INSURANCE BENEFITS GUIDE

Effective from: 25 August 2026

Allianz

WELCOME TO ALLIANZ

THANK YOU FOR TRUSTING ALLIANZ TO BE YOUR PARTNER, AND FOR CHOOSING TO INSURE YOUR PROPERTY WITH US.

Taking care of risk is our job.

We're here to protect you and your property from financial losses from unexpected events you can't control. Rely on our experience. We are with you every step of the way.

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INTRODUCTION TO YOUR INSURANCE

YOU INSURED YOUR HOME WITH ALLIANZ MYHOME INSURANCE. THE CHOSEN PACKAGE COVERS YOU AND YOUR HOME ACCORDING TO YOUR PERSONAL NEEDS.

This Benefits Guide:

- Describes the type of coverage of each package,
- Informs you about claims and explains insurance terminology,
- Provides tips how to improve safety in your home,
- And answers frequently asked questions.

As a separate document, you have received also the insurance policy which contains specific information regarding the insurance you contracted (e.g. selected insurance package, duration, sum insured).

This contract is concluded in the Hungarian language. If in addition to the Hungarian language version of the present Benefits Guide, the English language translation thereof was also handed over to you, then in case of any potential discrepancies between the English and the Hungarian language versions, the Hungarian language version will prevail.

If you have any questions while or after going through the documents, feel free to contact us at **+36 (1/20/30/70) 421-1-421** or **www.allianz.hu**!

We are ready to help!

I. GENERAL INSURANCE TERMS AND CONDITIONS

WE WOULD LIKE TO INTRODUCE A COMPREHENSIVE INSURANCE PRODUCT FOR YOUR HOME.

These General Terms and Conditions of the Allianz Myhome insurance include provisions applicable to Allianz Myhome insurance contract of Allianz Hungária Zrt. (hereinafter the insurer) unless stipulated otherwise in your contract.

These General Terms and Conditions consists of the General and the Special Terms and Conditions and the clauses related thereto. In addition to the above, the offer, declarations made during the offer, clauses Rules of Data Management and Supplement of Customer Information and General Terms and Conditions and the policy will also be part of the insurance contract.

In exchange for insurance premiums, the insurer undertakes to make the insurance service payment specified in this document upon the occurrence of an insured event as defined in the insurance terms and conditions. Such service payments will be made in the Hungarian forint and in accordance with the insurance contract.

Information about the insurer, provisions of the governing law, information on the sale of insurance products (consultancy and remuneration), insurance contract provisions concerning the processing of personal data, insurance secrecy rules, complaint management information, distance marketing information and e-contract rules are included in a separate document (Rules of Data Management and Supplement of Customer Information and General Terms and Conditions) completing the present product information and terms and conditions.

Issues not regulated by the general and the special terms and conditions of the insurance will be governed by Act V of 2013 on the Civil Code (hereinafter the Civil Code), the Act on Insurance Business and the provisions of applicable Hungarian law.

These General Terms and Conditions include comprehensive information in compliance with the Civil Code and Act LXXXVIII of 2014 on Insurance Business (hereinafter the Insurance Act), in particular on available packages, loss settlement and insurance related terminology.

Our Allianz MyHome insurance product as a base insurance consists of property insurance, liability insurance and assistance covers (hereinafter together: Base insurance), Supplementary Family Accident Insurance and Supplementary Life Insurance, High-value diagnostic care supplementary health insurance, Supplementary legal protection insurance, and Allianz Medical Call Center service (hereinafter: Supplementary insurances) are optional to the Base insurance.

1. INSURER, POLICYHOLDER, INSURED PERSON AND INSURANCE AGENT

The insurer

The insurer is Allianz Hungária Zrt. authorized to conduct insurance activity by the National Bank of Hungary.

Registered office: 1087 Budapest, Könyves Kálmán krt. 48-52.

Mailing address: 1368 Budapest, Pf. 191

The policyholder

The policyholder is an entity making an offer to conclude an insurance contract who is obliged to pay the insurance premium.

Contract may be concluded by any person or entity interested in securing the asset or concluding the contract to the benefit of such interested person.

The insured

The insured person is entitled to the insurer's service unless otherwise specified in the terms and conditions.

The insured person (if other than the policyholder) may replace the policyholder at any time based on a written declaration addressed to the insurer. Consent of the insurer is not required for entering into the contract. Upon entering into the contract the rights and obligations conferred upon the contracting party shall pass to the insured person. In such a case, the policyholder and the insured person are universally liable to pay the insurance premium due in the current insurance period. The insured person entering into the contract shall be liable to cover the contracting party's expenses arising from the contract, including premium payments.

