquake) and earthquake (if it is included as an additional coverage).
- 5) Costs of return from annual leave – transportation costs when the insured person has to interrupt his/her annual leave and travel to the location of damage if a serious insured event occurs (where the damage is estimated to exceed 30.000 HRK and which requires the presence of the insured person at the location of the damage). The insurance also covers the insured person's spouse, common-law partner or life partner living with the insured person at the same address (they have a unique residence) and the children of the insured persons until the age of 18.
- 6) The cost of hotel and similar accommodation – if the flat becomes uninhabitable immediately after the damage caused by insured event, until the moment it becomes inhabitable again, not exceeding the duration under the contracted package.
- 7) Costs incurred by damage to the building by the guest – The insurer reimburses additional costs incurred as a result of sudden and unexpected damage to the building (house for rent or tourist apartment) caused by the guest up to 2.500 HRK for first-loss per risk event. For all insured events occurring during a

single insurance year, the insurer pays a total of up to 7.000 HRK (aggregate limit) where the amount of damage compensation may not be higher than the present value of the damaged object of insurance. When reporting a harmful event, the policyholder will provide information about the guest/s that were in the house for rent/tourist apartment at the time of the occurrence of a harmful event (name and surname, address, copy of identification document owned by the guest), evidence of registration with the tourist board and signed guest's statement about the occurrence of an event on a form given by the insurer.)

If household items are insured, the following costs are covered:

- 8) The cost of hotel and similar accommodation – if the flat becomes uninhabitable immediately after the damage caused by insured event, until the moment it becomes inhabitable again, not exceeding the duration under the contracted package.
- 9) Clearing and demolition costs represent the costs of clearing objects of insurance resulting from the occurrence of an insured event and the removal and transportation of the rest of the objects of insurance.

- 10) Costs of transport and storage of insured household items if the flat becomes uninhabitable and the policyholder or insured person cannot be required to store it in the potentially usable part of the flat are reimbursed only until the flat becomes inhabitable again or until it is possible to store it in the inhabitable part of the flat.
- 11) Costs incurred by damage to the household items by the guest – the insurer reimburses additional costs incurred as a result of sudden and unexpected damage to the items inside the house for rent or tourist apartment caused by the guest up to 2.500 HRK for first-loss per risk event.

For all insured events occurring during one insurance year, the insurer pays a total of up to 7.000 HRK (aggregate limit). The amount of damage compensation shall not exceed the present value of the damaged object of insurance. The insurer reserves the right of recourse against the guest responsible for the damage regardless of the existence of a police record. When reporting a harmful event, the policyholder will provide information about the guest/s that were in the house for rent/tourist apartment at the time of the occurrence of a harmful event (name and surname, address, copy of identification document owned

by the guest) evidence of registration with the tourist board and signed guest's statement about the occurrence of an event on a form given by the insurer).

### B. What is not covered?

The following is not covered in terms of coverage of costs incurred by damage to building and household items by guest:

- 1) aesthetic damage that does not diminish the functionality of a particular item/device,
- 2) damage to the building incurred by the use of a motor vehicle and a trailer, and unmanned aerial vehicles (drones), and the insurer reserves the right of recourse against the guest responsible for the damage regardless of the existence of a police record.

If the insurance of household items and the building is contracted, the limits for the insurance of the cost of hotel or similar accommodation - if the flat becomes uninhabitable, are not added up.

### 2.1.8 WATER SPILLAGE

#### A. What is covered?

If Package Extra or Package Max has been contracted, the insurance also covers damage caused by water spillage from water and drainage

(sewage) pipes and heating and cooling devices.

The insurance covers the following cases of damage to the subject of insurance (building and / or household items) due to water spillage from plumbing and sewer pipes:

- 1) water spillage from water and sewage pipes and heating and cooling devices:
  - due to pipe damage,
  - due to pipe blocking or freezing (only in a building that is permanently inhabited).
- 2) reimbursement of the costs of repair or replacement of the necessary part of the water and drainage pipes and pipes from heating (radiators) and cooling systems belonging to the subject of insurance, other than those for the maintenance of which the co-owners of the building (joint installation) are liable after the damage caused by water spillage together with the repair of the structural part of the building related to pipe repair (costs in addition to pipe repair).
- 3) reimbursement of water loss costs due to the occurrence of an insured event of water spillage from water pipes and pipe breakage of water supply installations. The insurer is obliged to reimburse the difference between the average amount of the water supply bill in the last three months and the increased amount of

the bill as a result of the insured event of water spill, only if the difference-increase compared to the average bill is at least 10%, taking into account only variable part of the price of water supply service.

- 4) reimbursement of costs incurred by pipe breakage due to corrosion belonging to the insured person's house/flat and which cannot be controlled by the insured person.
- 5) reimbursement of costs of finding the pipe breakage location, but only if the structural part of the building is insured.
- 6) reimbursement of cost of replacing taps, odour drains and water meters, but only if household item insurance has been contracted.

### B. What is not covered?

The insurer will not provide indemnity for damage caused by:

- 1) water from a sprinkler or nozzle of a water dispenser, extinguishing or soaking device,
- 2) splashing of water from aquariums, tubs and pools and the damage from water used to clean them,
- 3) subsidence, collapse or landslide, unless it has been caused by insured risk of water spillage from the plumbing and sewer pipes,
- 4) freezing of pipes and appliances within the heating system,
- 5) water spillage from open taps in the insured person's house,

- 6) failure to perform maintenance, spongy or fungus accumulations, wear, rust and corrosion of the domestic water and drainage network and hot-water heating and steam heating devices belonging to the insured person's home or that can be controlled by the insured person,
- 7) water spillage from gutters and rainwater drain pipes other than those built into the building,
- 8) water spillage from the drainage pipe of a washing machine in the insured person's house if the damage did not occur due to pipe breakage,
- 9) an earthquake, unless this danger has been specifically contracted..

Unclogging costs are not covered.

**WITHIN THE SCOPE  
OF COVERAGE ARE  
ALSO COVERED  
THE COSTS OF  
WATER LOSS.**

### 2.1.9 GLASS BREAKAGE

#### A. What is covered?

If a building has been insured, and Package Extra or Package Max has been contracted, the insurance also covers breakage of glass on:

- 1) interior and exterior doors and windows of the insured person's flat or house, and ancillary premises (but only if they belong exclusively to the insured person),
- 2) glass enclosures fixed to the building (inside and on the outside).

If household items are insured, and Package Extra or Package Max has been contracted, insurance also covers breakage of:

- 3) glass on interior and exterior doors and windows of the insured person's flat or house,
- 4) glass on interior partitions and dividing walls of the insured person's flat or house,
- 5) glass on doors and windows at ancillary premises but only if they belong exclusively to the insured person,
- 6) glazed furniture, showcases and mirrors in the insured person's flat or house, but only if they are fixed to the wall and furniture surface,

- 7) glass on shower cabin, cooking plate, glass hood and glass-lined kitchen wall,
- 8) toilets and washbasins, bides, bathtubs.

#### B. What is not covered?

The insurance does not cover damage that arises:

- 1) from transferring or fixing the insured glass outside the flat specified in the insurance contract,
- 2) due to scratches, caustic effects or similar damage to the glass surface,
- 3) due to an earthquake, unless this danger has been specifically contracted,
- 4) on mirrors not attached to the wall or furniture surface.

If household items and building insurance is contracted, limits for glass breakage insurance for the doors and the windows are not added up.

The costs of removing and readjusting items necessary for installation of new glass are covered pursuant to the relevant limits and sub-limits under the contracted package.

### 2.1.10 THEFT AND VANDALISM

#### A. What is covered?

If a building is insured, and Package Max has been contracted, the coverage includes the following in terms of danger of theft and vandalism:

- 1) theft of parts of the building: gutters, fences and other parts made of copper, iron, stainless steel and similar materials,
- 2) damage to structural parts of the building caused by attempts or the performance of burglary and robbery or inside the building due to vandalism after the burglary (we will compensate you for the costs of repairing damage to the building),
- 3) damage to the exterior parts of the buildings (façades) that are only of an aesthetic nature (e.g. graffiti).

