



# MY HOME – BENEFITS GUIDE

# WELCOME

**THANK YOU FOR TRUSTING  
ALLIANZ – SLOVENSKÁ POISŤOVŇA TO BE  
YOUR PARTNER AND FOR CHOOSING TO  
INSURE YOUR PROPERTY WITH US.**



**Taking care of risks is our job.**

**We're here to protect you and your property from financial losses from unexpected events you cannot control.**

**Rely on our experience and enjoy your home. We are with you every step of the way. We are glad to become your trustworthy partner.**

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# 1. INTRODUCTION TO YOUR INSURANCE



**THE PROPERTY  
INSURANCE YOU CHOSE  
PROVIDES A WIDE  
SCOPE OF INSURANCE  
PROTECTION  
ACCORDING YOUR  
REQUIREMENTS.**

**The Benefits Guide you are reading now is effective from December 1, 2021. It contains general terms and conditions of property insurance, provides relevant information about the product and explains everything you need to know.**

In the Benefits Guide we – the insurer – are going to address you:

- the policyholder, if you concluded an insurance contract with us
- the insured, or insured person, if the insurance protection, rights and duties apply to you.

This Benefits Guide:

- describes in detail the insurance packages, what is covered and what is not covered,
- informs how to report an insured event and explains terms relating to the insurance,
- provides useful tips how to protect your property,
- gives answers to most frequently asked questions.

The Benefits Guide forms an inseparable part of the insurance contract. Please read carefully both documents. The terms and conditions set out in the insurance contract and in this Guide apply to you and to the insured.

If you have any questions after reading the Guide, feel free to contact us. We are ready to help at +421 2 50 122 222 or at [allianz@allianz.sk](mailto:allianz@allianz.sk)

# **2. PRODUCT DESCRIPTION – TERMS AND CONDITIONS**

**WE WOULD LIKE  
TO INTRODUCE A  
COMPREHENSIVE  
INSURANCE OF PRIVATE  
PROPERTY AND THIRD-  
PARTY LIABILITY.**

# 2.1 WHAT DOES THE PRODUCT COVER?

**In this section you can find important information about the coverage provided by the MY HOME insurance. Covered are only risks included in the package which you chose. You will find the details of your package in this Guide and in your insurance contract.**

## **OBJECT OF THE INSURANCE**

### **Building**

#### **What is covered?**

- Building (a separate structure or in the immovable property cadaster registered flat or non-residential premises) located at the place of building insurance including all built-in or firmly to the building attached building elements, technical equipment, power installations and technologies, outer staircase, outer service lines belonging to the building, objects attached to the building from the outside (e.g. marquise, pergola, aerial, air conditioners, solar panels)
- Auxiliary structure at the place of building insurance: a structure with issued building permit or a small structure reported to the building authority, firmly attached to the ground (e.g. garage, outbuilding, summerhouse, well, fence), if it is located on the same fenced grounds as the building or attached to the building by building elements
- Construction material, construction machinery and tools, fuel stocks at the place of building insurance

### What is not covered?

- Buildings or auxiliary structure constructed or reconstructed at variance with generally binding legal regulations
- Buildings or auxiliary structure in bad technical condition
- Buildings or auxiliary structure for which a valid demolition decision has been issued
- Greenhouses, greenhouses made of foil, hotbeds

### Household (content)

#### What is covered?

Movable property at the place of household insurance serving for the purpose of satisfaction of needs of the members of the household or their near relatives, owned by members of the household or their near relatives or used by members of the household, pursuant to a written contract with the provider, bear the risk of their damage or destruction, (e.g. set-top box for cable TV):

- in a flat or non-residential premises registered at the immovable property cadaster, and accessory premises belonging to the flat (e.g. cellar) as well as in lockable premises at the place of insurance of household, used exclusively by the insured, or on a fenced ground belonging to the flat and having direct access from the flat,

- in a separate structure, in auxiliary structures at the place of household insurance, on fenced ground which is the place of insurance of the household.

### What is not covered?

- Vehicles which are subject to registration
- Aircraft including helicopters, rogallo, balloons, used for transportation of passengers or cargo
- Watercraft subject to watercraft registration according to law
- Trees, plants and vegetation outside the family house, flat or holiday home/cottage
- Animals with the exception of pets and farm animals
- Property in communal premises
- Valuables, electronic and optical devices, cash, tokens of value stored on a balcony, loggia, terrace, fenced ground, in an auxiliary structure, in accessory premises of a flat which is the place of insurance of the household outside the interior of the flat (e.g. cellar)





# PACKAGES OVERVIEW

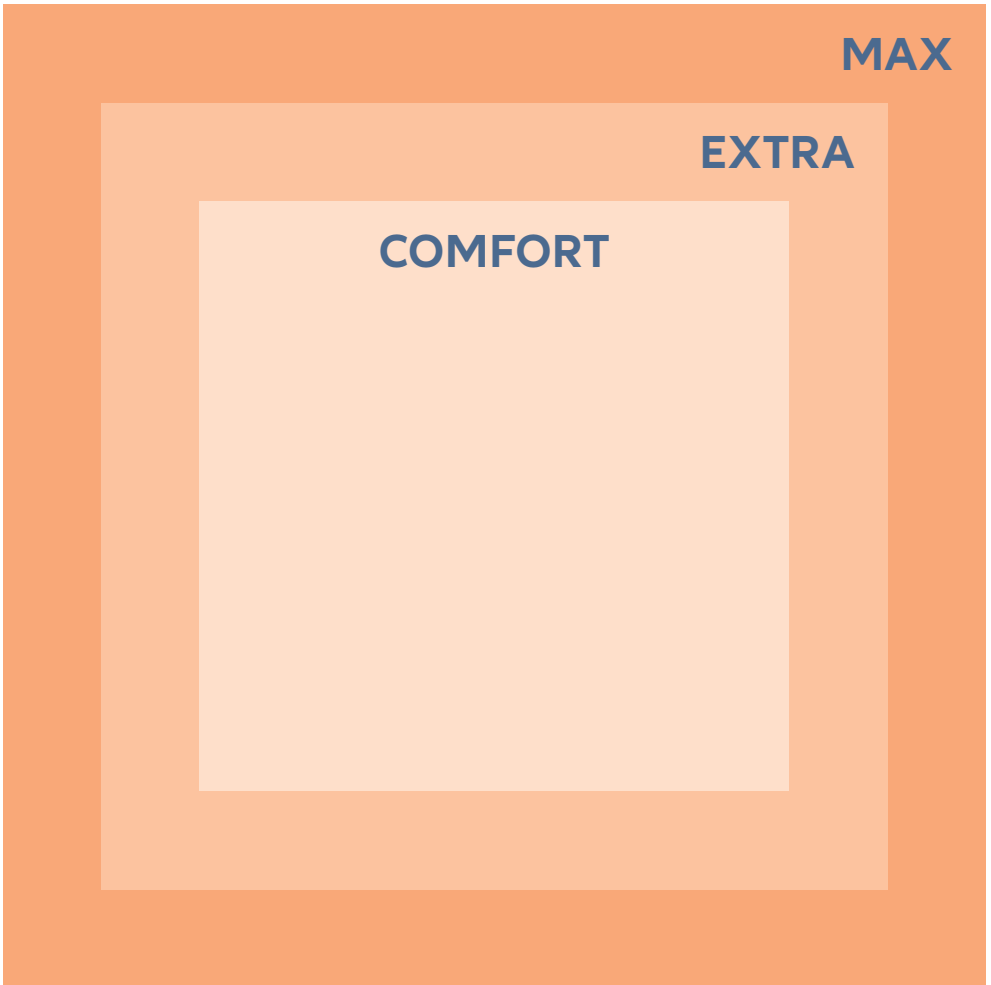
There are three insurance packages available in the MY HOME insurance:

- COMFORT package with basic coverage,
- EXTRA package with extended coverage,
- MAX package with comprehensive coverage.

In the following section we are going to describe cases when we will pay compensation to you, depending on the MY HOME package you chose.

Please read also the list of situations to which general exclusions of the product apply.  
In these cases we are not going to pay any compensation.

**THERE ARE THREE  
INSURANCE  
PACKAGES  
AVAILABLE IN  
THE MY HOME  
INSURANCE.**



# TABLE OF COVERAGES

PROVIDED COVERAGES	COMFORT	EXTRA	MAX
FLEXA	✓	✓	✓
NATCAT	✓	✓	✓
HOME ASSISTANCE	✓	✓	✓
PRIVATE LIABILITY	✓	✓	✓
INSURED EXPENSES	✓	✓	✓
WATER DAMAGE		✓	✓
GLASS BREAKAGE		✓	✓
BURGLARY, ROBBERY			✓
VANDALISM			✓
SHORT-CIRCUIT AND OVERVOLTAGE			✓

## EARTHQUAKE (OPTIONAL FOR ALL PACKAGES)

You will find a detailed description of coverage in next chapters of the Guide.

## COVERAGE DEFINITIONS

Covers damage caused by fire, smoke, lightning, explosion, implosion, sonic boom, impact from a vehicle and impact from fallen aircraft.

Covers damage due to natural catastrophes (flood, inundation, windstorm, gale, hail, atmospheric precipitation, landslide, burden of snow, avalanche, volcanic eruption and falling objects).

