

Fire, natural disaster, damage to property and third-party liability insurance

Information document on insurance product

Company: ZAD Allianz Bulgaria, registered in the Republic of

Bulgaria Product: "My Home" insurance



This Information document aims to provide summary information about the insurance product and does not reflect the individual terms of your insurance contract. The full pre-contractual information about the product can be found in the documentation on your insurance contract.

What type of insurance is this?

This insurance product is a voluntary combined insurance providing coverage for the owners, lessees, and users of Real Estate and movable property. The insurance covers damages to property, the third-party liability borne by you and the members of your household, as well as the Home assistance service.



What does the insurance cover?

✓ Objects of insurance include:

- immovable property;
- movable property (as an aggregate or individually mentioned in a schedule);
- the third-party liability of the insured or members of his/her household.

The insurance covers risks included in the Insurance package you have selected:

• The MAX package covers:

- Fire, lightning strike, explosion, implosion, hit by an aircraft, hit by road vehicle;
- Natural disasters;
- Home assistance;
- Third-party liability;
- Insured costs;
- Leaks from piping;
- Glass;
- Theft;
- Malicious actions of third parties, incl. vandalism;
- Short circuit and electric shock.

• The EXTRA package covers the risks included in the MAX package with the exception of the Theft, Malicious actions of third parties, incl. vandalism, and the Short circuit and electric shock risks.

• The COMFORT package covers the risks included in the MAX package with the exception of the Leaks from piping, Glass, Theft, Malicious actions of third parties, incl. vandalism, and the Short circuit and electric shock risks.

At your option, you can choose the Earthquake risk or a Deductible clause as an additional option for each insurance package.

The Home assistance service is provided through a 24/7 Assistance center which you can contact in the event of a situation involving the insured property and requiring measures to be taken. The service includes Urgent home assistance and Home assistance in case of breakdown of household appliances.



What is not covered by the insurance?

✗ The following are not subject to insurance:

- immovable property at the stage of construction, in reconstruction or major repairs;
- unlawfully constructed immovable property;
- immovable property used for manufacturing, commercial and/or professional activity and movable property intended for the mentioned activities;
- movable property stored in an attic, cellar, garage, common parts of a building or stored outdoors (e.g., on a balcony, in a yard, on a veranda, etc.);
- land, gardens, glasshouses, plants, permanent plantings, and agricultural crops, animals;
- vehicles and attachments, agricultural machinery;
- products and means of consumable nature;
- outdoor information media and recordings
- on them;
- frescoes, murals, and bas-reliefs of artistic value and others listed in detail in the Terms and Conditions;

The Insurer does not pay compensations for damages caused by or resulting from military activities, radioactive products and contamination by them, insured event caused intentionally by the insured; environmental pollution; defect of the destroyed or damaged property; improper operation, incorrect or careless storage of the Insured property; violated architectural, construction and technical or fire safety regulations; constructive and building defect, design error; improper repairs or failure to rectify damages from prior events; conducted reconstruction or major repairs and others listed in detail in the Terms and Conditions; For each individual risk, additional special exceptions are envisaged, listed in detail in the Terms and Conditions.



Is there a limit to the coverage?

! The minimum insurance amount of movable property insured as an aggregate – furniture, equipment and appliances – will be determined as a percentage of the insurance amount of the immovable property. For this movable property, the insurance amount for the "Theft" risk is up to 50% of its total insurance amount.

The insurance amount is a cash amount indicated in the insurance contract comprising the upper limit of the insurer's responsibility to the insured, the third beneficiary or to the third injured party, and different insurance amounts can be agreed for individual covers.

The Terms and Conditions also contain other limitations to coverage.



Where am I covered by the insurance?

✓ The Insurance covers insured events occurring on the territory of the Republic of Bulgaria.

With regard to the "Third-party liability" risk, Insured events which have occurred abroad during stay not exceeding 30 days are also covered once over the Insurance term.



What are my obligations?

Before concluding the insurance contract, you should provide us with all necessary data and information, as well as significant circumstances of importance for risk assessment when concluding the insurance contract.

In the course of the effective term of the insurance contract, you must:

- notify us about all changes in circumstances you have declared to us, as well as all newly occurring circumstances which would be of significance for risk assessment on our part (transfer of ownership or change of the intended purpose of the insured property);
- notify us about any changes in your correspondence address and contact data;
- pay the insurance premium under the contract within the agreed deadlines.

Upon the occurrence of an insured event, you must:

- immediately notify the competent authorities;
- notify us in the manner and within the deadlines indicated in the insurance contract;
- take all relevant measures to reduce and/or limit damages;
- not change the condition of the damaged property, incl. not to undertake rectification of damages without our written consent/permission;
- permit us to access the damaged property for viewing;
- assist us fully to establish the event, the size of damages and to establish the circumstance in which it occurred.



When and how do I pay?

The insurance premium is paid in the manner agreed in the insurance contract – once or with deferred payment. The insurance premium is payable in cash or by bank transfer.



When does the coverage start and end?

The insurance coverage period starts at 00:00 on the day indicated in the insurance policy and is in effect until 24:00 on the date indicated in the insurance policy, provided that the insurance premium or the first installment to it is paid. In the event of non-payment or partial payment of a deferred installment before the maturity date indicated in the insurance policy, coverage according to the policy is terminated at 24:00 on the fifteenth day from the maturity date or within another deadline indicated specifically in the policy.



How can I terminate the contract?

You can terminate the insurance contract at any time by notifying us about this in writing with a one month's notice.