If household items are insured, and Package Max has been contracted, the coverage includes the following in terms of danger of theft and vandalism:

- 4) burglary
- 5) robbery (during which all the persons present in the flat with approval of the insured person are equated with the insured person)
- 6) vandalism after break-in

- 7) the cost of damage to the building due to break-in
- 8) the costs of changing the lock if the keys from the door to the insured flat or house have disappeared due to the insured event
- 9) bicycle theft:
  - from a properly closed and locked area (insured flat/house, locked storage premises, sheds used solely by the insured person or a common storage used by all tenants). If bicycle was stolen from common storage used by all tenants it is covered only if it was secured with an appropriate security lock at the time of the theft,

**WITHIN THE COVER OF BURGLARY THEFT IS ALSO COVERED BY THEFT OF THE BIKE OUTSIDE THE INSURANCE LOCATION.**



- outside a properly closed and locked area or outside the insured location if the bicycle was secured with an appropriate security lock in the way that is common in traffic.

If household items and building insurance is contracted, limits for damages to the building due to break-in are not added up.

### B. What is not covered?

An act is not considered a theft if it was done or assisted by a person living with the insured person in a shared household, a person who works there or is present with the consent of the insured person.

If a building is insured:

- 1) in the event of theft of parts of the building, external units of devices and appliances are not insured, and the insurance does not cover damage to built-in equipment (e.g. boilers, air conditioning devices, water pumps, solar panels, solar showers, etc.),
- 2) Insurance does not cover damage due to graffiti that already existed prior to the commencement of insurance; drawings, inscriptions and other damage that the insured person can remove with water and damage to buildings that are not yet inhabitable.

If household items are insured:

- 3) if there is risk of burglary, items located outdoors are not insured,
- 4) there is no insurance obligation for theft of a bicycle located outside the insurance location:
  - if you are unable to provide us with relevant information about the stolen bicycle (manufacturer, year of production, serial number of the frameset) and a police certificate that the bicycle was not found within 15 days from the date of reporting the theft,
  - for items that are not tightly attached to the bicycle.

### 2.1.11 OVER-VOLTAGE

#### A. What is covered?

Insurance covers damage caused by a lightning strike by direct transfer of electric energy through power lines or due to induction during atmospheric discharge.

If a building is insured, insurance covers only installations that are part of the building (built into the facility), including devices that are part of a building such as water pumps, boilers, central heating furnaces, built-in air conditioning devices, intercoms, automatic door opening devices, built-in alarms, television and radio antennas (signal input antennas, antenna amplifiers).

If household items are insured, insurance covers only appliances used in the household:

- household appliances: hot plates, ovens, dishwashers and washing machines, dryers, refrigerators, hoods, heating and cooling devices,
- multimedia: television sets, home theatres with loudspeakers, video devices, music devices with loudspeakers, desktop computers. Desktop computers are insured up to the amount of 5,000 HRK per risk and in annual aggregate.

### B. What is not covered?

Damage as a consequence of the internal surge arrester, or damage caused by fitting and disarranging parts of the net, short circuit, breakage of insulation, resonance and similar.

**WE COVER  
DAMAGE CAUSED  
BY INDIRECT  
LIGHTNING STRIKE.**



### 2.1.12 EARTHQUAKE

#### What is covered?

Earthquake insurance is contracted as additional cover, which has to be stated in your insurance policy and for which an additional premium must be paid. A building and/or household items can be the subject of the insurance. Earthquake damage is covered by insurance if the earthquake is seismographically registered with the relevant seismic service and its intensity is at least 5 (five) degrees on Richter scale at the epicenter of the earthquake and a magnitude of 5 (five) or higher on the Mercalli-Cancani-Sieberg or European macroseismic scale at the location of insurance.

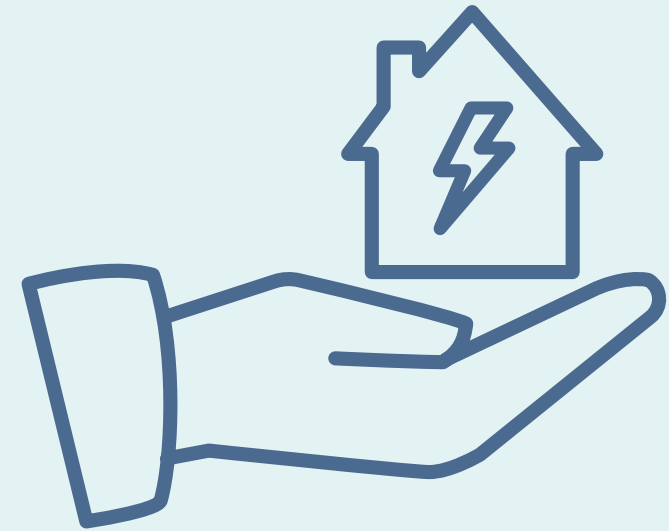
Only the damage that is proven to be the sole and direct consequence of destruction or damage caused by a naturally occurring earthquake is covered by insurance.

An insured event, as defined in this document, means any damage caused by the earthquake, which occurred within a period of 72 (seventy-two) consecutive hours, starting from the beginning of the earthquake.

If the insured event of an earthquake occurs, the insurer shall pay the insurance claim in the amount of damage minus the deductible

indicated in the insurance policy, and maximum up to the amount of the insurance.

If additional earthquake coverage is contracted, the insurance also covers damage caused by the following risks essentially caused by an earthquake: fire, explosion (other than a nuclear explosion), water spillage from plumbing and sewage pipes, glass breakage, loss of rent, mudslides and subsidence, landslides and avalanches.



# INSURED VALUE / SUM INSURED

This chapter provides all relevant information about the insured value, i.e. sum insured for which the insurance was contracted.

The insured value for buildings is the new value, and for household items (equipment) it is the new purchase value.

The exceptions include:

- if at the time of the insurance contract being contracted, the value of the insured property was under 40% of the new value, it shall be deemed that the insured value is equal to the actual value. The actual value is the new value of the subject of the insurance reduced by the amount of estimated wear. Wear is estimated with regard to the technical and economic wear of the subject of insurance from the day of its production to the day of the estimation,
- items that could not be used in accordance with their purpose before the insured event, where the value of the item is reduced by the amount of the estimated wear and tear, up to the sale price that the insured person can achieve.

## 2.1.13 INDEMNITY LIMITS FOR THE STRUCTURAL PART OF A BUILDING

The extent of the insured risks as well as the indemnity limits per risk depend on the selected insurance package as indicated in the table below.

The indicated limits represent the

upper limit for indemnity payment per year for the sum of all risks indicated in one row of the table.

SI stands for the sum insured.

INSURED RISKS	COMFORT	EXTRA	MAX
<b>FIRE AND FIRE HAZARDS</b>			
<b>FIRE, LIGHTNING, EXPLOSION , IMPLOSION, MOTOR VEHICLE IMPACT, AND IMPACT OF AIRCRAFT AND PARTS THEREOF</b>	SI	SI	SI
<b>NATURAL DISASTERS</b>			
<b>STORM AND HAILSTORM</b>	SI	SI	SI
<b>UNEXPECTED PRECIPITATION (RAIN AND PENETRATION OF STORM WATER)</b>	up to 3.000 kn	up to 3.000 kn	up to 10.000 kn
<b>AVALANCHE</b>	up to 30.000 kn	up to 30.000 kn	up to 100.000 kn
<b>SUBSIDENCE, SETTLING OF EARTH AND LANDSLIDE</b>	up to 30.000 kn	up to 30.000 kn	up to 100.000 kn
<b>FLOOD, TORRENT, HIGH WATER</b>	up to 30.000 kn	up to 30.000 kn	up to 100.000 kn
<b>SNOW PRESSURE</b>	up to 10.000 kn	up to 10.000 kn	up to 30.000 kn
<b>EARTHQUAKE INSURANCE (ONLY IF CONTRACTED AS ADDITIONAL COVERAGE)</b>	SI	SI	SI
<b>HOME ASSISTANCE</b>			
<b>ALLIANZ HOME ASSISTANCE</b>	200 € in kuna equivalent on the day of service		
<b>PRIVATE LIABILITY</b>			
<b>PRIVATE LIABILITY INSURANCE</b>	up to 250.000 kn	up to 250.000 kn	up to 250.000 kn
<b>INSURED COSTS</b>			
<b>COST OF PREVENTING AND MINIMISING DAMAGE</b>	up to 3% of the SI	up to 3% of the SI	up to 10% of the SI
<b>CLEARING AND DEMOLITION COSTS</b>	up to 3% of the SI	up to 3% of the SI	up to 10% of the SI