Assistance services in case of technical failure, locked door or other emergency services or breakdown of a selected domestic appliance.

Covers your third-party liability.

Covers expenses which you incur after an insured event and it also covers your expenses for preventing an imminent insured event or limiting its consequences (e.g. drying of insured items, expenses of temporary accommodation, replacing of documents).

Covers damage caused by water escaped from plumbing, rising water or ground water.

Covers breakage of components of your property made of glass or other similar material designed for the same use (polycarbonate, plexi-glass etc.) forming a part of your property.

Covers burglary or robbery of your property.

Covers damage to your property due to vandalism.

Covers damage to your property due to short-circuit or overvoltage.

Covers damage to your property due to earthquake.

**FLEXA****What is covered?**

Damage caused by:

- Fire (including damage caused by firefighting measures),
- Smoke,
- Lightning,
- Explosion,
- Implosion,
- Sonic boom,
- Impact of a vehicle,
- Impact of falling aircraft.

**What is not covered?**

Damage caused by:

- Short-circuit, overvoltage or induction (if the resulting flame has not spread),
- Smouldering,
- Utility or purposeful fire or heat,
- Controlled explosion during blasting and similar works,
- Explosion in a chimney, solid-fuel furnace, fireplace or stove,
- Impact of a vehicle driven by the policyholder, the insured or their near relative.

**NATCAT (NATURAL CATASTROPHES)****What is covered?**

Damage caused by:

- Flood, inundation,
- Windstorm, gale,
- Hail, atmospheric precipitation,
- Landslide, burden of snow, avalanche,

- Volcanic explosion,
- Impact of falling objects.

**What is not covered?**

Damage caused by:

- Flood at less than 10-year maximum discharge or inundation caused by regulated release of water from a water stream or reservoir,
- Landslide caused by human activity (e.g. mining, drilling, landscaping works) or by a landslide that, taking into account the situation at the place of insurance, could have been expected (i.e. its occurrence has been more frequent than once in the last ten years before the insured event),
- Impact of a falling object due to human activity,
- Soil subsidence.

**HOME ASSISTANCE****What is covered?**

Events caused by technical emergency or blocking of door and other emergency assistance.

We will organise a serviceman/supplier and cover the cost of repair (including travel costs as well as costs of necessary spare parts) to prevent further damage or impairment of 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 insured premises due to storm, flood, inundation, fire, smoke, burglary, attempts of burglary or vandalism in which case we will provide a temporary emergency solution,
- Locked door (with mechanical locks), if you are locked out or inside your insured premises in which case we will provide unlocking. In case of lost or stolen key, we will cover the costs of locksmith labour in the replacement process; the service provider has the right to check your identity you to prevent an error in the person having the power of disposition in respect of the immovable property (checking the ID document, written declaration about the relationship to the owner of the building),
- Pest infestation inside your insured premises 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 insured premises).

### **Breakdown of selected household appliances**

In case of a breakdown of a selected household appliance – i.e. refrigerator,

freezer, cooking range, oven, dishwasher, automatic washing- or drying-machine – we will organise a supplier and pay the costs for the repair (including travel and labour costs of the specialist as well as costs of necessary spare parts), if

- The appliance is installed at the place of insurance, and
- It is not older than 5 years, and
- The price of the appliance at the time of its purchase was maximum EUR 2 500, and
- The breakdown is not covered by warranty or extended warranty of the manufacturer or vendor.

In case of breakdown of a domestic appliance we will organise a visit of a supplier to determine if the damage can be repaired, on the location or at the supplier. If the damage must be repaired at the supplier, we will cover the transportation expenses. In such case we will arrange with you the time of return of the repaired item (Monday through Friday, during working hours from 9 a.m. to 5 p.m.).

The supplier can visit your home only in your presence or the presence of your representative.

**In case of a technical emergency, locked door or breakdown of your appliance, you should notify the 24-hour Emergency Call Centre of Allianz Assistance at +421 2 50 122 222.**

The usage of home assistance is limited to four insured events per insurance year.

### What is not covered?

- Events that occurred before the beginning of your insurance contract and the consequences of these events
- Claims arising from the failure or disconnection of public services, especially electricity, water or gas supply
- Events that occur in connection with professional or business activities
- Damage in communal premises
- Damage of an aesthetic nature (e.g. scratching, cuts, cracks)
- Damage that is caused by design, manufacturing or other faults subject to a recall by the manufacturer
- Damage caused by repairs by you
- Damage to elements of your domestic appliance that are regularly used and replaced or have a high level of wear (fuses, batteries, light bulbs, software)

In case of a technical emergency, not covered are:

- Installations which are responsibility of the building administration or the appropriate technical water, gas or power providers,
- Costs of replacement parts exceeding EUR 25 (e.g. costs of a new lock, glazing, window, door, roof, heating system elements),

- Cost of searching for damage (e.g. forging walls, dismantling appliances, disassembling bathroom fittings).

In case of breakdown of a selected domestic appliance, not covered is:

- Damage due to neglected maintenance or gradual damage due to improper maintenance or failure to follow instructions of the manufacturer,
- Mechanical damage (e.g. due to impact or falling of the appliance), damage by chemicals or heat (e.g. liquid damage, pollution or contamination),
- Breakdown of the appliance due to a short-cut or overvoltage resulting from an external cause,
- Damage of an appliance purchased outside the Slovak Republic (SR) or of an appliance which cannot be repaired due to unavailability of replacement parts necessary for the repair.

We are entitled to postpone the provision of assistance in case of an officially declared natural catastrophe or force majeure.

### PRIVATE (THIRD-PARTY) LIABILITY

#### What is covered?

Damage arisen during the term of insurance for which the insured is liable, caused to health or property of a third person:



- In the course of ordinary (daily) activities of the insured in European Union countries (EU) and in the European Economic Area (EEA),
- By activities of the insured as a member of the household at the place of household insurance, or by activities of a near relative of a member of the household, if the insured has household insurance in place,
- In connection with the ownership of land, building and auxiliary structure at the place of insurance and the operation of their technical equipment, power installations or technologies, if building insurance has been taken out.
- Due to acts assumed in excess of legal regulations; by non-observance of obligations to avert a loss or mitigate the effects of an already incurred loss,
- When carrying out construction work carried out contrary to law or for profit,
- Due to landslide caused by construction work,
- In connection with handling of ammunition, explosives, dangerous substances or waste,
- To the environment, by animals on plants, due to the ownership or breeding of a horse, by a hunting dog during hunting, by spreading of an infectious disease,
- By own entrepreneurial or other gainful activities; caused to the

The insurance covers also loss of profit of the damaged party caused by the above events. We will pay also the expenses for provided healthcare, sickness benefits or pension if, pursuant the law, the insured is obliged to compensate such benefits.

### What is not covered?

Damage caused:

- By activities of the insured as a member of the household at the place of household insurance, if the insured does not have household insurance in place,
- To the insured or his close relative, to an entrepreneurial entity in the operation of which the insured or his close relative is participating or in which has a property share,

**PRIVATE LIABILITY  
COVERS ALSO LOSS  
OF PROFIT OF THE  
DAMAGED PARTY  
CAUSED BY THE  
ABOVE EVENTS.**

employer; caused by own volunteer activities; or caused in the course of preparation for or participation in sports competitions,

- By the imposition of a fine or penalty.

Not covered is also third-party liability:

- For which the insured has the obligation to take out special liability insurance,
- Arising from the ownership or possession of a building or auxiliary structure constructed at variance with laws or for which a valid demolition decision has been issued,
- For damage caused to borrowed, rented or taken-over movable property which is not owned by the insured,
- Arisen from the ownership or operation of vehicles (with the exception of non-motorised bicycle, scooter, three-wheeler or four-wheeler; hand-cart and wheelchair for handicapped), aircraft, watercraft which, according to law, are subject to registration, drones.

## INSURED EXPENSES

### What is covered?

Adequate and effectively spent expenses for averting an imminent insured event or for limiting its consequences.

Expenses incurred after an insured event for:

- Removal, cleaning, drying of insured items or insured building elements including dismantling of damaged standing parts, removal of debris and other remains to the nearest waste dump and their disposal (removal costs),
- Storage of the insured items in rented premises if your premises cannot be used,
- Alternative accommodation for a period necessary to reinstate a household that has been rendered uninhabitable into its original condition,
- Dismantling and following re-installation of undamaged building elements, undamaged insured items and necessary construction works on undamaged building elements in connection with repair or replacement of damaged, destroyed or lost items after an insured event (costs of dismantling and re-installation of undamaged building elements and items),
- The procurement of replacement personal and vehicle documents.

## WATER DAMAGE

### What is covered?

Damage caused by:

- Water spillage from plumbing,
- Rising water from waste pipes,
- Ground water.

In case of occurrence of water damage, expenses for:

- Finding the ruptured pipe, its repair and restoring the pipe and its surroundings into its original condition,
- Escaped water.

### What is not covered?

Damage caused by earth dampness, condensation.



