

INSURANCE PLANS AND COVERS

COVERS AND OTHER FEATURES	HOME PLATINUM	HOME GOLD	HOME SILVER	HOME BRONZE
Fire – Damage caused by fire-Fighting efforts-Smoke due to Fire	X	X	X	X
Forest or bush fire or fire due to short-circuit	X	X	X	X
Lightning – Explosion of boiler or gas	X	X	X	X
Storm, Tempest, Tornado, Cyclone, Flood	X	X	X	●
Flood by accumulation of water	X	X	X	●
Escape or overflowing of water or oil	X	X	X	
Falling aircraft – Collision with the building	X	X	X	
Removal of debris	X	X	X	
Consulting engineers and architects costs	X	X	X	
Cover of solar heater or other Articles in the Open – Outdoor Areas against Storm, Tempest, Tornado, Cyclone, Flood	X	X	X	A
Earthquake and volcanic eruption	X	X	X	●
Burglary	X	X	●	●
Strikes, riots, civil commotion, political or labour disturbances	X	X	●	
Malicious acts	X	X	●	
Explosion	X	X	●	
Accommodation expenses	X	X		
Loss of rent	X	X		
Inflation protection of the Sum Insured for all the Insured Property	X	X		
Falling trees	X	X		
Public Liability of Owner or Tenant*	X	X		
Increase of the Public Liability of Owner or Tenant limit	●	●		
Indemnity on the Replacement Value basis	X	X		
Indemnity on the Replacement Value of the Building	X	X	●	●
Inflation Protection of the Sum Insured of the Building only (if indemnity on the Replacement Value is selected)	X	X	A*	A*
Personal Public Liability**	X			
Breakage of the glass of the Building and fixed mirrors	X			
Accidental damage to cables or to underground services of public utility	X			
Accidental Death Benefit**	X			
Replacement of locks	X			
Travel luggage**	X			
Theft	●	●		
Indemnity on the Real Value basis			X	X
Automatic reinstatement of the sum insured following indemnity payment	X	X	X	X
Discount to existing clients on the Home Insurance premium	X	X	X	X
Discount on Motor Insurance premium	X	X	X	X
Discount on the premium for approved fire-smoke detection system	X	X	X	X
Discount on the premium for sum insured over €400.000	X	X	X	X
Discount for payment of premiums by direct debit/credit-debit card	X	X	X	X
Discount on the premium for no claims for five consecutive years	X	X	X	X
Newly Weds gift	X	X	X	X

X Provided covers ● Optional covers A Automatic cover in case of extension for Storm, Tempest, Tornado, Cyclone, Flood A* Automatically included for the Building, provided this is insured on the Replacement Value. * It is not provided if the house is rented for tourist purposes **It is not provided if the insured is a legal person.