INSURED RISKS	COMFORT	EXTRA	MAX
<b>LOSS OF RENT</b>	30 days/100 kn per day	30 days/100 kn per day	30 days/100 kn per day
<b>COST OF PLANTING DECORATIVE PLANTS</b>	up to 2.500 kn	up to 2.500 kn	up to 7.500 kn
<b>COSTS OF RETURN FROM ANNUAL HOLIDAY</b>	up to 1.500 kn	up to 1.500 kn	up to 5.000 kn
<b>COST OF HOTEL OR OTHER ACCOMMODATION IF THE FLAT IS UNINHABITABLE</b>	15 days / 750 kn per day	15 days / 750 kn per day	60 days / 750 kn per day
<b>COSTS INCURRED DUE TO DAMAGE TO THE BUILDING CAUSED BY A GUEST</b>	2.500 kn (7.000 kn annual aggregate limit)	2.500 kn (7.000 kn annual aggregate limit)	2.500 kn (7.000 kn annual aggregate limit)
<b>WATER LEAKAGE</b>			
<b>WATER SPILLAGE FROM WATER AND SEWAGE PIPES</b>	-	up to 75.000 kn	SI
<b>WATER SPILLAGE DUE TO PIPE FREEZING AND CLOGGING</b>	-	up to 7.000 kn	up to 20.000 kn
<b>COSTS IN ADDITION TO PIPE REPAIR</b>	-	up to 2.500 kn	up to 8.000 kn
<b>COSTS OF FINDING THE PIPE BREAKAGE LOCATION</b>	-	up to 1.000 kn	up to 3.000 kn
<b>COSTS OF WATER LOSS FOLLOWING SPILLAGE</b>	-	up to 1.500 kn	up to 4.000 kn
<b>PIPE BREAKAGE DUE TO CORROSION</b>	-	up to 3.000 kn	up to 10.000 kn
<b>GLASS BREAKAGE</b>			
<b>GLASS ON THE DOORS AND WINDOWS</b>	-	up to 2.000 kn	up to 20.000 kn
<b>GLASS ENCLOSURES</b>	-	up to 2.000 kn	up to 20.000 kn
<b>BURGLARY</b>			
<b>THEFT OF PARTS OF THE BUILDING (STAINLESS STEEL, COPPER)</b>	-	-	up to 4.000 kn
<b>DAMAGE TO THE BUILDING RESULTING FROM A BURGLARY</b>	-	-	up to 20.000 kn
<b>VANDALISM</b>			
<b>COSTS OF REMOVAL OF AESTHETIC DAMAGE ON FAÇADE</b>	-	-	up to 5.000 kn
<b>OVER-VOLTAGE</b>			
<b>OVER-VOLTAGE DUE TO ADVERSE WEATHER AFFECTING THE INSTALLATIONS AND BUILT-IN HOME DEVICES</b>	-	-	up to 7.000 kn

### 2.1.14 INDEMNITY LIMITS FOR HOUSEHOLD ITEMS

The extent of the insured risks and the indemnity limits per risk depend on the selected insurance package as indicated in the following table. The indicated limits represent the upper limit for indemnity payment for the sum of all risks indicated in one row of the table.

The limits referred in following table are indicated per insured event and as a total per year. SI stands for the sum insured.

If the objects of insurance are missing or stolen, and the insured person cannot prove their value, the insurer is liable up to 50% of the new purchase value.

INSURED RISKS	COMFORT	EXTRA	MAX
<b>FIRE AND FIRE HAZARDS</b>			
<b>FIRE, LIGHTNING, EXPLOSION , IMPLOSION, MOTOR VEHICLE IMPACT, AND IMPACT OF AIRCRAFT AND PARTS THEREOF</b>	SI	SI	SI
<b>NATURAL DISASTERS</b>			
<b>STORM, HAILSTORM, FLOOD, TORRENT, HIGH WATER, AVALANCHE</b>	SI	SI	SI
<b>UNEXPECTED PRECIPITATION (RAIN AND PENETRATION OF STORM WATER)</b>	up to 1.500 kn	up to 1.500 kn	up to 5.000 kn
<b>SUBSIDENCE, SETTLING OF EARTH AND LANDSLIDE</b>	up to 30.000 kn	up to 30.000 kn	up to 100.000 kn
<b>SNOW PRESSURE</b>	up to 10.000 kn	up to 10.000 kn	up to 30.000 kn
<b>EARTHQUAKE INSURANCE (ONLY IF CONTRACTED AS ADDITIONAL COVERAGE)</b>	additional	additional	additional
<b>HOME ASSISTANCE</b>			
<b>ALLIANZ HOME ASSISTANCE</b>	200 € in kuna equivalent on the day of service		
<b>PRIVATE LIABILITY</b>			
<b>PRIVATE LIABILITY INSURANCE</b>	up to 250.000 kn	up to 250.000 kn	up to 250.000 kn
<b>INSURED COSTS</b>			
<b>COST OF HOTEL OR OTHER ACCOMMODATION IF THE FLAT IS UNINHABITABLE</b>	15 days/750 kn per day	15 days/750 kn per day	60 days/750 kn per day

INSURED RISKS	COMFORT	EXTRA	MAX
CLEARING AND DEMOLITION COSTS	up to 3% of the SI	up to 3% of the SI	up to 10% of the SI
COSTS OF TRANSPORTATION AND STORAGE	up to 3% of the SI	up to 3% of the SI	up to 10% of the SI
COSTS INCURRED DUE TO DAMAGE TO HOUSEHOLD ITEMS DONE BY A GUEST	up to 2.500 kn (7.000 kn annual aggregate limit)	up to 2.500 kn (7.000 kn annual aggregate limit)	up to 2.500 kn (7.000 kn annual aggregate limit)
<b>WATER SPILLAGE</b>			
WATER SPILLAGE FROM PLUMBING AND SEWAGE PIPES	-	SI	SI
WATER SPILLAGE DUE TO PIPE FREEZING AND CLOGGING	-	up to 7.000 kn	up to 20.000 kn
COSTS OF WATER LOSS FOLLOWING SPILLAGE	-	up to 700 kn	up to 2.000 kn
TAP REPLACEMENT COSTS	-	up to 300 kn	up to 1.000 kn
COSTS IN ADDITION TO PIPE REPAIR	-	up to 1.500 kn	up to 4.000 kn
PIPE BREAKAGE DUE TO CORROSION		up to 3.000 kn	up to 10.000 kn
<b>GLASS BREAKAGE</b>			
GLASS ON THE DOORS AND WINDOWS	-	up to 2.000 kn	up to 20.000 kn
GLASS WALLS AND PARTITIONS	-	up to 2.000 kn	up to 20.000 kn
FLAT GLAZED FURNITURE, SHOWCASES AND MIRRORS	-	up to 2.000 kn	up to 20.000 kn
SHOWER CABINS AND HOT PLATES	-	up to 2.000 kn	up to 20.000 kn
TOILETS AND WASHBASINS	-	up to 2.000 kn	up to 20.000 kn
<b>BURGLARY AND VANDALISM</b>			
IN PERMANENTLY INHABITED FLATS	-	-	SI
IN UNINHABITED FLATS	-	-	up to 90.000 kn
BICYCLE THEFT OUTSIDE THE INSURANCE LOCATION, OUTSIDE A PROPERLY CLOSED AND LOCKED AREA	-	-	up to 2.000 kn
DAMAGE TO THE BUILDING RESULTING FROM A BURGLARY	-	-	up to 20.000 kn

INSURED RISKS	COMFORT	EXTRA	MAX
COSTS OF LOCK REPLACEMENT DUE TO AN INSURED EVENT	-	-	up to 4.000 kn
<b>OVER-VOLTAGE</b>			
OVER-VOLTAGE DUE TO ADVERSE WEATHER (DEVICES)	-	-	up to 10.000 kn

**IF THE INSURED CANNOT PROVE THE VALUE OF MISSING OR STOLEN OBJECTS OF INSURANCE, THE INSURER IS LIABLE UP TO 50% OF THE NEW PURCHASE VALUE.**

### 2.1.15 SUB-LIMITS PERTAINING TO THE SUBJECT OF THE INSURANCE

For individual subjects of the insurance, insured risks will apply, depending on the the below-defined sub-limits in the tables selected package. per risk and in total annually for all