## GLASS BREAKAGE

### What is covered?

Breakage of glass or similar material used for the same purposes (e.g. mirror, plexi-glass, polycarbonate etc.):

- In building elements (e.g. windows, doors, panels, glazing of built-in wardrobes or kitchen unit, glass-top cooking range or induction cooker glass, mirrors firmly attached to the wall, fireplace glazing etc.), if you have building insurance,
- Constituting the glazing or a component of furniture; aquarium with a volume exceeding 50 litres, if you have household insurance.

### What is not covered?

- Breakage during transportation, repair, glazing, foil mounting, mounting or dismantling of grates, sun-blinds, roller-blinds or other items
- Breakage of lighting equipment
- Scratching, loss of artistic or historical value

## BURGLARY, ROBBERY

### What is covered?

Damage caused by:

- Burglary,
- Vandalism after burglary,
- Damage of an insured building element during attempted theft,
- Robbery in the SR.

### What is not covered?

- Loss when the offender has left no marks of violence at points of entry, nor marks proving an offender's presence
- Theft of investment gold, silver or jewels from rented premises
- Theft from unglazed balconies, loggias, terraces with lower edge less than 3 m above the surrounding ground, fenced ground; with the exception of garden furniture, aerials and air-conditioning units attached to the building
- Theft when the offender has entered into insured premises which were not protected against theft in compliance with this Guide

## VANDALISM

### What is covered?

Damage caused by intentional damage or destruction of an insured object, building or building element.

### What is not covered?

Damage caused:

- By the policyholder, insured, members of the household, their near relatives or person acting upon the instigation of the previously mentioned persons,
- By spraying on movable property,
- On electric door-opening devices in block of flats.

## SHORT-CIRCUIT AND OVERVOLTAGE

### What is covered?

Damage caused by variations of voltage or by short-circuit in the motor of electric appliances.

## EARTHQUAKE (OPTIONAL FOR ALL PACKAGES)

### What is covered?

Damage due to tremors of the Earth surface caused by geophysical processes inside the Earth, the effects

of which, at the place of insurance, reach at least Grade 6 of the macro-seismic earthquake scale EMS 98 (European Macro-Seismic Scale).

The following limits of coverage apply to the respective risks, given in EUR or as a per-cent proportion of the sum insured stipulated for household or building insurance in the insurance contract:

OFFERED COVERAGE	LIMITS OF COMPENSATION	
	INHABITED BUILDING	OTHER THAN INHABITED BUILDING
<b>FLEXA</b>	100 %	100 %
<b>NATCAT</b>	100 %	100 %
<b>WATER DAMAGE</b>	100 %	100 %
<b>OVERVOLTAGE</b>	100 %	100 %
<b>THEFT/ BURGLARY, ROBBERY</b>	100 %	100 %
<b>VANDALISM</b>	100 %	100 %
<b>SHORT-CIRCUIT</b>	2 %	2 %
<b>THIRD-PARTY LIABILITY:</b>	according insurance contract	according insurance contract
of this, events outside the SR	5 000 EUR	5 000 EUR
<b>GLASS BREAKAGE</b>	according insurance contract	according insurance contract
<b>ASSISTANCE:</b>	200 EUR	200 EUR
of this, replacement parts	25 EUR	25 EUR
<b>INSURED EXPENSES:</b>		
averting an imminent insured event or limiting its consequences/dismounting and re-installation of undamaged building elements and items/procurement of replacement documents	100 %	100 %
Costs of substitute accommodation	50 EUR/day/max. 90 days	not insured
Storage of insured items after an insured event	max. 90 days	not insured
Removal costs	20 %	20 %
<b>EARTHQUAKE</b>	100 %	100 %

# 2.2 WHAT ARE GENERAL EXCLUSIONS OF THE PRODUCT?

In the previous section you learned what does the product MY HOME cover and what is not covered.

There are however situations where general exclusions of the product apply. In such cases, we will not cover the damage.

Please read below to which situations this applies. The information is relevant for all coverages within the insurance package you chose.

## DAMAGE NOT COVERED BY THE INSURANCE

Damage caused:

- Before the beginning of your insurance,
- Deliberately or by wilful negligence of you, your near relatives, members of the household, or persons acting upon your or their instigation,
- In consequence of wear and tear, neglected maintenance, mould or fungi,
- In consequence of a defect for which the vendor, manufacturer or your other contractual partner is liable,
- By windstorm, hail on a building or auxiliary structure under construction, re-construction, during maintenance works, if the technological procedure has not been complied with or the roof has

not been completed, or windows/  
doors built-in,

- On a building or auxiliary structure due to faulty workmanship or work in unsuitable weather conditions,
- To pipes before inspection report has been issued.

### **EXTRAORDINARY EVENTS NOT COVERED BY THE INSURANCE**

Damage caused by:

- Uprising, internal unrest, strike, act of terrorism, war events, sabotage or interference of a public authority,
- Effects of nuclear energy, ionising radiation or radioactivity.

### **OTHER DAMAGE NOT COVERED BY THE INSURANCE**

Damage caused:

- By flood if, at the time of conclusion of the insurance contract, flood danger has been announced for the place of insurance,
- By you, your near relatives, members of the household, your representative or persons appointed to carry out the insured activity, under the influence of alcohol, psychotropic or narcotic substances,
- Due to loss of profit or loss or income (not applicable to liability insurance), loss of artistic, historical, aesthetic value of a building, auxiliary structure, or due to vaccination of domestic animals.



# 2.3 WHAT ARE YOUR RESPONSIBILITIES? – GENERAL OBLIGATIONS

**In this section we will inform you about responsibilities arising from the conclusion of the insurance contract. Please read it carefully, as compliance with clearly defined rules is the basis of a good relationship.**

If you break any obligations set out in the Guide and this affects the consequences of an insured event, or it prevents us to obtain evidence on the occurrence of the loss, we shall be entitled to compensation of paid benefits in the amount proportional to the gravity of the breach.

Violation of rules may cause misunderstanding. Please pay attention to situations when we are entitled to reduce, reject or refuse payment.

## YOUR RESPONSIBILITIES

**Your responsibilities the violation of which may result in a reduction of claim payment:**

- To preserve documents (e.g. tax document, contract of purchase) of ownership or procurement and submit them upon our request,
- In case of an insured event, to inform us about a submitted claim for compensation, or that the claim for compensation has been filed at a court or another authority, or that crime proceedings have been started and provide us the contact



information of the defence attorney,

- To start using alternative accommodation latest 15 days after the occurrence of an insured event,
- In case of court proceedings or other action of compensation resulting from third party liability, to wait for our instruction and submit an appeal (the proceedings shall be carried out at our expense). Do not commit yourself to compensate a lapsed claim, do not enter into an agreed judgement, do not acknowledge the duty to pay the damage nor its amount without our consent.

### **Your responsibilities the violation of which may result in a reduction or refusal of claim payment:**

- To provide us true and complete answers to all our written questions relating to the insurance,
- If you are not the insured, to inform the insured about the insurance contract and the Guide,
- To allow us to enter the place of insurance, inspect the insured items and make photographs,
- To inform us that you have taken out household, building, auxiliary structure or third-party liability insurance at another insurer,
- To notify us about any change in the information in your insurance contract,
- To comply with generally binding legal regulations, manufacturer's instructions, with fire-protection standards and other regulations,
- To maintain the object of insurance in

good technical condition and take measures against freezing of water in plumbing or heating system (e.g. keeping the heating on),

- To report to competent police authority the theft or robbery of insured items (regardless of the amount of loss), keys from the place of insurance and about any damage that has arisen under circumstances causing suspicion of an unlawful act,
- Upon our request to submit a list of valuables with their description and current insured value, to update this list if it forms a part of the insurance contract,
- To wait for our instructions to repair or remove the remains of insured items, if this is not at variance with security or sanitary regulations,
- To allow us to enter the place of insurance and inspect the damage, provide any requested co-operation in setting the date and time of survey, especially provide us telephone contact for the purpose of being informed about the time and place of survey,
- To report to us that any stolen items have been found and return the accepted claim payment, reduced by costs of their repair,
- To comply with other obligations set out in the insurance contract and this Guide.

### **Obligatory theft prevention measures:**

- The building at the place of insurance must be protected by at least standard full door locked by a cylindrical lock,

- Doors and windows to balcony, loggia, terrace and other openings must be shut from inside by a mechanism preventing their opening from outside without mechanical damage or destruction,
- Premises accessory to a flat or other premises designed for the exclusive use of the insured, garage and auxiliary structures must be locked by a cylindrical lock or security padlock,
- Walls, the ceiling and floor of premises designed for the exclusive use of the insured, garage and auxiliary buildings must be constructed of bricks, wood, metal plates or other material having at least the same mechanical resistance,
- Property on ground belonging to the building must be secured by a functional fence, with minimum height of 1.5 m and all doors/gates in the fence locked,
- All elements of mechanical or electronic security systems must be functional and activated,
- If the place of insurance is entered through several successive doors, decisive for the evaluation of the level of security measures against theft at the place of insurance is the outer door.

Decisive for the evaluation of the level of security is whether the point of entry of the offender was secured as required. If the offender entered into the place of insurance in other

way than through a door, window or other opening, the security measures at the place of insurance are not relevant.

