

Home insurance

Insurance product information document

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This information document provides an overview of home insurance. It does not reflect the insurance contract terms and conditions that are based on your insurance interest and requirements. The terms and conditions of the contract can be found in other documents, such as the proposal, policy conditions and the insurance policy.

What is this type of insurance?

Home insurance is mainly used to insure residential premises, related constructions and home contents. Home insurance generally consists of property insurance, but it may also include liability insurance and insurance against expenses for renting a temporary place of residence.



What is insured?

- ✓ The insurance insures the property specified in the insurance contract. This can be a building, terraced house, semi-detached house, apartment, apartment ownership, civil engineering work and/or home contents. In addition to the insured object, the insurance also covers claims related to the insured person's liability and/or the expenses for renting a temporary place of residence to the agreed extent.
- ✓ When insuring a building, the insurance automatically covers:
 - ✓ its main structures, interior and exterior finish; built-in furniture; integrated kitchen appliances; internal power, gas, heating, water supply, sewerage, ventilation, cooling and fire extinguishing, communications and alarm systems as well as other stationary construction elements supplementing the functions of the building; and
 - ✓ related constructions such as lamps, fences, gates, barriers, flagpoles, shelters, etc., small buildings of up to 20 m² in size and the material required for heating the building, which are insured to the extent of 10,000 euros in total.
- ✓ When insuring an apartment, the insurance automatically covers:
 - ✓ the interior finish, built-in furniture, integrated kitchen appliances, floors, ceilings, non-load bearing partition walls, sanitary equipment, doors and windows, open and closed balconies and the parts of the power, gas, heating, water supply, sewerage, ventilation, cooling, fire extinguishing, communications and alarm systems on which only one apartment owner depends; and
 - ✓ the basement and storage space belonging to the apartment.
- ✓ Liability insurance indemnifies sudden and unforeseeable unlawful damage to third parties, which causes the policyholder or their family member to become legally obliged to indemnify it.
- ✓ If the policyholder's permanent residence becomes inhabitable as a result of an insured event, the costs of finding and renting equivalent temporary housing and moving there and back are indemnified.
- ✓ An insured event is an event unexpected and unforeseeable to the policyholder and the beneficiary specified in the policy conditions, as a result of which the insured object is damaged, destroyed or lost in the place of insurance and the insurer becomes obliged to



What is not insured?

- ✗ The insurance does not cover:
 - ✗ hydraulic constructions, port facilities (e.g. piers, jetties and quays), wind generator masts, solar panels and related equipment or roads and pavements on the territory of the insured place;
 - ✗ cash, securities, bonds, documents, plans, drawings, archives, information or software contained in an information processing system or on data media, motor vehicles subject to registration, camper vans, air- and watercrafts, explosives, samples, models, property used in economic activity, living beings, or plants and greenery.
- ✗ The insurance cover does not extend to home contents that are kept in public spaces (e.g. stairwell, attic, shared basement or storage space).



Are there any restrictions on cover?

- ! The list of damage types not covered by the insurance is given in the policy conditions. For instance, the insurance does not cover damage that is directly or indirectly caused by:
 - ! war, acts of terrorism, riots, protests, strikes, uprisings, revolutions, coups, expropriation or confiscation;
 - ! the use of nuclear energy or loss of control over such energy or radioactive radiation and contamination;
 - ! decay, mould, corrosion, erosion, rust, rot, damp, dryness or similar long-term process or phenomenon;
 - ! deficiencies of aesthetic nature (e.g. scratches, dents, notches, stains, tears or changes in colour) that do not affect the use of the insured object for its intended purpose;
 - ! microorganisms (fungi, dry rot, etc.), pets, birds, plants, rodents, pests or insects;
 - ! subsidence, cracking, shrinkage or expansion of the building;
 - ! maintenance costs of the insured object or costs of the spare parts replaced in the course of maintenance;
 - ! movement or weight of ice and snow.

indemnify the damage.

- ✓ The sum insured is specified in the policy.



Where am I covered?

- ✓ The insurance applies at the address specified in the insurance policy.



What are my obligations?

- Before entering into an insurance contract, you must provide the insurer with the required data. The data submitted must be complete and correct. Additionally, the insurer expects the client to submit data that is of substantial, recognisable interest to the insurer and has an important effect on the insurance premium without being asked to do so.
- The insurer must be notified of any changes to the submitted data that occur after entry into the insurance contract.
- The policyholder's main obligation is to pay the insurance premium.
- They must also behave reasonably during the insurance period in order to avoid insured events.
- The policyholder's contractual obligations extend to persons entitled under them. These persons include the policyholder's family members and persons who share the same household with them as well as the lawful possessors of the insured object or persons who use the insured object with the consent of the owner or the lawful possessor (incl. tenants). Persons who are staying at the place of insurance to the knowledge of the policyholder regardless of whether or not their presence at the place of insurance is lawful (a tenant does not move out after the expiry of the lease, the seller of the immovable does not leave by the due date, etc.) are also deemed persons entitled under the policyholder.
- The policyholder must immediately notify the insurer of an insured event and follow their instructions. The policyholder must also take appropriate measures to avoid any further damage.
- A comprehensive list of the policyholder's obligations is given in the policy conditions.



When and how do I pay?

The insurance premium or a part thereof must be paid in the amount and by the date specified in the policy. The premium is usually paid by bank transfer on the basis of an invoice.



When does the cover start and end?

The insurance cover begins and ends on the dates specified in the policy.

The insurance cover may end before the date specified in the policy if the insurance contract expires or is terminated prematurely. For instance, the insurer may terminate the contract if the insurance premium is left unpaid.



How do I cancel the contract?

In order to terminate the contract prematurely, you must submit a respective application to the insurer. The insurance contract can be terminated prematurely only upon mutual agreement between the policyholder and the insurer.

The terms and conditions of cancellation and termination of the contract and withdrawal therefrom are given in the general terms and conditions of PZU insurance contracts.