SUB-LIMITS PERTAINING TO THE SUBJECT OF INSURANCE	COMFORT	EXTRA	MAX
<b>BUILDING PART OF ANCILLARY FACILITIES AND PREMISES</b>	up to 100.000 kn	up to 100.000 kn	up to 300.000 kn
<b>HOUSEHOLD ITEMS IN ANCILLARY FACILITIES AND PREMISES</b>	up to 3% of the sum insured	up to 3% of the sum insured	up to 10% of the sum insured
<b>VALUABLE ITEMS IN A FLAT INSIDE A PROPERLY LOCKED SAFETY DEPOSIT BOX (SAFE; VAULT)</b>	up to 3% of the sum insured	up to 3% of the sum insured	up to 10% of the sum insured
<b>VALUABLE ITEMS IN A FLAT OUTSIDE A PROPERLY LOCKED SAFETY DEPOSIT BOX</b>	up to 4.000 kn	up to 4.000 kn	up to 12.000 kn
<b>SPORTS EQUIPMENT IN A PROPERLY CLOSED AND LOCKED INSURED FLAT/ HOUSE</b>	up to 10.000 kn	up to 10.000 kn	up to 25.000 kn
<b>ITEMS, TOOLS, DEVICES USED TO DECORATE A HOUSE OR A PLOT OR FOR A HOBBY</b>	up to 15.000 kn	up to 15.000 kn	up to 25.000 kn
<b>MUSICAL INSTRUMENTS</b>	up to 10.000 kn	up to 10.000 kn	up to 25.000 kn
<b>VIDEO, AUDIO, PHOTO AND IT EQUIPMENT</b>	up to 15.000 kn	up to 15.000 kn	up to 25.000 kn
<b>FUR AND ARTICLES MADE OF FUR, CLOTHING AND FOOTWEAR WHOSE VALUE PER ITEM EXCEEDS EUR 15.000</b>	up to 20.000 kn	up to 20.000 kn	up to 60.000 kn
<b>PERSONAL DOCUMENTS, BANK CARDS, PASSBOOKS AND OTHER PAPERS OF VALUE</b>	up to 4.000 kn	up to 4.000 kn	up to 16.000 kn
<b>ITEMS OWNED BY GUESTS IN APARTMENTS</b>	up to 7.000 kn	up to 7.000 kn	up to 7.000 kn

### SUB-LIMITS PERTAINING TO THE SUBJECT OF INSURANCE

**STROLLERS, WHEELCHAIRS, BICYCLES, CLOTHES, LAUNDRY, GARDEN FURNITURE, GARDEN DEVICES AND MACHINES AND LAUNDRY DRYERS WHILE THEY ARE ON THE YARD/PLOT, STAIRCASE, IN CLOSED STORAGES AND SHEDS USED ONLY BY THE INSURED PERSON OR IN COMMON PREMISES**

COMFORT	EXTRA	MAX
up to 1.500 kn	up to 1.500 kn	up to 6.000 kn

If the insurance of household items in a permanently inhabited household is contracted according to the Max package, it is possible to contract additional insurance of art objects up to a maximum of 100,000 kn. In order to insure art objects, a list of objects is required along with the individual values, year of creation, author's name, certificate (if any) and photo-processing.

deductible amount, the indemnity will correspond to the indemnity amount minus the contracted deductible amount. The contracted deductible shall apply to all coverages, except:

- Home Assistance,
- private liability insurance,
- glass breakage insurance.

The participation of the insured person in a claim is mandatory for additional earthquake insurance and always amounts to 10% of indemnity (min 3.000 HRK and max 40.000 HRK).

### 2.1.16 DEDUCTIBLES

In terms of packages, you have the option of contracting your participation in a claim (deductible) in the amount of 2.000 HRK.

In such cases, the insurance claim is determined by deducting the contracted participation in a claim from the indemnity.

If the indemnity amount is lower than the contracted deductible amount, Allianz will not pay any indemnity, and if the indemnity amount exceeds the

## 2.2 GENERAL EXCLUSIONS

The previous chapter included information on what is and what is not included in a specific insurance coverage. However, there are also cases to which general exclusions for all coverages apply, meaning that Allianz shall not compensate for the incurred damage, which is why it is important to be aware of such cases.

### DAMAGE INCURRED DUE TO THE FOLLOWING IS NOT INCLUDED IN YOUR INSURANCE COVERAGE:

- 1) insignificant changes that do not diminish the usability value of the subject of insurance,
- 2) construction errors, material defects or performance errors,
- 3) standard wear, ageing and failure to maintain the subject of insurance if that is the most significant cause of the damage,
- 4) contamination (e.g. poisoning, soot, disposal, spraying, exposure to pressure) or corrosion. Those exclusions do not apply if the contamination or corrosion is caused due to some other damage to the property on the insured land, for which compensation is mandatory under these Terms and Conditions,

- 5) usual weather effects that need to be taken into consideration due to a season or location,
- 6) lowering, tearing, compression or dilatation of the object of insurance,
- 7) internal deterioration: micro-organisms, animals or plants,
- 8) natural properties of items,
- 9) due to the supply or loss of energy,
- 10) flood other than flood defined by these Terms and Conditions,
- 11) masses that melt glass or metal,
- 12) drought or drying,
- 13) processing or finishing.

Damage caused by the following is also not covered by insurance:

- 14) In connection with war, hostilities or war-related acts, civil war, revolution, uprising, riots arising from such events, mines, torpedoes, bombs or other weapons of war, capture, seizure, arrest, restraint or detention and consequences of such events or attempts to commit them by sabotage or terrorism arising from political belief, detonation of explosives if the person does it maliciously or from political belief, civil unrest, violence or other similar events, confiscation, requisition or other similar measures that a government or a similar organisation fighting for power or in power is enforcing or is

planning to enforce. The insurer shall prove that the damage has been caused by any of these events.

- 15) Intent or fraud by the policyholder, insured person or insurance beneficiary.



# 2.3 OBLIGATIONS UNDER THE INSURANCE CONTRACT

**This section provides information the rights and obligations of both parties for the duration of the insurance contract.**

## YOUR OBLIGATIONS

**You shall perform the following when concluding an insurance contract:**

- provide us with truthful and complete information required to conclude the insurance contract,
- familiarise yourself with the content of the insurance contract (together with pre-contractual information, offer/policy details and insurance terms),
- pay the insurance premium (in full or the first instalment thereof if payment in instalments has been agreed).

**You shall perform the following for the duration of the contract:**

- pay the due premium instalments (if payment in instalments has been agreed),
- inform us about any changes in the information you provided during the conclusion of the contract, as follows:
  - change of surname or address of residence within 15 days of the changes;
  - circumstances that may be significant for the risk assessment (e.g. in case of upgrading, reconstruction of the building) within 14 days,
- during the cold period of the year:
  - provide for heating in the house or flat in the building that is permanently inhabited,
  - in an uninhabited building, empty all devices and installations through containing water and leave them empty.

## OUR OBLIGATIONS

**We shall perform the following when concluding an insurance contract and for the duration thereof:**

- provide truthful and complete answers to all your question concerning the insurance contract,
- provide you with the complete pre-contractual and contractual documentation.

**We shall perform the following if damage occurs:**

- pay the insurance claim only if the insured event occurred during the term of the insurance contract,
- pay the insurance claim up to the sum insured specified in the policy and under terms and conditions of the insurance (whereas the amount of the insurance claim shall not exceed the amount of damage you have suffered when the insured event occurred),
- provide you with legal protection against unfounded or excessive claims under private liability coverage.



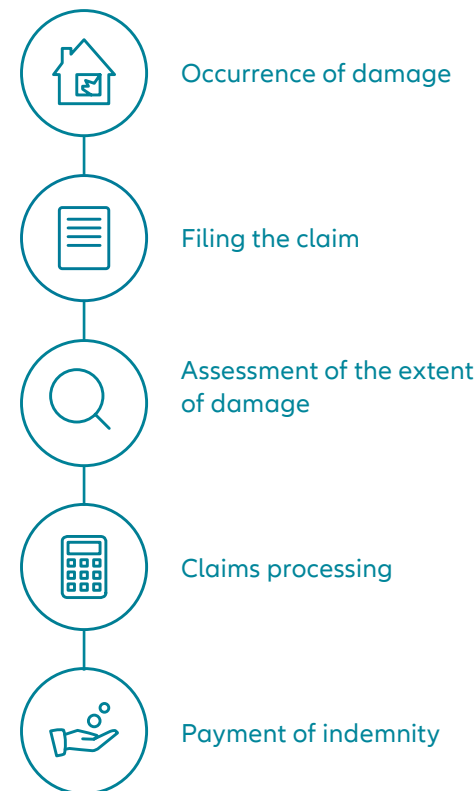
# 2.4 DAMAGE HAS OCCURRED – WHAT STEPS NEED TO BE TAKEN?

This section provides information on steps that need to be taken when damage occurs and how to report damage. If you provide all the required information and documents when filing a claim, the procedure of processing the damage will be faster and easier for you.