**Further obligatory theft prevention measures in a household:**

In case of a sum insured exceeding 17 000 EUR, doors must be secured against unhinging and windows, balcony, loggia, terrace doors and other openings which are 3 m or less above the surrounding ground or other elevations, should be secured in one of the following ways:

- Glazing made of security glass,
- Glass with attached security foil,
- Metal grate,
- Metal lockable roller-shade,
- Window-shutter shut from inside.

If you do not have any of the above security measures in place or you decided for a sum insured for household insurance exceeding EUR 50 000, the place of household insurance must be protected by complex perimeter protection or area protection with electric security alarm connected via an automatic telephone dialing device to at least two telephone numbers, or to an alarm receiving centre.

If the sum insured increases due to indexation, the requirements for security measures at the place of insurance shall not change.

## OUR RESPONSIBILITIES

Our responsibilities include:

- To start investigation of an insured event immediately after it has been reported, and to make a statement regarding the provision of loss compensation or claim payment,
  - To provide loss compensation/claim payment, explanatory statement
- within 15 days after the investigation has been completed,
- Upon your written request, to provide an adequate advance payment, if the investigation to determine the extent of our duty to pay has not been completed within 1 month after we learned about the insured event,
  - To substantiate any refusal or reduction of claim payment.



# 2.4 CLAIM HAPPENED – WHAT COMES NEXT?

**In this section you will find information on reporting your claim in a fast and simple manner.**

**Correct reporting of a claim is the basis for fast and fair claim handling.**

**If you provide us truthful and complete explanation of its occurrence, extent of its consequences and submit necessary documents, you can speed up the claim handling process.**

## CLAIMS PROCESS



### Discovery of damage

#### If damage occurs:

- Take adequate measures to limit the consequences of the damage and prevent its expansion,
- Comply with your obligations (section 2.3),
- Immediately notify the relevant section of the integrated rescue system:
  - Emergency rescue service - 155, 112
  - Police - 158
  - Firefighting service - 150, 112
- Notify us within 5 days after its occurrence,
- Proceed according our instructions.





## Reporting a claim

Please report the claim as soon as possible:

- at [allianz.sk/poistne-udalosti](http://allianz.sk/poistne-udalosti),
- by telephone at our Call Centre +421 2 50 122 222.

Regardless if you report your claim at our web site, or through Call Centre, your claim will be registered in a way allowing the fastest possible handling to your satisfaction.

After you report the claim, it will be assigned a number which you can use to follow the handling of the claim at our web site.



## Claims assessment and handling

After your report the claim, we start to research the circumstances under which it occurred and to confirm the existence and value of the insured/damaged items at the time of occurrence of the damage.

In case a survey of the damage is not necessary, we rely on the information you supplied.

We will inform you about the amount of claim payment.



## Claims compensation

If the damage occurred on the insured building, auxiliary structure or insured items, we shall reimburse the insured.

In case you caused damage to another person, we pay compensation of loss on your behalf directly to the damaged party.

### Compensation of damage

Please note that the amount of claim payment depends on the insurance package you have selected in your insurance contract.

We will pay claim compensation in EUR. In case you submit for the purpose of claim handling documents in another currency, we will apply the official conversion rate of National Bank of Slovakia for the conversion valid on the day of claim occurrence. In case of third-party liability insurance, we can pay compensation also in foreign currency.

If we reduced your claim payment by the salvage value of damaged items, the residues remain your property.

If the items, building, auxiliary structure are insured simultaneously by other insurers, we will provide only aliquot

payment corresponding to the ratio of the amount we would pay pursuant our insurance contract to the total amount of payment for all insurers. We will pay the insured expenses also by applying the aliquot.

In case of an insured event caused by short-circuit, we shall pay adequate costs of:

- The repair of coil in the motor, mounting, dismounting, transport to and from the repair shop, or, if applicable, travel expenses of the repairman,
- A new motor if recoiling is technically not feasible or, due to unprofitability, it is not carried out,
- Replacement for the destroyed item, if exchange of the electric motor is not possible.

We shall reduce the resulting payment by the deductible (if it has been agreed in the insurance contract), outstanding premium, recourse claims and we shall set off all our mutual receivables.

Deductible is not applicable to third-party liability, glass breakage, insured costs and assistance.

If you are not the insured, the above provisions apply in the same way to the insured.

**Household insurance**

We will calculate the compensation paid for one insured event as the sum of adequate cost of repair or procurement of insured items reduced by the value of residuals.

The following coverage limits of apply to selected objects of insurance (limits specified as % share are calculated from the sum insured according the insurance contract):

SELECTED OBJECTS OF INSURANCE	LIMITS OF COMPENSATION	
	INHABITED BUILDING	OTHER THAN INHABITED BUILDING
<b>ELECTRONIC AND OPTICAL DEVICES</b>	100 %	20 %
<b>VALUABLES</b>	according insurance contract	not insured
<b>BUILDING ELEMENTS</b>	5 %, max. 2 000 EUR	5 %, max. 2 000 EUR
<b>OTHER VEHICLES</b>	10 %, max. 5 000 EUR	10 %, max. 5 000 EUR
<b>MOVABLE ITEMS SERVING FOR GAINFUL ACTIVITIES</b>	5 %, max. 2 000 EUR	5 %, max. 2 000 EUR
<b>ITEMS IN PREMISES ACCESSORY TO A FLAT/IN AUXILIARY STRUCTURES</b>	10 %, max. 3 000 EUR	10 %, max. 3 000 EUR
<b>CASH, TOKENS OF VALUE</b>	3 %, max. 1 000 EUR	not insured
<b>ROBBERY OUTSIDE THE PLACE OF HOUSEHOLD INSURANCE</b>	5 %, max. 2 000 EUR	not insured

We will pay compensation in new replacement value. We are entitled to pay in time value if within 3 years from the destruction of an item you submit no proof that you procured a replacement of the insured property.

If you do not comply with theft prevention measures specified in this Guide, we are entitled to pay up to the amount for which the protection was sufficient.

We pay compensation for one insured event up to the maximum amount of limit for the respective risk. Decisive for the determination of the limit is the risk that caused the insured event.

The maximum amount we pay for all insured events within one insurance year is the sum insured for household insurance stipulated in the insurance contract, exclusive of payment for removal costs. We will pay removal costs in excess of the sum insured for household.



### Building insurance

We will calculate the amount of indemnity paid for one insured event as the sum of adequate cost of repair or procurement of the insured building, auxiliary structure or item, reduced by the value of residues.

We will pay the new replacement value. We are entitled to pay in time value if, within 3 years after the

destruction of the building or auxiliary structure, you submit no proof that you procured a replacement of the insured property.

The following limits of coverage apply to the insured building, auxiliary structures or items (limits set out as % share are calculated from the sum insured stipulated in the insurance contract):

OBJECT OF INSURANCE	LIMITS OF COMPENSATION	
	INHABITED BUILDING	OTHER THAN INHABITED BUILDING
<b>BUILDING</b>	100 %	100 %
<b>AUXILIARY STRUCTURES</b>	20 %	20 %
<b>THEFT OF BUILDING ELEMENTS</b> - FROM OUTSIDE OF THE BUILDING/AUXILIARY STRUCTURE - FROM BUILDING/AUXILIARY STRUCTURE UNDER CONSTRUCTION	3 %	2 %
<b>CONSTRUCTION MATERIAL, CONSTRUCTION MACHINERY AND TOOLS, FUEL STOCK – WITH THE EXCEPTION OF THEFT</b>	30 %	30 %
<b>CONSTRUCTION MATERIAL, CONSTRUCTION MACHINERY AND TOOLS, FUEL STOCK – THEFT</b>	2 %, max. 6 000 EUR	1 %, max. 2 000 EUR

In case of a flat or non-residential premises, adequate cost of repair of communal parts and equipment of the house shall be determined as:

- 100 % of the cost in respect of communal parts belonging exclusively to the flat/non-residential premises (e.g. outer wall, roof on an attic flat etc.),
- For other communal parts and equipment as the amount

corresponding to the co-ownership share.

If you do not comply with the theft-prevention measures set out in this Guide, we are entitled to reject payment.

If the sum insured for the insured building stipulated in the insurance contract is lower than the new

replacement value at the time of occurrence of the insured event, it is a case of under-insurance. In such case, we will pay compensation in the amount corresponding to the multiple of payment without application of underinsurance and the ratio of sum insured to new replacement value of the building at the time of the insured event; we will reduce also limits of coverage set out in this Guide applying the same proportion.

We pay compensation for one insured event up to the maximum amount of limit for the respective risk. Decisive for the determination of the limit is the risk that caused the insured event.

The maximum amount we pay for all insured events within one insurance year is the sum insured for building insurance stipulated in the insurance contract, exclusive of payment for removal costs. We will pay removal costs in excess of the sum insured for the building.

### **Third-party liability**

If the sum of claimed compensation of several damaged parties is higher than the sum insured, we will pay to each of them only a proportional share, calculated as the ratio of the sum insured to the sum of claims of all damaged parties.

If we undertake in advance in writing to do so, we will also reimburse the cost of legal representation in proceedings

regarding compensation of bodily injury/material damage in connection with the claim against you, for which you are liable and which is covered by this insurance.

The maximum amount we pay for all insured events within one insurance year is the agreed limit of claim payment.