If the insured asset is financed, then the insurer will provide the service based on the relevant clause(s).

The insurance agent

The insurance agent is a person cooperating in the conclusion of insurance contracts. Agents and multiple agents are tied insurance intermediaries while brokers are independent insurance intermediaries.

Tied insurance intermediaries do not receive any premiums.

Tied insurance intermediaries do not receive from the insurer any amount due to the customer.

Tied insurance intermediaries are only entitled to take over offers; they neither make contracts on behalf of the insurer nor manage legal declarations of the policyholder and the insured person.

If the policyholder addresses its declaration related to the insurance contract to an independent insurance

agent, the declaration will come into force with respect to the insurer at the moment when received by the insurer.

2. CONCLUDING AN INSURANCE CONTRACT

2.1. Rules for concluding an insurance contract

An insured contract is concluded upon agreement of both parties. No contract is concluded if the insurer rejects the offer within 15 days of the reception thereof.

To conclude the insurance contract, the policyholder is obliged to provide his/her e-mail address and mobile phone number, regardless of the method of communication.

With the contribution of the policyholder the insurer can make the inspection through a pre-downloaded mobile application on the mobile phone video connection at the number provided by the policyholder.

If the insured event occurs during the time of risk assessment, the offer may only be rejected by the issuer in the event that it had expressly warned about this possibility on the offer sheet and it is clear on the basis of the nature of the claimed insurance coverage or the circumstances of the risk that an individual risk assessment is needed for the acceptance of the offer.

If the policy issued by the insurer deviates from the policyholder's offer and the policyholder does not object to such deviation without delay, the contract will be concluded according to the content of the policy.

This provision applies to significant deviations only provided that the insurer notifies the policyholder thereof in writing upon delivery of the document verifying the coverage.

If no such reminder is given, the contract will be concluded in accordance with the content of the offer.

The policyholder will be bound by the offer for a period of fifteen days from the time when it was made.

The contract will be concluded also if the insurance company does not respond to the offer within fifteen days of the time of receipt thereof, provided that the offer was made on the insurance company's own standard offer sheet for the type of policy in question, upon receipt of the relevant statutory information, containing the tariffs applicable.

In this case the contract will be concluded – under the conditions contained in the offer – with retroactive effect to the date on which the offer is received by the insurance company on the day following the expiry of the risk assessment period.

If the contract that has been concluded without the insurer's explicit statement deviates from the insurer's general terms and conditions in any important circumstances, the insurer may propose within 15 days of the conclusion of the contract that the contract be amended according to the general terms and conditions. If the policyholder does not accept the proposal or does not respond within 15 days, the insurer may terminate the contract with 30 days' notice period within 15 days of receiving the rejection of the proposed amendment. If the insurer proposes to modifiy the offer because it is not comply with the general terms and conditions, the insurer will send notification to the mobile phone number provided by the policyholder at the same time. Insurance contracts may be concluded at a distance, e.g. over the internet or over the phone. In such a case, legal regulations on distant marketing will apply.

If the contract has not been concluded in writing, the insurer will issue a policy proving the insurance coverage.

2.2. Rules for communication of the parties, legal declarations, sending electronic mail

The insurance contract can be concluded by choosing the following contact and communication methods:

- as an e-product by default or
- as a non-e-product with a surcharge obligation and in which the method of communication between the parties, according to the choice of the contractor can be traditional (postal) communication.

Rules of surcharge connecting to the method of communication and the multiplier of the surcharge detailed in section 7.1.3.

2.2.1. Rules of e-product

The insurance contract can be concluded as an e-product by default, which means a Allianz MyHome insurance contract based on electronic administration.
The Allianz MyHome Insurance contract is qualified as an e-product if all the below conditions are met:

- the policyholder and the payer of the premium are the same
- premium payment method is direct debit order, online credit card payment, bank transfer
- the frequency of premium payment is annually, semi-annually or quarterly,
- the policyholder provides his/her valid e-mail address, capable of receiving electronic notices, as well as his/her valid mobile phone number, capable of receiving text messages (SMS) and phone calls for the electronic communication, and
- the policyholder accept the Terms and Conditions of Customer Portal.