After the occurrence of an insured event you need to report the damage as soon as possible, online or over the phone.

Allianz may request additional documents or information to process the claim.

## CLAIM PROCESS



### Occurrence of damage

If damage occurs:

- do as much as possible to minimise or eliminate the damage (prevent further damage if possible),
- if necessary (in the case of fire, explosion, theft, burglary, robbery or vandalism), report the event to the police and report precisely the items that have been destroyed, damaged or missing at the time when the damage occurred,
- photograph the location of the event and the damage incurred if possible immediately after the occurrence of the harmful event,
- keep the damaged or destroyed objects of insurance in an unchanged state until the arrival of an Allianz representative, unless a change is required due to public interest or for the purpose of reducing or preventing further damage,
- if you need immediate tradesperson's intervention at your home, call Allianz Home Assistance at 072 222 222 for assistance at and follow instructions provided,
- in case of a theft, please revoke your credit cards, securities and similar documents without delay and initiate and implement legal proceedings for their cancellation,



- if damage was caused by your guest registered with the tourist board, ask him/her to fill in and sign the insurer's form with a statement on the occurrence of the harmful event
- file the damage claim with Allianz...



### Filing the claim

You can report the damage through the moj.allianz portal, m-Allianz, online at [www.allianz.hr](http://www.allianz.hr) or by phone at 072 100 001.

You are required to perform the following when filing the claim:

- Report the occurrence of an insured event to Allianz immediately, but no later than three days from becoming aware thereof. The claim should include:
  - a description of the harmful event,
  - a description of damage, or
  - a description of how the items went missing and their approximate value
  - account number for payment (IBAN).
- You need to provide us with all the information and documentation (e.g. bills for the missing items) you possess, which are needed to determine the cause, extent, and amount of the damage.
- Attach photographs of the damage.

### Instructions on photographing the damaged property

#### Damage to buildings

In order to file the claim correctly, deliver the following:

1. photographs of the damage from a distance (entire damaged surface – wall, ceiling or floor)
2. close-up photograph of the damage (if necessary, take more photographs)
3. photographs of the entire room where the damage is located (if the damage is inside a building)
4. photograph of a sheet of paper showing the dimensions of the damaged surface (wall, ceiling or floor)

#### Damage to items

In order to file the claim correctly, deliver the following photographs:

1. photograph of the entire damaged item
2. close-up photograph of the damaged item (if necessary, take more photographs)
3. photograph showing the brand, model and serial number label (if any)

When processing a claim, Allianz may also request other evidence, in particular evidence that you have reported the occurrence of the insured event to the police department in all cases when necessary.

If the injured person has filed a lawsuit against you for damages:

- you shall notify Allianz of the lawsuit so that we may intervene on your behalf,
- you have the option of allowing Allianz to handle the lawsuit.



### Assessment of the extent of damage

After filing a claim, the amount of claim is determined on the basis of the received photographs of the damaged subject of insurance. In the event that an assessment of the damage cannot be made based on delivered photographs, Allianz will contact the insured person within 3 days of filing the claim in order to perform the survey of the damage.

If we fail to perform the aforementioned, you can arrange for the assessment yourself and begin to repair the damage.

To make such an assessment binding for Allianz, you need to provide evidence of the occurrence of the insured event and the extent of the damage.

In the event of disagreement concerning the determination and assessment of the damage, you and

we may request an expert committee to assess the damage.

The committee is comprised of one expert appointed by you as the insured person and one expert appointed by Allianz, and a third member – the chairman of the committee, who is suitably elected by the first two experts. Each party shall bear the cost of its expert witness, while both parties shall bear the cost of the chairman in equal portion.

For each particular event you, as an insured person, and Allianz shall conclude a written agreement on the expert opinion and determine the subject of the expert opinion: the circumstances leading to the occurrence of the insured event, the extent of damage or the amount of damage.

The expert committee's findings are final and binding on all parties. The finding can be challenged only if a calculation error is found.

**YOU CAN FILE THE CLAIM ONLINE OR OVER THE PHONE AT 072 100 001.**



### Claims processing

After you have reported the damage and provided all necessary documentation, we will determine the amount of the insurance claim after we have made the damage assessment.

In case of building insurance, we shall pay you the maximum amount of insurance covered by the policy and the terms and conditions of the insurance, whereas the amount of the insurance claim shall not exceed the damage you suffered by the occurrence of the insured event.

#### In case of an insured event we shall compensate you for the following:

- in case of destroyed subject of insurance (total damage): their value at the time of occurrence of the insured event reduced by the value of the remains. The salvaged parts and the remains of the destroyed subject of insurance shall remain with you and shall be calculated according to the market value in the location of the damage according to their condition at the moment when the insured event occurred.
- in case of damage to the subject of

insurance (partial damage): necessary repair costs at the time of occurrence of the insured event, and with maximum value of the subject of insurance reduced by the value of the remains;

- if the costs of repair after deducting the value of the remains exceeds the value of the subject of insurance, the object of insurance shall be considered as having been destroyed (total damage occurred),
- we are not obliged to reimburse higher repair costs incurred due to changes, improvements, or improvements made to the damaged item during the repair,
- the reduction in value, if any, shall be compensated only with regard to items of special value; however, not with regard to sets in any case if the individual part of a set has been damaged,
- if the indemnity for items of special value is limited to certain amounts, the maximum amounts are taken into account when determining the value of the objects of insurance.
- necessary additional costs incurred as a result of expenditures, fees and other charges determined by state administration authorities or local and regional self-governing units pursuant to the regulations in force prior to the occurrence of the insured event. If the renovation of the insured property that was damaged because

of limitations in terms of reconstruction can only be carried out at a different location, then the additional costs incurred shall only be reimbursed in the amount that would have arisen during the renovation at the current location.

- costs incurred by an attempt to eliminate imminent danger of the occurrence of the insured event and attempt to limit its harmful consequences under the insurer's order shall be compensated unlimitedly.

#### Overinsurance and underinsurance

If the information provided by the policyholder for a specific structure of a building (type of the building, construction and furnishing, residential or usable area) from which the insured value is obtained does not correspond to the actual situation at the time of the occurrence of the insured event:

- we are not obliged to compensate more than the actual damage in case if by the information given by the policyholder the insured value is higher than that resulting from the actual situation (overinsurance);
- we have the right to invoke the provisions on underwriting if by the information given by the policyholder insured value is lower than that resulting from the actual situation. If it is determined that the value of

an subject of insurance at the time of the occurrence of the insured event exceeds the sum insured indicated in the insurance policy, the insurance claim shall be reduced in proportion to the value of the object of insurance at the time of the occurrence of the insured event. In the case of underinsurance, only the part of the sum insured determined for each individual risk in the amount of the ratio between the sum insured and the value of the objects of insurance shall be compensated.

If at the moment of concluding the insurance contract or during its term you did not report an increased risk (e.g. the property is being leased) and you did not pay an additional premium for that risk, the amount we shall pay in the event of damage shall be equal to the premium actually paid and the premium you should have paid.



### Payment of indemnity

When an insured event occurs, we shall pay indemnity within the agreed period, which shall not exceed 14 days, starting from the day you notified us that the insured event had occurred and submitted all the documentation required for processing the claim.

If certain time is needed to determine our liability or the amount, we shall pay indemnity within 30 days as of the day of the reception of the claim or during that time inform you that the insurance claim is unfounded or notify you of documentation which needs to be submitted in order to establish justification of the claim and the amount of our liability.

If we do not determine the amount of our liability within a maximum of 30 days, we shall, without delay, pay you the amount of the undisputed part of our liability as prepayment.



# 2.5 THE MOST IMPORTANT INFORMATION CONCERNING YOUR CONTRACT

This section provides information concerning duration of your contract, premium payment and reasons for termination of your insurance contract.

## COMMENCEMENT AND VALIDITY OF THE INSURANCE CONTRACT

### Commencement of the insurance contract

Your insurance contract is considered concluded at the moment of:

- signing the offer, policy or,
- paying the insurance premium, the entire premium or the first instalment if payment by instalments has been contracted.

The insurance as such shall commence after the expiry of 24th hour of the day indicated on the policy as the beginning of the insurance if the premium has been paid by that day, otherwise after the expiry of 24th hour on the day of the premium payment.

### Expiry of the insurance contract

Your insurance contract may be concluded as:

- short-term – with a duration of one year;
- long-term – where the term of insurance is not stipulated and the contract can be cancelled with the premium due date by notifying us in writing no later than three months prior to the premium due date.
- or multi-annual – if the insurance has been concluded for a term exceeding five years, after the expiry of this term, you can notify us in writing of your intention to cancel the contract with a six months' notice period.