### **FURTHER IMPORTANT INFORMATION**

We are entitled to check the accuracy, truthfulness and completeness of information necessary for the calculation of premiums, investigation of an insured event or determination of the extent of claim compensation, and to use the supplied data for the purpose of insurance administration, claim handling and payment of compensation.

If a court or other competent authority decides on the compensation of loss, we will pay according to its decision, after it becomes final.

### **We are entitled to pay compensation to you in instalments, based on:**

- Our calculation, or calculation that you submit and is approved by us, of the cost of construction work,
- Invoices for executed work, after they have been checked for compliance with price relations at the time of their issue,
- An expert opinion.

**We are entitled to reduce claim payment if:**

- Due to untrue or incomplete information you provided at the conclusion of the insurance contract we calculated lower premium,
- Due to your actions, we incur higher expenses for repeated investigation,
- You violate any of obligations set out in this Guide in a way that will have significant impact on the scope of consequences of the insured event.

**We are entitled to refuse to pay if:**

- You provided untrue information about the circumstance of the occurrence or scope of your claim,
- You violate any of obligations set out

in this Guide in a way that will have significant impact on the occurrence of the insured event.

**We are entitled to refuse to pay** if we learn after the insured event that its cause was a circumstance which, due to your intentionally untrue or incomplete replies, we could not identify at the conclusion of the insurance contract and which was of substantial for the conclusion of the insurance contract, i.e. in case we would have had learned about it at the time of conclusion of the contract, we would not have concluded the contract or we would have proposed to conclude it with different conditions.



# 2.5 THE MOST IMPORTANT INFORMATION ABOUT YOUR INSURANCE

**In this section we will inform you how we can unilaterally change the provisions of the Guide, about payment of premiums, how we can unilaterally change the amount of premium, validity of the insurance contract and what can trigger its termination.**

Changes in an insurance contract that, pursuant legal regulations or this Guide, cannot be made unilaterally, are made with the agreement of both contracting parties. You can express your consent with the proposed changes in the insurance contract by payment of premium.

The change becomes effective on the day following the day of conclusion of such agreement, if later date has not been agreed.

We are entitled to unilaterally change the wording of the Benefit Guide which governs the insurance contract by notifying you, latest 10 weeks before the end of an insurance period, about the new wording of the Benefit Guide which will apply to your insurance contract from the next insurance period.

If you do not agree with the new wording of the Guide, you are entitled to terminate the contract by a written notice given at least 6 weeks before the end of the insurance period in which the new Benefit Guide wording has been announced. The insurance contract shall terminate upon the expiration of the insurance period in which the new Benefit Guide wording has been announced.

A deviation from the provisions of the Guide may be agreed in the insurance contract which becomes effective upon our written agreement.

### PAYMENT OF PREMIUMS

Premium is payable on the first day of a period of insurance. You can find its amount in the insurance contract.

We deem the premium to have been paid if you paid it:

- In cash to our branch employee, or
- By means of bank transfer, or
- By postal order, or
- By direct debit from your account (applies only to following premium).

We are entitled to adjust the amount of premium for the next insurance period in case of unfavourable development of loss ratio (in respect of your insurance contract as well as all insurance contracts covering property and third-party liability of natural persons), in case of increased prices of construction materials, construction work or consumer prices, in case of change of the assignment of the place of insurance to a flood zone, in case of increased costs of insurance administration due to factors independent from us, in case of change of legal regulation or decision practice of courts in respect of insurance industry. The new amount of premium shall be effective at the moment of delivery of a written notification thereof to the mailing or e-mail address of the policyholder specified in the insurance contract. If, based on incomplete or untruthful information, lower premium has been calculated, we are entitled to outstanding

premium including interest on late payment.

### Bonus

We will apply a discount on the household and building insurance – bonus for claims-free history of the insurance, under following conditions:

- For each insurance period in which we did not pay any compensation, you can earn a bonus in the amount of 5 % from the annual premium, however, maximum is 15 %,
- In case of a claim for which compensation has been paid, the bonus is fully cancelled.

### DURATION AND VALIDITY OF INSURANCE

#### Beginning of insurance

The insurance is agreed for an indefinite period of time and it begins on the day following the day of conclusion of the insurance contract if a later insurance inception date has not been agreed in the insurance contract.

If you move to another place in the SR and you inform us in writing about the starting date of the removal, your movable property shall be covered during the removal by household insurance for 60 days from its begin on both places (with the exception of assistance services). After you have moved, the insurance continues on the new address of place of insurance.

## Termination of insurance

The insurance terminates pursuant provisions of the Civil Code.

### The insurance contract terminates by notice:

- At the end of an insurance period,
- Within 2 months from the conclusion of the insurance contract,
- Due to unilaterally change of the provisions of the Guide,
- After an insured event, we as well as you are entitled to terminate the insurance contract by notice, however, latest 1 month from claim payment or refusal to pay. The period of notice is 15 days and the insurance terminates upon its expiration.

### The insurance terminates also at the moment when:

- The object of insurance ceases to exist (e.g. total destruction of the insured property), or an insured event damaging the insured item, building or structure cannot occur any more,
- The policyholder – a legal entity ceases to exist, having no legal successor.

### The insurance terminates by the transfer of ownership of the object of insurance to another person, with the exception of the following situations:

- Policyholder who is different from the insured, dies during the term of insurance or is declared dead; in such case, the rights and obligations shall

- be transferred to the insured,
- Policyholder, who is also the insured, dies during the term of insurance or is declared dead; the rights and obligations shall be transferred to the heir of the insured property, pursuant a will or decree of inheritance, and the insurance continues,
- The policyholder becomes the owner of the insured building during the term of insurance,
- Community property of a married couple ceases due to death or declaration of death of the spouse who concluded the insurance contract, or the community property ceases for another reason; rights and obligations shall be transferred to the surviving spouse or to the spouse to whom the property has been assigned by settlement of the dissolved community property,
- The policyholder – legal entity – merges or is consolidated with another entity; rights and obligations shall be transferred to the successor.

### Further causes for termination of insurance:

- Rejection to pay a claim – if we learn after an insured event that its cause was a serious circumstance which, due to your untruthful or incomplete answers, we could not ascertain at the time of conclusion of the insurance contact,
- Notice of termination due to a change in the amount of premium for the next period of insurance in

connection with a change of circumstances decisive for its calculation; you can submit such notice of termination only until the end of the insurance period in which we notified you about the change of premium,

- Ruling of a building authority on demolition of the building or auxiliary structure – the insurance shall terminate on the day set out in the demolition decree,
- Moving of the household from the place of insurance, if you did not inform us in writing that you started to move,
- Annulment of contract, if you did not answer truthfully and fully to questions regarding the insurance, or, after an insured event we find out that the insured property was at the time of conclusion of the insurance contract damaged or it did not comply with requirements set out in the Guide for the conclusion of insurance. We may apply the right of annulment of the insurance contract within three months from the day we learned about such circumstance; we are entitled to compensation of costs we incurred by the conclusion of the insurance contract,
- If you do not inform us about the fact that the property was insured for the same purpose with other insurers, we are entitled to cancel the insurance contract immediately after an insured event, without a period of notice.

## ADDITIONAL INFORMATION ABOUT YOUR INSURANCE CONTRACT

### Jurisdiction

The insurance contract is governed by laws of the Slovak Republic. Disputes regarding the insurance contract shall be decided by a competent court in the Slovak Republic.

### Subrogation

If you are entitled to compensation of loss from a third party, we acquire this legal right up to the amount of the compensation we paid to you or provided on your behalf.

If any circumstances should occur giving reason for the subrogation of your rights to us, notify us immediately and submit the documents necessary to enforce this right.

### Communication between the parties and delivery of documents

We can use contact information stated in the insurance contract or later on supplied contact data for mutual communication regarding the insurance and offer of our products and services.

We consider documents intended for us to be delivered on the day they were handed over, if not agreed otherwise. We deliver documents intended for you by post to your correspondence address last known to us. The correspondence address may be the postal address of the place of your sojourn or other postal address you have provided us for the purpose of

delivery of correspondence, an e-mail address or telephone number.

A document is deemed to have been delivered on the day you received it or refused it. If the document is deposited at a post office due to the fact that you were not found at home and you do not collect it within the collection period, it is deemed to have been delivered on the last day of this period. If the document is returned to us as undelivered due to the fact that you cannot be found at the address, it is deemed to have been delivered on the day of its return.

We can agree special conditions of electronic correspondence or electronic communication for other forms of delivery than by post or messenger.

By the conclusion of the insurance contract you give your consent with the preparation, use and archiving of recordings of your telephone calls with us, especially in connection with administration, claim handling and enforcement of rights and obligations. We may store the recordings until all rights and obligations connected with the insurance are settled and we will protect them against unauthorised access by third persons. If you are not the insured, by submitting an insurance claim the insured expresses his/her content in the same extent.

Neither you, nor the insured are entitled to transfer any entitlement or right arising from the insurance contract to a third person.

### INDEXATION

Within the scope of customer care and in the interest of his protection against underinsurance, we are entitled each year during the term of insurance to adjust the sum insured and premium. We will take into account the development:

- Market prices of the building and prices in construction industry (in case of building insurance),
- Consumer prices of goods and services (in case of household).

From the anniversary day, property covered by household or building insurance is insured for the new sum insured and the premium changes.