In case of choosing e-product the insurer will send statements and documents related to the contract to the e-mail address provided by the policyholder and to the Customer Portal account

(including, in particular but not limited to, the policy, invoices and according receipts, indexation information, notifications, notice of termination, notice of cancellation).
Rules of the electronic contact, and relevant information about the Customer Portal can be viewed at **www.allianz.hu** page in the menu of Allianz Online Portal solutions, and in the "Rules of Data Management and Supplement of Customer Information and General Terms and Conditions" document.

2.2.2. Rules of traditional (postal) communication:
The contract can also be concluded with a surcharge as a contract based on traditional (postal) communication.
In this case, the insurer will send the documents, information or statement related to the conclusion, management and possible termination of the insurance contract, the service request to the policyholder by post.
The Insurer also places the above documents on the Allianz Customer Portal, which the policyholder can view after registration.
If the policyholder chooses traditional (postal) communication, he/she is obliged to provide his/her valid e-mail address, capable of receiving electronic notices, and a valid mobile phone number related to the policyholder's person, capable of receiving text messages (SMS) and phone calls, which is necessary for communication between the parties and the provision of services.

A legal declaration related to the contract will be deemed as received if the document sent by post was not delivered because the addressee did not receive it ('not called for', 'unknown', 'moved', 'address cannot be identified', 'delivery prevented,' or similar indications on returned insurance mail) at the given address. In any such case, the date of receipt will be the fifth workday following the second attempt to deliver the document by post.

2.2.3. Handing over of legal declarations
If a written form of legal declaration is required by law, the legal declaration will only be valid if it meets requirements imposed on written documents by the Civil Code, i.e. it can be used to retrieve the full unaltered content of the declaration and to identify the person who made the declaration, as well as the time when the declaration was made.
In all other cases, any declaration submitted to the insurer will only be valid if made in writing or sent by e-mail or electronically over the Customer Portal operated by the insurer, over **www.allianz.hu** or using another permanent means, and if the insurer becomes aware of it.
The Insurer's legal declaration sent electronically (e-mail) in connection with the contract will be deemed as received at the time when the Insurer sent it in a verifiable manner to the e-mail address provided by the policyholder or placed it on the Customer Portal operated by the Insurer.

Parties can terminate a contract exclusively by mail, personally at the customer service or customer contact points or by electronic documents with at least a high-level security electronic signature. The termination will be accepted by the insurer if this declaration was made on the Customer Portal by the policyholder. Please note that sending of data via e-mail can be risky, considering that sending data in the body of or attached to an e-mail is not considered safe.

3. INCEPTION DATE OF THE POLICY

3.1. When concluding an insurance contract, the inception date of the policy will be:

- the date indicated in the offer, or
- if no date is indicated, 0:00 a.m. on the day following the reception of the offer.

The inception date of the policy will be included in the policy issued by the insurer.

3.2. The insurer will undertake coverage for floods **with a waiting period of 15 days.** The period will commence at 0:00 a.m. on the day following the reception of the offer. The risk coverage of the insurer will start at 0:00 a.m. on the 16th day following the reception of the offer. The insurer will not require a waiting period in cases where the policy comes into effect more than 15 days after the reception of the offer.

4. DURATION OF THE CONTRACT, ANNIVERSARY DATE AND INSURANCE PERIOD

4.1. An insurance contract can be concluded for indefinite term.

4.2. The insurance anniversary date will be the first day of the month that follows the start date of coverage. If the risk coverage starts on the first day of a particular month, the anniversary date will fall on the same day.

Contract duration and the anniversary date will be included in the insurance contract.

4.3. The insurance period will be one year.

5. CONTRACT MODIFICATION

5.1. Upon mutual agreement, the parties may change the term of the contract at any time.

5.2. Either party may initiate the modification of the contract. If the other party does not accept the modification proposal, the insurance contract will remain in force with the original content.

5.3. If the insurer becomes aware of any significant circumstances related to the contract or the changes thereof after the conclusion of the contract and such circumstances result in significant increase of risk, the insurer will make

a written proposal within 15 days of becoming aware of that or terminate the contract with 30 days' notice.

5.4. If the policyholder indicates that he/she does not accept the proposal or if does not respond within 15 days of the reception thereof, the contract will terminate on the thirtieth day of communication of such proposal if the insurer warned the policyholder thereof when making the proposal.

5.5. If the contract covers more than one asset concurrently and the significant increase of risk applies to some of them only, the insurer will not be able to exercise its rights set forth in the above sections with respect to the remaining assets.