### Waiting period

When contracting new insurance, a waiting period of 15 days is contracted with regard to the risk of flooding, flood, high water, storms, subsidence, settling of earth and landslide, earthquake.

In case of extending the insurance policy contracted with Allianz, the waiting period is not contracted, and in case of cancelling the insurance for over 1 day, the waiting period is contracted as in the case of new insurance.

### PAYMENT OF THE PREMIUM

You, as the policyholder, pay the premium as defined by the insurance policy, one-off or in instalments:

- In case of one-off payment, you shall pay the entire premium at the time of concluding the insurance contract.
- In case of paying the premium in instalments, you shall pay the first instalment of the premium at the time of concluding the insurance contract, while the other instalments shall be paid within the deadlines agreed on the insurance policy.

Important note: In the event of damage, we are authorised to deduct all payable and outstanding instalments from the payment of indemnity!

**YOUR INSURANCE CONTRACT MAY BE CONCLUDED AS SHORT-TERM, LONG-TERM OR MULTI-ANNUAL.**

## CHANGES DURING THE TERM OF THE INSURANCE CONTRACT

You are required to inform us of all changes affecting the insurance contract.

### Cancellation of the insurance contract and premium refund

#### Sale of real property

If you sell your real property, you may request that your insurance contract be cancelled. Proof of sale of real property is the sales and purchase agreement or a document certified by a public notary under which a third party has been granted a power of attorney for the sale.

#### Change of risk

If the insured risk has changed, the insurance premium for the remaining duration of the insurance period shall be reduced or increased proportionally to the reduction or increase in the risk.

### Other changes affecting the insurance policy

Changes affecting the contract and of which you as the insured person or the policyholder are obliged to notify us include:

- change of your name and/or surname,
- change of address,
- change of e-mail address.

## JURISDICTION IN CASE OF A DISPUTE

In the event of a dispute between Allianz and you as the policyholder or the insured person, the court in Zagreb shall have jurisdiction.

### VALUE ADJUSTMENT (INDEXATION)

We reserve the right to adjust the amount of the sum insured and the premium in accordance with the change in the annual consumer price index. In this case, the value adjustment will be carried out at the beginning of the insurance year in such a way that the premium will be adjusted in proportion to the change in the current index, and at the same time a new, higher contracted sum insured will be calculated. We will inform you in writing (by mail or e-mail) no later than

30 days before the end of the current insurance year about value adjustment of sum insured and premium. In case you do not agree with the changes in premium and sum insured, you can terminate the existing contract with a written statement within 30 days of receiving the value adjustment notice, in which case it is considered to expire on the last day of the current insurance year. If you do not provide a statement on the termination of the contract within the specified period, the insurance contract will be considered changed, i.e. the adjusted values of premium and sum insured will be applied from the beginning of the new insurance year.

Excluded from the value adjustment are insurance amounts for risks that are limited by insurance conditions, i.e. insurance amounts defined by insurance conditions.

### TRANSFER OF THE RIGHTS OF THE INSURED PERSON TO THE PERSON RESPONSIBLE TO THE INSURER (SUBROGATION)

By payment of the insurance claim, all the rights of the insured person towards the person who is responsible for the damage on any basis are transferred to the insurer, pursuant to the law, up to the amount of the paid insurance claim.

If the insured person is responsible for the failure of this transfer of rights to the insurer, wholly or in part, the insurer shall be released from his obligations to an appropriate extent, to the insured person. The transfer of rights from the insured person to the insurer cannot be to the detriment of the insured person, and if the insurance claim that the insured person received from the insurer is less than the damage suffered for any reason, the insured person has the right to the remaining compensation paid from the funds of the person responsible before the payment of the insurer's claim based on the rights transferred to them.

As an exception to the rules on the transfer of the rights of the insured person to the insurer, the rights do not transfer from the insured person if the damage was caused by a person directly related to the insured, a person who is under the responsibility of the insured, a person living in the same household as them or a person who is employed by them, unless the said persons caused the damage intentionally. But if any of the mentioned persons under the previous paragraph of this article had insurance, the insurer can request compensation from their insurer of the amount paid to the insured.

## IF YOU SELL YOUR PROPERTY, YOU MAY REQUEST INSURANCE CONTRACT CANCELATION.

## 2.6 INSURANCE DECODED

In this section, you can find definitions of terms in connection to the contracted insurance.

**AESTHETIC DAMAGE TO THE BUILDING (FAÇADE)** – Drawings, writings and other damage caused illegally by a third person, and which cannot be removed with water.

**A PROPERLY LOCKED FLAT** – a flat in which locks of all the front doors are locked. The lock shall be locked at least in such a manner that the key is at least once turned 360 degrees in the sense of locking the lock. Automatic closing doors are not considered a properly locked flat.

**A PROPERLY LOCKED SAFETY DEPOSIT BOX** – a multiple-walled steel cabinet with a minimum weight of 200 kg with a bricked multi-walled steel cabinet or a steel cabinet with even better security features than these locked in accordance with the rules referred to in the previous paragraph.

**ANCILLARY FACILITY** – facility up to 50 m<sup>2</sup> belonging to the insured house, has a foundation or is anchored and is located at the same address and the same property, but not under the same roof as the insured house. Ancillary facilities are: fences, terrace, closed garages, woodsheds, boiler-rooms, closed storage rooms, canopies, garden sheds, sports fields, jacuzzi, outdoor pools together with covers except for covers made of folium and cloth.

Ancillary facilities include garages with a diameter of 1000 m from the place of insurance, and that are owned or rented to the insured person or the members of joint household and only if used for private purposes.

**ANCILLARY PREMISES** – separate premises that belong exclusively to the flat listed on the insurance policy, have a surface area not exceeding 15 m<sup>2</sup>, are located under the same roof, used solely by the insured person and members of their household.

**ANNUAL LEAVE** – an absence of the insured person for private reasons ranging from at least 4 days to a maximum of 6 weeks.

**ART OBJECTS INCLUDE** - paintings, collections, drawings, graphics, decorative items, postal stamps, numismatic objects, coins and medals, handmade carpets and goblins and other arts items of a value greater than 1,000 kn.

**AVALANCHE** – a moving snow mass from mountain slopes, including the effect of avalanche air pressure.

**BICYCLE** – a vehicle with at least two wheels powered exclusively by the cyclist or equipped with pedals and an auxiliary electric motor whose maximum permanent power does not exceed 0.25 kW and which progressively decreases to zero when the speed reaches 25 km/h or before if the cyclist stops pedalling.

**BURGLARY** – a theft if its perpetrator:

- breaks into a properly locked room in a flat by breaking or burglarizing the door or windows, breaking in through the ceiling, walls or floors,
- burglarizes a properly locked safety deposit box in the flat,

## INSURED PERSON – A PERSON WHOSE ITEM OR PROPERTY INTERESTS ARE INSURED AND WHO SHALL BE ENTITLED TO THE INSURANCE RIGHTS.

- enters properly locked premises of the flat through an opening or using a way which is in no case intended for entry or exit, by overcoming obstacles preventing entry without extraordinary effort. If the entry has occurred by climbing, an altitude exceeding 3 m shall be crossed from the ground level to the lowest point of entry,
- by unlocking properly locked premises in the flat and the safety deposit box using actual keys or their duplicate if they acquired the key by robbery (inside or outside the flat), if until the moment of occurrence the lock could not have been replaced and the insured person or a member of their household did not act carelessly in any manner.

**CRASH AND IMPACT OF AN AIRCRAFT** – immediate impact of an aircraft or its parts and items from the aircraft of any kind (excluding drones).

**DECORATIVE PLANTS** – perennial deciduous, evergreen or coniferous trees, shrubs and climbers that are grown for the ornamental value of their of flowers, leaves, stems, fruits, bark, etc.

**DEDUCTIBLE** – the amount with which the insured person participates in the damage, i.e. the amount for which the insurance claim is reduced.

**DESKTOP COMPUTER** – is a personal computer designed for regular use in one location on a desk or near a desk due to its size and electric power needs. A desktop computer is not suitable for carrying. No laptops (such as laptops or tablets) are considered desktops.

**EARTHQUAKE** – a naturally occurring earthquake that is caused by geophysical processes inside the earth.

**EXPIRATION** – due date of the policy renewal or the expiry date of the current insurance year.

**EXPLOSION** – sudden emergence of force based on the tendency of steam or gases to expand, not including a nuclear explosion. The explosion of a pressurised vessel (boiler, pipes, etc.) exists only when the walls of the vessel are hollow to such a measure that there is equalisation of interior and exterior pressure.