### HOW CAN YOU CLAIM YOUR RIGHTS OR SUBMIT A MOTION?

If you are dissatisfied, you can deliver an oral or written complaint personally to our branch offices and agencies. You can submit an oral complaint also at +421 2 50 122 222. A written complaint may be sent also by e-mail, to [dialog@allianz.sk](mailto:dialog@allianz.sk), or by post to the address of Allianz – Slovenská poisťovňa.

The complaint must include the date of submission, subject, who submitted the motion or complaint and what the



claimant demands. If the claimant is a natural person, the complaint must include his/her name, surname and address. If the claimant is a legal entity, the complaint must state the name or trade name and registered address of the legal entity.

We must investigate your complaint and inform you how we complied with your demands or why we refused to do so within 30 days from its delivery. If dealing with the complaint requires a

longer time, this period may be prolonged, but we must inform you immediately.

If you are not satisfied with how we dealt with your complaint, you can address the alternative dispute solving entity specialised in insurance (insurance ombudsman) – the Slovak Insurance Association, or directly the National Bank of Slovakia, authorised to supervise insurance companies.



# 2.6 INSURANCE DECODED

**In this section we would like to explain to you the terms used in this document.**

## **ACCESSORIES OF AN FLAT**

Accessory rooms and premises designed to be used together with the flat (e.g. cellar, pantry, storage room outside the flat).

## **ACT OF TERRORISM**

An act, including the use of force or violence, of any person, group or groups of persons acting independently, in the name of or in connection with any organisation, executed for political, religious or ideological reasons, including the intention to influence any governmental authority or intimidate the public.

## **ADEQUATE COSTS**

Costs of repair of the insured item or its part, or of replacement by an item having the same parameters and quality as the respective item had

before the insured event, customary at the time and place of occurrence of the insured event.

## **ANNIVERSARY DAY OF INSURANCE**

The day with the same date, as far as day and month is concerned, as the day of insurance inception is identical with the day of insurance inception. If the insurance inception is on February 29, the anniversary day in a non-leap year shall be February 28.

## **ANTIQUES**

Objects having artistic or historical value, connected with a specific period, fine-art style/manner etc., and, at the time of conclusion of the contract, older than 100 years. Antique objects made of gold, silver, platinum, precious stones or pearls shall also be classified as antiques.

## **ATMOSPHERIC PRECIPITATION**

Precipitation (e.g. rain, snow) formed in the atmosphere which penetrated parts of the building or structure before they fell to the ground.

## **AUXILIARY STRUCTURE**

A structure constructed upon the issue of a building permission or a minor structure reported to the building authority, firmly attached to the ground.

**AVALANCHE (SNOW)**

Sliding of a sheet of snow or ice from natural slopes.

**BREAKDOWN OF AN ELECTRICAL APPLIANCE**

An accidental, sudden and unintentional damage of an electrical appliance (except mechanical damage) affecting its functionality in operation and requiring immediate repair.

**BUILDING**

Separate structure or in the cadaster registered flat or non-residential premises.

**BUILDING ELEMENTS**

- All components of technical equipment of a building or auxiliary structure, built-in or loosely led but firmly enclosed in walls, ceilings or floors, e.g. electricity, gas, water, heating, sewage, air-conditions installations and conveyance lines including consumption meters, heat pump, fireplace, ESA, camera system, fire alarm, mechanical security equipment, safe built into a wall or floor
- All firmly built-in elements in a building or auxiliary structure, or firmly attached to the building or auxiliary structure, forming its inseparable part (e.g. insulation, sheet-metal and locksmithery work, doors, windows in outer walls of the building/auxiliary structure or loggia windows, including outer/inner sun-blinds or roller-shades, glazing of

# AVALANCHE: SLIDING OF A SHEET OF SNOW OR ICE FROM NATURAL SLOPES.

all structural openings, balcony blinds, jalousie walls, outer/inner windowsills, rails, firmly built-in roller-shades and marquise, floor tiles, wall tiles, flooring, wall-paint, wall-paper, coating, spray-coating)

- Objects and equipment designed for the operation of a building or auxiliary structure, firmly built-in or attached (e.g. elevators, pumps, water heaters and tanks, boilers, heating elements, gas cooking ranges, sanitary conveniences and equipment of bathrooms, toilets, kitchen sinks, water fittings and fixtures)
- Built- in closets, kitchen unit including glazing, built-in lamps and appliances designed by the manufacturer to be built-in

**BURDEN OF SNOW**

Destructive loading of a structure by snow, icing or sheet of ice exceeding values set out in the relevant standards.

**BURGLARY**

Unauthorised appropriation of the insured property by an offender by

entering the place of insurance, hiding in the place of insurance or opening the place of insurance by a key or card obtained by theft or robbery. Dismounting and appropriation of a building element which is accessible to the public from the surrounding ground is also deemed to be burglary.

### COMMUNAL EQUIPMENT

Equipment of a house designed for communal use and serving exclusively for the house, even if they are located outside the house. Communal equipment are especially elevators, laundry-rooms and boiler rooms, including technologies, laundry-drying rooms, pram storage rooms, communal aerials, lightning conductors, chimneys, water, heat-transfer, sewage, electric power, telephone and gas connection lines.

### COMMUNAL PARTS

Parts of an apartment house or family house necessary for its substance and safety, designed for communal use (e.g. foundation of a house, roof, corridors, outer walls, façade, entrance, stairways, communal terraces, attics, lofts, horizontal supporting and insulating structures and vertical supporting structures).

### COMMUNAL PREMISES

Communal parts and communal equipment of a house.

### DEDUCTIBLE

The amount by which the insured participates in claim payment. The

amount of deductible is stipulated in the insurance contract.

### DELIBERATE NEGLIGENCE

Any act or omission to act of which you or the insured knew that it may cause damage, but, without adequate reasons, you presumed that it will not cause the damage.

### DEVELOPMENT OF CONSUMER PRICES OF GOODS AND SERVICES

The development calculated on the basis of consumer price indices published from time to time by the Statistical Office of the SR:

- For the period of last 12 months for which such indices have been published, or
- Published for the period from the last adjustment of the sum insured or premium due to indexation, or
- Used for the calculation of expected price development for next insurance year.

### DEVELOPMENT OF NEW PRICE OF BUILDINGS

Development of prices calculated from prices of residential immovable property issued by the National Bank of SR:

- For the period of last 12 months for which such prices have been published, or
- Published for the period from the last adjustment of the sum insured or premium due to indexation, or
- Used for the calculation of expected price development for next insurance year.

## DEVELOPMENT OF PRICES IN CONSTRUCTION INDUSTRY

The development of prices calculated from indices determined by the Institute for Forensic Engineering of the Slovak University of Technology in Bratislava, construction work price indices and price indices of materials used in construction industry issued by the Statistical Office of the SR:

- For the period of last 12 months for which such indices have been published, or
- Published for the period from the last adjustment of the sum insured or premium due to indexation, or
- Used for the calculation of expected price development for next insurance year.

## DRONE

Aircraft capable of flying without a pilot, with maximum take-off mass exceeding 5 kg, or aircraft capable of flying without a pilot, carrying a camera, still camera or cargo.

## ELECTRONIC DEVICES

All devices and device combinations designed for recording, transmission or reproduction of voice, images or data (e.g. TV, radio, laptop or computer with accessories and peripherals, tablet, game console, CD player, DVD player, telephone, mobile phone, fax, modem, printer, answering machine, dictaphone), electronic music instruments, electronic health-aids, calculators etc.

## EXPLOSION

Effects of pressure caused by expansion of gas or vapour.

## FARM ANIMALS

Goats, pigs, sheep, poultry, rabbits, cattle, bees, kept for the purpose of gaining animal products.

## FIRE

Fire in the form of a flame spreading undesirably and uncontrollably outside the designed fireplace, including the effects of smoke.

## FIRM ATTACHMENT TO GROUND

- Attachment to ground by a firm foundation, or
- Attachment by anchoring elements or welding to a firm foundation in ground or to another structure firmly attached to the ground
- Connection by a cable with an anchor in ground or on another auxiliary structure, or
- Location below the surface of the surrounding ground

## FLOOD

Flooding of the place of insurance by water which naturally overflowed the banks of a water course or reservoir, or which broke the banks. In case of a stream limited by dykes, the body of dyke is deemed to be the bank.

## FLOOD ZONE

Area having the same exposure to flood.

## GALE

Flow of air attaining at the place of insurance a velocity of at least 60 km/h.



## GROUND WATER

Water entering the building or auxiliary structure due to an increase of ground water level, forming a water-table in the building or auxiliary structure.

## HAIL

Impact of ice pieces formed in the atmosphere on the ground.



## IMPACT OF FALLING AIRCRAFT

Fall, collision or impact of a manned aircraft or of an aircraft capable of flying without a pilot on board, of its part or cargo.



## IMPACT OF FALLING OBJECTS

Impact of falling trees, masts or other objects which are not a part of the damaged insured item, showing characteristics of a free fall caused by gravitation of the Earth.

## IMPACT OF VEHICLE

A direct collision of an insured item with a vehicle, its load or with an object hurled due to a direct collision with a vehicle or its load in a traffic accident.

## IMPLOSION

Sudden inward equalisation of pressure.