6. TERMINATION OF THE INSURANCE CONTRACT

The insurance contract will terminate by:

A. Ceasing of the insurable interest and impossibility to perform

If the insured event occurs, its occurrence becomes impossible, or the insurable interest ceases before the insurance coverage becomes effective, the contract or the relevant part of it will be terminated.

If the interest of protecting the insured asset ceases (including any case of changing the ownership of the insured asset) or occurrence of an insured event becomes impossible during the period of risk coverage, the contract or the relevant part of it will be terminated on the day of cession of interest or becoming impossible.

B. Termination by notice

Either party may terminate the indefinite term insurance contract at least thirty days in advance, with effect from the last day of the insurance period, without specifying a reason.

C. Non-payment of the insurance premium

The insurance contract will be terminated with retroactive effect to the due date of the premium if the insurer, also notifying about the consequences, has reminded the policyholder in writing to pay the premium, setting an additional thirty-day time limit, and the extended time limit has expired without payment, unless the insurer enforces the claim for the premium in court without delay. Payment of premiums after the contract terminated due to premium non-payment will not render the contract effective again.

If only part of the due premium was paid and the insurer reminded the policyholder to pay the remaining part of the premium without success, having properly applied the rules applicable in case of non-payment, the contract will remain in force with the same insurance amount for the period of time corresponding to the premium paid.

If the contract was terminated due to continuous non-payment of the premium, the policyholder may request in writing that the insurer restore risk coverage within 120 days of the date of termination. The insurer will restore the risk coverage under the terms and conditions of the terminated contract provided that the overdue premium is paid.

D. Mutual consent

The insurance contract may be terminated by mutual consent at any time as of the date of agreement.

E. Termination according to 124/C. § of the Insurance Act

In the case of an indefinite-term property insurance contract, the party contracting with the insurer has the right beyond the insurance anniversary to terminate the contract as of April 30 of given year without charge every year in March, based on the regular termination rules. The cancellation notice must be received by March 31. The insurer must inform the contracting party about this termination option by February 15 of each year.

7. INSURANCE PREMIUM, PAYMENT OF PREMIUMS

7.1. Determining the insurance premium

7.1.1. The insurer will determine the insurance premium for one year insurance period.

The insurer will determine the premium based on the data provided in the insurance offer or during the modification of the contract, taking among others the following factors into consideration: sums insured, address of place of risk coverage, permanent inhabitation, proprietary/lease right, scope of insurance (immovable and/or movable assets), year of birth of the policyholder, year of construction of the main building.

The premium of Supplementary insurances are added to the premium of Base insurance.

The insurance premium may be affected by surcharges and discounts according to the following table.

7.1.2. Discounts

Name of discount	Condition of eligibility for discount
Partner discount	1. In the case of concluding a new home insurance contract Upon concluding a home insurance contract (hereinafter home insurance contract) in accordance with these terms and conditions, the policyholder provides, at the insurer's request, the number of existing vehicle, life insurance or an other home insurance contract with Allianz Hungária Zrt.* , than the home insurance contract becomes eligible for Partner Discount. The insurer may request from the policyholder the policy number on which the discount is based, until the following 15th day the offer made for the home insurance contract, but no later than the day the policy is issued. * In the event that the home insurance policy is concluded with a forward inception date, then the vehicle or life insurance contract will be force at the inception date of the home insurance policy to be eligible for Partner discount. 2. In the case of an existing home insurance policy In the event that the policyholder of home insurance contract in force wishes to apply for the Partner discount, then they will provide the policy number of their permanent vehicle, life insurance or an other home insurance contract existing and in force at Allianz Hungária Zrt. 3. A further condition of eligibility for the Partner discount in both cases (1 and 2) is that the policyholder of the additional Allianz insurance meeting the above terms and conditions and founding the basis for the Partner discount will be the insured party of the home insurance policy or a relative of the insured party permanently living at the same household in the place of risk coverage or a close relative of the insured party permanently living at the place of risk coverage but not in the same household. 4. Only one Partner discount can be valid at the same time as one home insurance policy. An insurance contract can only be used as the basis of Partner discount for one home insurance policy at the same time.
Promotion	Discount announced by the insurer for a specific period of time, sales channel(s) and/or group of customers, the terms and conditions of which will be provided by the insurer individually in each case.
Sales discount	A business policy discount may be provided from the annual premium of the product upon the conclusion of the contract.

