

The information document provides a general overview of home insurance. This does not reflect the terms and conditions of the insurance contract arising from your insurance interest and demands. The terms and conditions of the contract are included in other documents, such as the offer, the terms and conditions of insurance, and the policy.

## What is this type of insurance?

Home insurance is a voluntary form of insurance. The objective of home insurance is to offer insurance cover for a structure and/or domestic property against damage caused by fire, failure of piping, storm, flood, burglary and vandalism. The policyholder may personally choose the covers encompassed by the contract. Also, the liability of the holder of the living space, pet owner's liability, extended responsibility and pet can be insured.



### What is insured?

#### Based on the selected insurance cover when concluding the contract, the insurance covers:

- ✓ the building or part of the building designated in the policy. A part of the building can be, for example, a part of a semi-detached house or terraced house, apartment or apartment residence
- ✓ home assets, i.e. ordinary household items belonging to the person or used by the person living at the insured location
- ✓ liability of the building designated in the policy or its possessor's liability, which derives from the possession of the building
- ✓ pet designated in the policy and the liability of the policyholder or their family member
- ✓ The more common insured events connected to a building or home assets include fire, lighting, explosion, leakage from pipes, storm, flood, burglary, robbery and vandalism.
- ✓ If the insurance contract has been concluded as full coverage insurance, then any other unforeseeable events not included in the previous section and not excluded from the insurance contract can also be deemed an insured event
- ✓ The insured liability insurance event is the unlawful causing of damage by the policyholder against a third party
- ✓ Pet insurance is an insured event in case the pet falls ill, an accident happens or they become lost

#### In case of an insured event, we also compensate for

- ✓ replacement costs of a lock of a temporary residence
- ✓ costs for cleaning and removing waste
- ✓ Full coverage insurance also includes ERGO Home Assistance, which provides round-the-clock first aid in case of home-related accidents.
- ✓ The selected insurance cover and sums insured are specified in the policy



### What is not insured?

#### The following are not insured:

- ✗ cash, bank cards, documents, manuscripts, drawings, archives, models, securities, lottery tickets, software, information, ammunition, explosives, motor vehicles and their trailers subject to registration, agricultural equipment, aircraft and water craft, garden and field crops, structures built in water



### Are there any restrictions on cover?

#### Home insurance does not cover:

- ! excess from the caused damage
- ! damage, the occurrence of which was not sudden or unforeseeable
- ! damage, the occurrence of which was the result of poor design or construction, unsuitable or defective material
- ! damage caused by natural wear and tear or long-term decay
- ! damage, the occurrence of which is the result of rain, snow or melt water that has entered the building via openings, through the roof or inside the walls
- ! damage caused by the subsidence of the ground, building or its parts
- ! damage caused by blasting, excavation works or vibration
- ! damage caused by fungi, insects or animals

#### In the case of liability insurance, the following will not be compensated for:

- ! non-proprietary claims based on loss of income
- ! claims caused by a land vehicle, water craft or aircraft that is owned, leased, borrowed, hired to and/or driven by the policyholder

#### Pet insurance does not, for example, compensate:

- ! costs in connection with regular and prescribed treatment (vaccination)
- ! costs for parasite control (fleas, worms, mites, etc.) or treatment of inherited, congenital nor chronic illnesses



## Where am I covered?

The insurance is valid at the address or territory marked in the policy.

---



## What are my obligations?

- To present accurate information for the conclusion of an insurance contract, such as information on the purpose of use, total area, year of construction and fire resistance class of the structure.
  - To inform ERGO if any changes occur in the submitted data following the conclusion of the insurance contract.
  - To pay the insurance premiums and explain the nature of the contract to the person using the insured object.
  - To behave reasonably during the validity of the contract, in order to prevent damage from being caused.
  - In the event of an insured event, to do everything possible to prevent further damage from being incurred.
- 



## When and how do I pay?

- Insurance premiums are payable in the amount and by the term indicated in the insurance contract.
  - If payment in instalments has been agreed upon in the insurance contract, the instalments must be paid in the amount and by the term indicated within the policy.
- 



## When does the cover start and end?

- The cover shall begin after conclusion of the insurance contract, on the date specified on the policy.
  - Insurance cover shall end after the expiry of the insurance period, unless the contract has been extended for the next insurance period.
  - Insurance cover may also end before the expiry of the insurance period, if the contract ends or is terminated prematurely. For example, the insurer may terminate the contract if, despite the reminders, the insurance premium remains unpaid.
- 



## How do I cancel the contract?

- An insurance contract can be terminated in the case of disposal of the object, end of the insurable interest, after the occurrence of an insured event and upon agreement of the parties.
- To terminate the contract, a respective application must be submitted to the insurer.
- A request to terminate an insurance contract without a fixed term shall be forwarded to ERGO before the end of an annual insurance period.
- The procedure and terms for advance notice of an insurance contract are provided in the terms and conditions of insurance.
- The client may notify ERGO of their wish to terminate the contract by e-mail, at ERGO's e-office and at ERGO's offices.