## INHABITED BUILDING

A building at the place of your

residence from which you predominantly carry out your occupational, private, social or communal activities (from where you go to work, school, to your physician, where you stay during inability to work etc.). As inhabited shall be deemed also a separate structure (e.g. garage) located on a fenced ground together with the building fulfilling the conditions for an inhabited building, or a separate structure connected with such building by construction works.

## INSURANCE YEAR

Period starting with the moment of insurance inception and ending on the day preceding the next anniversary day. Each following insurance year starts with the anniversary day and ends with the day preceding the next anniversary day.

## INSURED

The person specified in the insurance contract as the insured. In household insurance, the person specified in the insurance contract as the insured and natural persons living with the insured in common household.

## INSURED EVENT

Any event that occurs during the term of insurance which may result in the obligation of the insurer to provide claim payment.

## INSURER

Allianz – Slovenská poisťovňa, a. s.,  
Pribinova 19, 811 09 Bratislava, IČO

(company ID): 00 151 700, registered in the company register of the District Court Bratislava I, section Sa, file No. 196/B.

### **INTERNAL UNREST**

Civil war, uprising, civil unrest attaining the extent of popular uprising, military uprising, rebellion, revolution, martial law or siege or any event or circumstance resulting in the declaration or maintenance of martial law or siege, confiscation, military seizure, requisition or nationalisation.

### **INUNDATION**

A continuous expanse of water on earth surface which, for a certain period of time, stays or flows at the place of insurance or its surroundings and is the result of natural factors (e.g. rain, melting of snow).

### **IONISING RADIATION OR CONTAMINATION BY RADIOACTIVITY**

Radiation or contamination which has its source in any nuclear fuel or nuclear waste, or is caused by radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or its nuclear component.

### **LANDSLIDE**

Sudden downslide or collapse of soil, earth or rocks caused by natural factors.

### **LIMIT OF COVERAGE**

Upper limit of compensation.

### **LOCKED DOOR**

A situation when the main entrance door into the building at the place of insurance is closed and you are not able to open it using your own facilities and in the standard manner.

### **MAXIMUM 10-YEARS WATER DISCHARGE**

The discharge of a water-flow, which occurs or is exceeded in average once in 10 years. The 10 years discharge for each water-flow profile is determined by the hydrological survey of the Slovak Hydro-Meteorological Institute, based on statistical analysis of hydrometric observations.

### **MEMBERS OF HOUSEHOLD**

Natural persons living permanently and paying communally for costs of their needs, including children living permanently with them.

### **METAL GRATE**

A grate made of full-metal steel elements with maximum size of opening 20 cm x 20 cm and minimum cross-section of an element of 1 cm<sup>2</sup> (diameter 10 mm), firmly anchored at minimum four points in the external wall or, if it protects a glazed opening in a door, anchored in the door block. The metal grate may not be unmountable by non-violent means.

### **MOTORS IN ELECTRICAL APPLIANCES**

Motors in electrical appliances at the place of insurance, regardless of power consumption which are a part of insured movable items or insured building elements.

### MOVABLE ITEMS USED FOR GAINFUL ACTIVITIES

Movable items used by the insured as:

- a natural person carrying out business based on a trade license,
- natural person carrying out business based on a license other than trade license, according special legal regulations,
- natural person carrying out agricultural production registered according special regulation.

### NEAR RELATIVE

Direct relative, sibling, spouse, parents of the spouse; as your or insured's relative shall be regarded also a common-law spouse, provided he or she demonstrably lives with you or with the insured in common household.

### NEW REPLACEMENT VALUE

- In case of movable items - the amount which has to be spent at the place of insurance for the procurement of a new item of the same kind and quality as that of the insured item before the insured event
- In case of a building, auxiliary structure or building elements - the amount which has to be spent for the procurement of a new object of the same kind, dimensions, quantity and quality usual at the respective place at the time of estimation

### OPTICAL DEVICES

Still camera, video camera, movie-recording or projection technology, binoculars, microscope etc.

### OTHER VEHICLES

Three-wheelers, four-wheelers, snowmobiles, water-scooters, motor wheelchairs for handicapped, motor handcarts, self-propelled lawn-mowers and garden tractors which are not subject to vehicle registration (without a license number).

### PERIOD OF INSURANCE

The period for which you are paying premiums.

### PET

Dog, cat, ferret, rodent, reptile, decorative and singing birds, aquarium fish, kept for pleasure.

### PIPE

Inlet, outlet or waste pipe of water-conduit, heating or solar equipment of a building or auxiliary structure owned by the insured.

### PLACE OF BUILDING INSURANCE

The place of insurance is the building specified in the insurance contract by its address or cadaster area with building lot number in the Slovak Republic, including the land on which the insured building is located. If the place of building insurance is a flat, the place of insurance includes non-residential premises registered in the immovable property cadaster, owned by the insured and located in the same house as the insured flat; in such case, the non-residential premises are treated as auxiliary structures at the place of insurance.



### PLACE OF HOUSEHOLD INSURANC

- The place of insurance is the building specified in the insurance contract by its address in the Slovak Republic.
- If, in case of household insurance, the place of insurance is a flat, included in the place of insurance are also premises accessory to the flat, and fenced ground belonging to the flat, having direct access from the flat. In such case, lockable premises designed for exclusive use by the insured, and non-residential premises owned by the insured, registered in the immovable property cadaster, located within the same building as the flat. Items located in such premises are treated as items in auxiliary structures.
- If, in case of household insurance, the place of insurance is a separate structure, included in the place of insurance is also the fenced ground on which the building is located.
- In case of the risk "robbery", place of insurance is the territory of SR.

### POLICYHOLDER

The subject who concluded an insurance contract with the insurer. The policyholder may be at the same time the insured.

### PREMIUM

The amount of money paid by the policyholder for the provision of agreed insurance coverage.

### PROCUREMENT

- In case of a separate structure,

auxiliary structure or their building element, "procurement" shall mean the construction, i.e. building of a separate structure or auxiliary structure with the same parameters and quality as the structure had immediately before the insured event, including necessary cost of design, engineering and other related fees.

- In case of a flat or non-residential premises, "procurement" shall mean the purchase of a flat or non-residential premises in the respective locality, having the same parameters and quality as the insured flat/ non-residential premises immediately before the insured event.

### RECONSTRUCTION

A process by which the ground-plan, height or inner or outer design of a building or auxiliary structure are changed.

### RESIDUALS

Undamaged remains of replaced parts of an insured item.

### ROBBERY

Taking possession of the insured property by an offender using violence or threat of imminent violence or by misusing decreased resistance of the insured or a relative of the insured due to their bodily weakness after an accident or due to another reason for which the insured or his relative cannot be held responsible.



### SECURITY CYLINDER LOCK

Cylinder lock with increased resistance against lock picking, which changes a simple lock into a security lock.



### SECURITY FOIL

Certified auxiliary protection of glass decreasing the breakability of glazing.

### SECURITY GLASS

Tempered or layered glass with certified increased resistance against mechanical damage and breaking.

### SECURITY HANGING LOCK (PADLOCK)

Lock with tempered U-loop with a diameter of at least 10 mm or with protection of the U-loop against cutting, while the loop of the hatch through which the U-loop is drawn, as well as the hatch including its attachment has at least the same mechanical robustness as the U-loop of the padlock.

### SEPARATE STRUCTURE

A separately standing structure built based on a construction permit or small structure reported to the building authority, if it is firmly attached to the ground, e.g. family house, weekend house, garage.

### SMOKE

Solid particles produced by incomplete burning, dispersed in the air, which, due to a failure, damage or faulty operation suddenly escaped from a heating, burning, cooking or drying equipment located at the place of household or building insurance.

### SONIC BOOM

A (sound) wave arising during flight of a supersonic aircraft which exceeds the speed of sound.

### SPRAYING

Spraying, painting or writing on a building or auxiliary structure, using paint or other substance, by a person other than the policyholder, insured or near relatives of the policyholder or insured.

### STANDARD FULL DOOR

Door from wood, chipboard, plastic or other material filling the whole entrance opening into the building.

### SUM INSURED

The amount stipulated in the insurance contract as the upper limit of claim payment by the insurer. The amount of sum insured is decided by the client at the time of conclusion of insurance contract. The sum insured of a building should correspond to its new replacement value. In case of household insurance, it should correspond to the new replacement value of the insured movable property in the household.

### SUPPLIER

Natural person or legal entity carrying out work or other activities connected with a technical emergency or door locking, other emergency assistance or breakdown of an appliance.

### TECHNICAL EMERGENCY

**T** Accidental malfunction of technical equipment designed for the supply, accumulation or disposal of energy and media necessary for customary use of a building at the place of insurance, resulting in the risk of damage to property, increased extent of an already occurred damage or interruption of the supply of energy in an extent making impossible normal use of the place of insurance, requiring immediate repair which you are not able to carry out yourself or rectify in another customary way.

### TIME VALUE

New replacement value reduced by the corresponding depreciation or other devaluation.

### TOKENS OF VALUE

Non-monetary printings proving the value shown on them, i.e. stamps, duty stamps, food coupons, lottery tickets etc.