7.1.3. Surcharges

Name of surcharge	Condition of applying surcharge
Surcharge for premium payment frequency	The insurer will apply a surcharge in the event that the premium of the given home insurance contract is paid monthly, quarterly or semi-annually.
Surcharge for not choosing e-product	The insurer will apply a surcharge in the event that the method of communication chosen by the policyholder is traditional communication instead of e-product.

The discount and the surcharge is applied by multiplication of the discount/surcharge multiplier with the basic insurance premium shown on the offer. In case of application of several different discounts or surcharges, the insurance premium is multiplied by all applicable multipliers.

We shall apply discounts and surcharges other than those listed above.
You can find out about discounts and surcharges:

- during the fee calculation process,
- from our customer service hotline,
- from our Central Customer Service, and
- from your insurance advisor.

7.2. Minimum premium

The insurer will determine a minimum premium for the entire contract amounting to HUF 10,000 (ten thousand forints) per insurance period at the time of publishing the present Client Information and General Terms and Conditions. The premium determined for the insurance period together with the surcharges and discounts will not be lower than the minimum premium at the time of concluding the contract or any later modification thereof.

If, due to a modification initiated by the policyholder or the insured person resulting in a decrease of the premium, the insurance premium payable for the insurance period fails to reach the minimum premium, then the minimum premium will apply.

7.3. Premium payment

7.3.1. The policyholder may choose to pay premiums monthly, quarterly, semi-annually or annually.

7.3.2. The policyholder can pay the the insurance first premium as an advance payment simultaneously with making the offer or until the time of concluding

the contract by credit card regardless of the premium payment method. There are opportunities for paying in advance on our Online Premium Payment page available from **www.allianz.hu** website, at our insurance agents, or at our customer contact points, and also in our bank partner's branches through POS terminal. If insurance taken out on the online interface available at www.allianz.hu and the policyholder chooses the bank card payment method, he/she must pay the first premium of the contract as an advance payment immediately upon making the offer. The insurer will consider the advance payment as an insurance premium in case of concluding the contract, in case of rejection the offer the insurer will pay the advance payment back to the policyholder.
The first insurance premium will be due when the contract is concluded, and subsequent premiums will be due on the first day of the insurance period which the premium covers. The first premium, monthly, quarterly, semi-annual or annual premium in accordance with the chosen frequency, will be payable upon the first payment date. If inception date is earlier than the insurance anniversary, then the premium for the period between these two dates will be payable upon the first payment date as well.

The policyholder is entitled for a deferred payment of the first premium. The payment date of the deferred premium will be indicated in the offer.

If circumstances entitling to discount or surcharge cease to exist, the premium increased by the lost discount or by the applicable surcharge will be paid from the date the given change is recorded by the insurer.

The insurer will be entitled to receive the premium for the entire duration of the risk coverage.

8. SUM INSURED, UNDERINSURANCE, CONCURRENT INSURANCE, OVERINSURANCE

8.1. Sum insured

The sum insured is the upper limit of service provided by the insurer.

The sum insured will be determined by the policyholder based on reconstruction cost or repurchase value of the insured asset(s) in new condition. Insurance may also be concluded with a sum insured as recommended by the insurer.

8.2. Underinsurance

An asset is underinsured if the sum insured valid at the moment of an insured event is lower than the reconstruction cost or repurchase value of the insured assets in new condition.

In case of underinsurance, the insurer will provide insurance service based on the ratio of the sum insured to the reconstruction cost or repurchase value of the insured asset(s) in new condition.

The insurer will not provide the service according to the proportionate ratio to the Building and Household category of assets if the sum insured set forth in the insurance contract equals or exceeds the sum recommended by the insurer on the basis of realistic data. The insurer will determine the recommended sum insured according to the usable floor area of the insured building. If the usable floor area determined by the policyholder is not correct, the insurer will examine underinsurance even if the sum insured is equal or higher than the sum recommended by the insurer.

8.3. The sum insured relevant to a given insurance period will be decreased by the amount paid due to an insured event occurring in the same insurance period unless the policyholder completed the premium payment as appropriate. The insurer may apply this legal consequence if they notified the policyholder thereof no later than at the time of providing the insurance service and communicated the amount of premium for maintaining the amount of insurance coverage.

If the contracting party does not exercise the right to maintaining the amount of insurance coverage, the contract will remain in force with the sum insured decreased by the amount paid out in the current insurance period.

8.4. Concurrent insurance

8.4.1. If the same interst is insured by more than one insurance company independently, the insured person shall have the right to submit his/her claim to one or more of such insurance companies.