**FIRE** – a fire that occurs outside a certain fireplace or a fire that has exited the fireplace and is capable of spreading further by its own power, not including exposure to heat for processing (e.g. soldering, cooking, etc.), soot and damage by cigarettes, cigars, short circuits, etc.

**FLAT** – a closed building unit consisting of one or several premises intended for housing with a separate entrance.

**FLOOD** – sudden unexpected flooding due to water spills from riverbeds (lakes or rivers) that is, the breaking of an embankment or dam, extraordinarily large waves or tides, and the creation of a large amount of water mass as a result of a cloudburst.

**GUEST** – a person who has paid a fee for accommodation in a house for rent or a tourist apartment and who has been legally registered with the tourist board.

**HAILSTORM** – atmospheric precipitation consisting of irregular ice pellets.

**HIGH WATER** – an unusual increase in water levels in unexpected times, including groundwater as a result of high water exceeding the predetermined monthly quota concerning water levels or flow measured at the nearest water level indicator. For each month, the highest monthly water level in the last 20 years indicated by the water level indicator closest to the object of insurance shall be considered normal, with exceptionally high water levels being excluded.

**HOUSE** – a building that is used for housing or vacation, on a separate construction plot.

**IMPLOSION** – the sudden reduction in an object's volume where it dominates or if sub-pressure occurs during operation, and the consequences are deformations and breakage.

**INDIRECT LIGHTNING STRIKE** – an increase in voltage (electricity transfer) that indirectly affects the electrical lines and causes the occurrence of overvoltage in the electrical network.

**INSURANCE CLAIM OR INDEMNITY** – the amount that Allianz shall pay after the insured event occurs.

**INSURANCE CONTRACT** – is a contract where the insurer undertakes to the policyholder to pay the insured person or the insurance beneficiary an insurance claim if an insured event occurs, and the policyholder undertakes to pay the insurer the insurance premium.

**INSURANCE POLICY** – the document representing the concluded insurance contract.

**INSURED EVENT** – a future uncertain event, independent of the sole will of the policyholder or the insured person that is caused by the insured risk, resulting in the damage covered by the insurance contract.

**INSURED PERSON** – a person whose item or property interests are insured and who shall be entitled to the insurance rights.

**INSURER** – Allianz Hrvatska d.d. with which an insurance contract has been concluded (hereinafter: Allianz).

**LANDSLIDE (EROSION)** – breakage and fall of material (mass) as a geological phenomenon (caused by water, melted snow, avalanches or wind) from steep slopes on the surface where free falling material, rolling over or rolling is caused by gravity.



**LIGHTNING STRIKE** – an immediate transfer of energy from the lightning to an object (the insurance covers the damage caused by the lightning due to its own power or heat, as well as the damage caused by the impact of objects struck down by the lightning).

**LOSS OF RENT (LONG-TERM RENTAL)** – the tenant has the right to refuse rent payment in whole or in part if, during the rent contract term, the flat has become uninhabitable in the insured event of fire, lightning strike, explosion (except for a nuclear explosion), implosion, natural disasters (except for earthquake) and earthquake (if it is included as additional coverage). Rent is covered for the maximum duration pursuant to the contracted package.

**MASSIVE CONSTRUCTION CATEGORY** – buildings with the following characteristics:

- the exterior walls are constructed from stone, baked bricks, heavy concrete blocks made from sand aggregate or from cinder aggregate, monolithic concrete and reinforced concrete,
- the roof covering is constructed using: roof tiles, shale, eternit, wood-cement, asbestos, concrete with a cement screed, sheet metal, sand fill, concrete tiles, plastic foil on concrete slab (repanol), reinforced glass in iron frame, roof boards with multiple layers with bitumen coating and rolled gravel.

**NEW PURCHASE VALUE OF THE EQUIPMENT** – the new purchase value at the location of insurance, i.e. the purchase price that represents the invoiced cost of equipment of the same type and quality, plus the costs of shipping, installation, customs and other charges.

**NEW VALUE OF A BUILDING** – the local common value of a new building, including architectural fees, other costs of construction, design and additional costs of construction to be spent to build a building of the same type and quality.

**OBJECT IN THE FINAL STAGE OF CONSTRUCTION (HIGH ROH BAU)** – High roh bau includes the construction of a building on prepared foundations, completely finished on the outside (all windows and doors closed) except for blinds, floor coverings and railings on the balcony / terrace. Inside, the house has been brought to the final stage of crafts works (carpentry, locksmithing, ceramics, house painting, glassmaking, floor laying works, etc.).

**PENETRATION OF STORM WATER** – damage to the insured property caused by the penetration of rainwater from the roof of the building if the drainage pipes or gutters become clogged with hail or a storm. It also includes damage to insured property caused by an abundance of storm water that cannot be drained by

drainage pipes even though they are of appropriate dimensions, regularly maintained and cleaned.

**PERMANENTLY INHABITED BUILDING** – a building in which the insured person and/or other persons live without interruption, or at least 270 days a year.

**POLICYHOLDER** – a person who has concluded the insurance contract with Allianz.

**PREMIUM** – an amount payable under the insurance contract.

**RESIDENCE** – the place and address at which the person was permanently resident and reported to the local MUP.

**ROBBERY** is considered:

- larceny of the object of insurance by force, endangering the life or health of the insured person and members of their household,
- surrendering or larceny of the object of insurance under the threat of death or bodily injury of the insured person at the location of insurance,
- when the objects of insurance are taken from the insured person because their physical condition is aggravated by injury or some other unprovoked cause, thereby disabling their resistance.

**SELLING PRICE** – a common price that can be achieved for property or equipment. It is contracted if an item in the facility of the insured person cannot be used.

**SNOW PRESSURE** – an effect of snow weight, snow and ice mass on the object of insurance regardless of the time period in which the snow has fallen.

**SPORTS EQUIPMENT** – includes, for example, bicycles, electric bicycles and scooters with motor power up to 0,25 kW, scooters, skis, boats (including outboard engines up to 20 kW), equipment for surfing on water and snow, etc.

**STORM** – wind with a speed exceeding 17.2 m/sec, i.e. 62 km/h (strength of 8 degrees on the Beaufort scale) or more that is proved by the report of the hydrometeorological service (if not available, it shall be considered that wind blowing at this speed at the location of the object of insurance if the wind broke branches and trees or damaged regularly maintained buildings).

**SUB-LIMIT** – a part of sum insured that represents the highest amount of insurer's liability for certain insured events for which it has been contracted. Contractual sub-limits do not increase the sum insured, but represent a part of it.



**SUBSIDENCE** – sudden movement of earth surface on slanted terrains with clear manifestations of breakages on the surface of the ground and declining which occur in a short time period.

**SUBSIDENCE (COLLAPSE)** – natural settling of earth over natural cavities, including soil collapse due to groundwater activity.

**SUM INSURED** – the amount at which the item or property interest is insured.

**TERMS OF INSURANCE** – a series of provisions regulating the relations (rights and obligations) in an insurance contract.

**THIRD PARTY** – a person who is not a subject of the insurance contract, i.e. the person whose liability is not covered by the insurance.

**TORRENT** – a sudden, unexpected flooding of terrain by a water mass which is created on sloping terrain due to heavy atmospheric precipitation and affluence of water into streets and paths, not including water spillage from the sewage network, unless the spillage was caused by flood or torrent.

**TOURIST APARTMENT** – a part of a building or a set of premises that form a separate functional unit and have a separate entrance and are intended for the accommodation of guests.

**UNDERGROUND WATER** – Groundwater is water that is located in cavities below the earth's surface and moves exclusively or almost exclusively due to gravity.

**UNEXPECTED PRECIPITATION** – rain that in a period of 1 hour at the location of insurance falls in an amount exceeding 15 mm, i.e. in an amount exceeding 15 litres per m2.

**UNINHABITABLE FLAT OR HOUSE** – when the occurrence of a harmful event causes such damage to the subject of insurance due to which it is no longer possible to live / stay in the flat or house.

**VALUE ADJUSTMENT (INDEXATION)** is the linking of amount of monetary obligations from insurance contracts (premiums and contracted sum insured), with the change in prices of certain goods and services expressed by the price index determined by the Central Bureau of Statistics, thus ensuring the preservation of real value of your contract.