### VALUABLES

- Securities (shares, bonds, deposit certificates, bank books etc.)
- Collections of stamps, coins, medals etc., jewels, precious stones, pearls, all objects made of gold, silver or platinum
- Personal items made of gold or other precious metals (rings, chains, watches, clips etc.)
- Jewels from other material if the value of a single item or set exceeds EUR 500
- Works of art and antiques

### VOLCANIC ERUPTION

Release of pressure during origination of an opening in the earth crust accompanied by effusion of lava or discharge of ash, other material or gas.

### WAR EVENTS

**W** War, invasion, acts of a foreign enemy, enemy actions or warlike operations, regardless if a war has been declared or not.

### WATER PLUMBING

Pipes or equipment supplying or draining water, steam or other liquid. Roof gutters and outer downleads leading away precipitation formed in the atmosphere and falling to Earth surface (e.g. rain, snow) are also classified as plumbing.

### WATER FROM PLUMBING

Liquid or steam escaped due to faulty operation or technical failure of a conveyance structure/appliance, from an aquarium with a volume of 50 and more litres or swimming-pool firmly attached to the ground.

### WINDSTORM

Flow of air attaining at the place of insurance a velocity of at least 75 km/h.

### WORKS OF ART

Objects the value of which is not determined only by their cost of production, but having also artistic value, e.g. paintings, collage, drawings, graphic art, statues, objects of glass, porcelain, tapestries.

# 3. USEFUL TIPS

In this section, you will find our tips how to better protect your property against possible loss.

## GENERAL TIPS ON HOW TO PROTECT YOUR PROPERTY



Regularly check the condition of your family house or flat.



Before leaving for a holiday, disconnect electrical appliances from power supply.

Regularly carry out all inspections prescribed by legal regulations or recommended by appliance manufacturer.



Consider removing dangerous branches or tall trees located near your house.

## TIPS REGARDING THEFT



Lock all entrance doors when leaving.



Check if all windows, balcony, loggia or terrace doors are safely shut, the entrance door locked and security system (reacting to movement, sound or temperature change etc.) activated.

Put away any ladders or portable stairs.



Use security systems and regularly check their functionality. Whether you prefer simple or more sophisticated solutions, there is always a suitable combination of security measures (wireless camera, motion, leaked water or smoke detectors etc.) allowing to monitor the system by mobile applications.

Store valuables and cash in a safe-box. Do not leave a large amount of money at home.

In case of any suspicion of burglary or attempted burglary, call the police.



If you lost your keys, immediately replace the entrance door lock.



If you are preparing to leave for a holiday, ask your relatives to collect your mail and check the household once in a week.



Leave your telephone number with a reliable person who can contact you if anything unusual happens during your absence.

### TIPS REGARDING WINDSTORM, FLOOD AND RAIN



Pay attention to Meteo warnings about imminent hail, windstorm or gale. Our clients who have property insurance and the respective information is relevant for them, receive the warnings in the form of text messages.



The best prevention of damage by windstorm is to keep the roof in good technical condition.



In case of imminent storm, carefully shut the windows and doors (and also roof-lights or ventilation, if any), unplug all electric appliances or disconnect circuit-breakers. Overvoltage protection helps to protect your electronic and electric devices against damage by lightning.



If there is increased risk of flood, prepare yourself in advance, watch the news and get information about the way and place of evacuation.

In a family house:

- Disconnect water, gas and power supply,
- Put out any open fire and move your property to upper floors,
- Seal sewage and waste outlets in ground floor and cellar,
- Prepare tools and equipment for security measures (bags with sand, pump etc.),
- Remove or secure objects that can be easily moved by water-flow around the house and do not leave dangerous or chemical substances accessible to water.

For the future, consider carrying out additional structural adjustments (e.g. insulation, backvalves in pipes).

## TIPS REGARDING FIRE



Although fire is not among the most frequent causes of insured events, spreading flames cause greater damage than any natural element.

Whether you live in an flat or family house, comply with standard rules of a clean and safe home, instructions for the operation of electrical appliances and do not interfere with them unprofessionally.



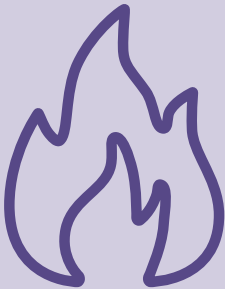
In a family house:

- Buy a fire extinguisher and install a smoke/fire alarm which will notify you in time about the occurrence of a fire and spreading of smoke,
- When installing heating equipment (e.g. cooking range, stove), pay attention to the use a fire-resistant mat with prescribed dimensions, their professional attachment to chimneys and do not store in their vicinity any flammable materials.



In communal premises of a block of flats:

- Keep order, respect no-smoking and no-open-fire rules, be cautious when handling flammable materials etc.,
- Remove bicycles, prams and other objects from corridors and keep emergency exit routes free,
- Do not lock entrance door, it is against the law and dangerous,
- Get acquainted with the evacuation plan, plotted emergency exit routes, meeting sites in open space and location of fire extinguishers.



### TIPS REGARDING EARTHQUAKE



Even in Slovakia, earthquakes occurred in the past, causing severe material damage as well as casualties.

As we cannot exclude its occurrence in the future, we recommend, in case of earthquake, to leave the building using stairs within 10 – 20 seconds and remain in open space away from the building, falling glass, walls, lamps and masts.



If you cannot leave the building in time:

- During tremors keep near outer and supporting walls,
- Make sure that there are no objects near you that could fall down (cupboards, shelves, lamps etc.),
- Lay down on the floor (e.g. near a sofa, bed), huddle up and protect your head with hands; hide under a table only if there is no better alternative.

# 4. QUESTIONS YOU MIGHT STILL HAVE

**In this section, you can find answers to the most frequent customer questions.**

**Should you have any further questions, do not hesitate to contact us. We will be glad to answer them at our Call Centre +421 2 50 122 222 or [allianz.sk](mailto:allianz.sk).**

**We will be glad to assist you.**

## ABOUT YOUR PREMIUM

**What happens if I forget to pay premium?**

The insurance may terminate. If an insured event occurs, this might have financial consequences.

**Shall my premium increase after an insured event?**

If you have already a no-loss bonus, and compensation is paid for the insured event, then yes.

## ABOUT COVERAGE

**How do I determine the sum insured for a building?**

The sum insured of the building should correspond to its new replacement value. We shall help you with the determination of the value of the building using our evaluation tables. If the value of building determined by us is too low, you can increase it.

**I own a flat and have third-party liability insurance. Does this insurance apply also to damage caused by a tenant of the flat?**

The tenant must have his/her own liability insurance.

**Can I insure my dog?**

Pets are covered against all risks agreed in the household insurance. However, disease or injury that do not occur in connection with the insured risks are not covered.



## ABOUT CHANGES IN THE INSURANCE CONTRACT

**Do I have to update the list of insured items when I acquire new property?**

No, you do not have to report each item. However, consider increasing the sum insured in case the value of property in your household increases. If a list of valuables has been attached to the insurance contract, you have to update it.

**Is it necessary to make changes in the insurance contract in writing?**

Some changes can be made by e-mail or telephone. You will find their list at [allianz.sk](https://allianz.sk). We will confirm the changes you have made in writing. If you have signed and activated an Electronic Communication Agreement, after signing into your Allianz Account (Môj Allianz), you can administrate your data also using the internet site: [https://account.allianz.sk/apps/manazment\\_uctu](https://account.allianz.sk/apps/manazment_uctu).

**What happens to my insurance if I move?**

If you move to another place in the SR and you inform us in writing about the date when you start, your property shall be insured for 60 days from the beginning of moving at both places of insurance. After you have moved, the insurance continues at the new address.

**Can the insurance terminate also due to a change of ownership of the building? What documents should I submit?**

Insurance can terminate also by transfer of ownership of the object of insurance to another person (e.g. sale of a building). It is necessary to submit a Decision from the Cadaster Authority that the ownership has been registered with the Cadaster Authority.

## FURTHER FREQUENTLY ASKED QUESTIONS

**What should I do if I need advice?**

Contact our Call Centre, we shall be glad to advise you how to proceed.

**Where do I get up-to-date information about the insurance company, its services and products?**

Beside standard places of contact, we use our website and social networks Facebook, Instagram and LinkedIn for communication about news, competitions and interesting facts. If you set up your Allianz Account (Môj Allianz), you will get an overview of your insurance contracts, you can update your personal information, conclude insurance contract online, or report an insured event simply and fast and follow the claim handling process.

# 5. HELP US BE BETTER

**At Allianz – Slovenská poisťovňa, we are always aiming to deliver first-class customer service.**

**If you have any concerns or issues, we will take care of them with the highest priority. You will receive our reply as soon as possible and via the channel you prefer.**



# THANK YOU FOR TRUSTING US

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

We are ready to answer them at:

- Call Centre number  
+421 2 50 122 222,
- Via [allianz.sk](http://allianz.sk), section "Contacts",
- Our branches,
- Your insurance agent.

Note:

This English translation of the Benefits Guide is for information purposes only, legally relevant is the Slovak version.

**Reporting a claim:**

Call Centre +421 2 50 122 222

Via [allianz.sk/poistne-udalosti](https://allianz.sk/poistne-udalosti)

**NONSTOP assistance services:**

Allianz Assistance +421 2 50 122 222

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