**VANDALISM** – a malicious act by a third party causing damage and/or destruction of the object of insurance. During burglary and robbery, vandalism is considered to be deliberate destruction or damage of the objects of insurance by the perpetrators.

**WAITING PERIOD** – a period from the beginning of the insurance during which the insured person cannot yet exercise the rights from the contract concluded, i.e. there is no coverage during the waiting period.

**WATER SPILLAGE** – unexpected and improper spillage of water due to damage (breakage, sprinkling or failure of control and safety devices) of water and drainage (sewage) pipes belonging to the subject of insurance, devices for steam heating and hot water heating or from air conditioners, heating systems with pumps or solar energy devices or other devices and appliances connected to the water supply network.

**WEAK CONSTRUCTION CATEGORY** – buildings that are not massive building categories e.g. whose exterior walls and/or roof covering are made of weak or combustible materials (wood, slats, shingles, cane, straw, sandwich panels without an insulating layer of non-combustible materials such as stone or glass wool and plastic-eva); buildings without solid foundations; poorly constructed buildings or buildings with poorly performed works on the builders' joinery; sunshades, canopies, greenhouses, parasols or subjects of insurance with similar essential features.

If a building of weak construction forms an integral part of the building and the value of the building of weak

construction amounts to more than 40% of the total value of the building being insured, the entire building is considered a building of weak construction. Prefabricated buildings manufactured after 2010 are considered massive construction.

In use since 1 March 2021.

MOJ DOM-0321



# 3. USEFUL TIPS

In this chapter, you will find our non-binding tips on how to better protect your assets from possible losses.

**IN THE EVENT OF STRONG WINDS AND HAILSTORM, CLOSE ALL WINDOWS AND DOORS, LOWER THE BLINDS OR CLOSE THE SHUTTERS.**

## PROTECT YOUR PROPERTY FROM THEFT



- Keep your valuable items and cash in a bank.
- Do not post your travel plans and vacation photos on social networks.
- Illuminate the access to your house or flat using sensory lighting.
- Ask your neighbour or a friend to occasionally visit your home, turn on the lights, lift the blinds and empty your mailbox.

## PREPARE YOUR HOME FOR ADVERSE WEATHER



- In the event of strong winds and hailstorm, close all windows and doors, lower the blinds or close the shutters.
- In case of snow and ice, clean the sidewalks and access roads regularly and throw salt on them if necessary.
- Regularly clean the roof gutters, drains and sewers to ensure unobstructed water flow in the event of a storm.

## PROTECT YOURSELF IN THE EVENT OF FLOOD



- Move your household items to higher floors or elevated places.
- Disconnect the devices on the main circuit breakers and do not touch electrical devices if they are wet or while standing in water.

- If you are forced to leave your home, take with you your personal documents, medicines, necessary clothing, and potable water and, if possible, do not move through running water.
- After the flood, clean septic tanks as soon as possible, clean and disinfect everything you can and boil potable water.



### STEPS TO BE TAKEN IN THE CASE OF A FIRE



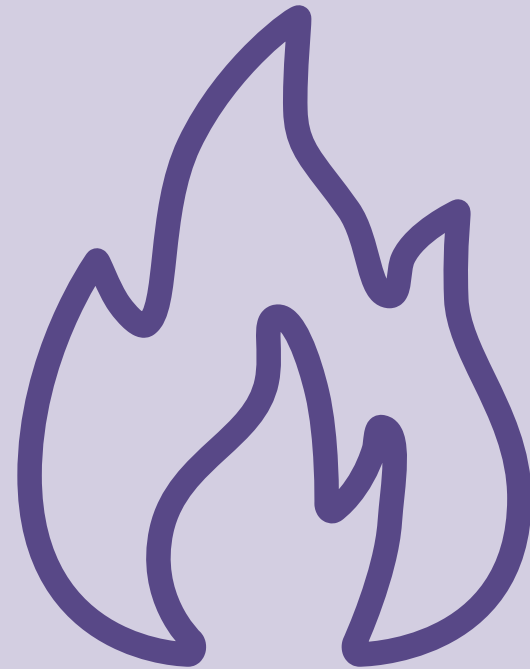
- If the fire is of lower intensity, try to extinguish the fire using fire extinguishers or handy items.
- If the fire is larger, call firefighters. Avoid smoke, as well as inhaling combustion products, evacuate children and elderly people from the endangered areas.
- If you need to pass through a smoke-filled area, cover your head and protect your eyes, and cover your face, nose, and mouth with a wet cloth or towel.
- Turn off the gas and electricity supply.
- Do not leave any remaining fire hotspots without supervision.

**IN THE EVENT OF AN EARTHQUAKE, GO OUTSIDE, STAY AWAY FROM TREES, ELECTRICAL LINES AND BUILDINGS.**

### HOW TO BEHAVE DURING AND AFTER AN EARTHQUAKE



- In the event of an earthquake, go outside, stay away from trees, electrical lines and buildings.
- If you are on higher floors of a high building, remain in the flat, stand under the doorpost, a wooden table or in the corner of a room.
- Stay away from glass surfaces and partition walls, and protect your eyes with your hands. Do not use matches and open fire.
- After the earthquake, shut off the gas, electrical supply and water using the master switch, leave the room and only take the most essential items. Do not use the elevator and do not drink water from the water pipes.
- If you are trapped under ruins, bang on pipes or signal in some other way in order for the rescue team to hear you.



# 4. QUESTIONS YOU MIGHT STILL HAVE

**This section contains answers to additional questions you might still have. If you require any additional information, please contact us or visit our website for information.**

**Can I change the agreed insurance package during the term of the insurance contract?**

Yes, by submitting a written request, no later than 30 days before expiration, to your insurance agent or at [osiguranje@allianz.hr](mailto:osiguranje@allianz.hr).

**If I change my residence, what effect will that have on the insurance of my household items?**

If you change your flat, insurance protection will be transferred to the objects of insurance in a new flat if the new flat conforms to that specified on the policy, does not represent an increase in risk and if you notify us of the flat change in writing no later than at the beginning of your relocation. If you keep the apartment which is insured under the insurance policy during the change of the apartment, insurance coverage is valid for both apartments for 30 days from the beginning of your relocation. If after the relocation the new flat is at a location for which our pricelist provides a different premium rate, the second premium rate will apply from the beginning of your relocation.

**When can I change the dynamics and method of paying my insurance policy?**

Each insurance year when the policy expires.

**If I contract building insurance and household item insurance, do I need to pay private liability insurance and Home Assistance insurance twice?**

If you contract insurance for building and household items on the same insurance policy, you will pay the premium for private liability insurance and Home Assistance only once. In that case, the sum insured for private liability and Home Assistance will not double.

**Am I obligated to pay any additional costs in case of early termination of the insurance contract?**

If an insurance policy discount has been contracted with regard to the term of the insurance contract, and the insurance is terminated prior to the expiration of the contracted period, we may demand the payment of a difference in the premium that should have been paid for the term of the insurance contract.



# 5. WE ARE HERE FOR YOU!

We are always at your disposal and we try to provide you with excellent service. If you have any concerns or issues, we will take care of them with great attention and utmost care, and you will receive a reply as soon as possible. Contact us in case of any questions, requests, comments or suggestions.



# THANK YOU FOR YOUR TRUST.

**PLEASE FEEL FREE TO CONTACT US REGARDING ANY QUESTIONS, REQUESTS, COMMENTS OR SUGGESTIONS.**

- Through your insurance agent
- On our telephone number 072 100 001 (working hours: Mon – Fri 8 a.m. till 5 p.m.).
- By e-mail: [osiguranj@allianz.hr](mailto:osiguranj@allianz.hr)
- Via our website: [www.allianz.hr](http://www.allianz.hr)

Our services are also always at your disposal at:

- the [moj.allianz.hr](http://moj.allianz.hr) user portal
- m-Allianz application

## Allianz Contact Centre

Our specialized staff in our Contact Center is always at your service to handle any request arising from your contract. The working hours are: Monday to Friday, 8 a.m. till 5 p.m..

Phone: 072 100 001

Fax: 01 4653 533

E-mail: [osiguranje@allianz.hr](mailto:osiguranje@allianz.hr)

## Allianz Assistance

If you need assistance from a plumber, locksmith, carpenter, pest control technician, repairman for household appliances or electrician, please call the Assistance directly. They are available 24/7.

Contact number: 072 222 222

The following information will be required from you:

- your name and surname, telephone number,
- the insured location listed on the insurance policy,
- a brief description of the event and the type of assistance you expect.

We will inform you about the next steps, and guide you through the process.