8.4.2. The insurance company to which a claim is submitted shall be liable to make a settlement payment under the terms and conditions fixed in the document verifying insurance cover and up to the sum insured as specified therein, while reserving the right to lodge a claim for compensation relating to the other insurance companies.

8.4.3. Under the claim referred to in Subsection 8.4.2. for compensation, the insurance companies shall cover the claims paid jointly subject to the terms and conditions and in proportion to the amounts of coverage according to which the individual insurance companies would be liable to the insured person.

8.5. Overinsurance

The sum insured may not exceed the value of the insured asset. Any agreement on the sum insured exceeding the value of the insured asset will be void and the premium will be reduced accordingly. The insurer will pay back the overinsured portion of the premium to the policyholder.

Despite this provision, insurance contracts can be concluded for an expected value of an asset or for a value of restoring or procuring the asset in a new condition.

9. RULES OF INDEXATION, OTHER MODIFICATIONS OF THE CONTRACT INITIATED AT THE ANNIVERSARY

9.1. During the indexation process, the insurer shall, irrespective of the frequency of claims, amend the sum insured and the insurance premium annually for the following insurance period in order to adjust them to changes in the price level, whilst also reducing the risk of underinsurance in the case of property insurance. Separate rules apply to the indexation of Assistance insurance – differing from those set out in clauses 9.2 to 9.4 – and these provisions can be found in clause 9.5.

9.2. **The procedure for indexation of the sum insured and the insurance premium is as follows:**

9.2.1. The insurer determines the index rate in order to multiply the sum insured and the premium by this rate for the next insurance period.

The index rate is determined in two stages:

9.2.1.1. The insurer takes as its basis the consumer price index published by the Central Statistical Office (Központi Statisztikai Hivatal, hereinafter: KSH) for June of the relevant year (hereinafter referred to as the 'relevant year' for the purposes of this clause), compared with June of the previous calendar year. The KSH publishes this consumer price index in its 'Flash Report', which can be found on the KSH website. (Example: if the KSH consumer price index for June 2030 is 102.1 per cent compared with June 2029 (representing a 2.1 per cent increase), then the insurer shall multiply both the sum insured and the insurance premium by a multiplier (index rate) of 1.021.)

9.2.1.2. The insurer may deviate by a maximum of 5 percentage points from the index rate specified in point 9.2.1.1 above when determining the index rate actually applied in the following cases:

a) during the one-year period immediately preceding the first day of July of the relevant year, any of the following price index figures published by the KSH for June of the relevant year, measured against June of the preceding calendar year, increased by 5% or more:
   - the price index for the construction industry, taken from the producer price indices for the construction industry; or
   - the price index for durable household goods within the consumer price index; or

- the price index for home repair and maintenance items within the consumer price index; or
- the price index for home repairs and maintenance within the consumer price index; or
- the price index for household equipment, parts and tools within the consumer price index; or
- the price index for the repair of household appliances within the consumer price index; or

b) the aggregate housing market price index published by the KSH for the second quarter of the relevant year, compared with the second quarter of the previous calendar year, shows a price increase of at least 5 per cent ; or

c) based on GKI Economic Research Ltd.'s (GKI Gazdaságkutató Zrt.) inflation forecast for the following calendar year, available in June of the current year, the average annual inflation rate exceeds the KSH's consumer price index for June of the current year; or

d) the rise in the euro/HUF exchange rate published by the Hungarian National Bank (MNB) on the first working day of June of the relevant year, compared with the rate on the first working day of June of the calendar year preceding the relevant year, reached or exceeded 5 per cent.

9.2.2. The insurer shall apply the index rate determined in accordance with clause 9.2.1 above from 1 January to 31 December of the calendar year following the relevant year. This means that the insurer shall multiply the sum insured and the premium for policies with an anniversary falling within the one-year period referred to in the previous sentence (for the definition of the insurance anniversary, see clause I./4 of these terms and conditions) by the index rate determined in accordance with clause 9.2.1, thus the sum insured and the premium will change by the same rate during the value adjustment (indexation).

9.2.3. The insurer shall calculate the indexed sum insured to the nearest thousand HUF and the premium to the nearest whole forint. (Example: If the sum insured for the building/property under the contract is 40 million HUF and the annual premium is 50,000 HUF, then, calculated using the 2.1 per cent increase specified in Section 9.2.1.1. (i.e. by applying a multiplier of 1.021), the indexed sum insured for the building/property rises to 40,840,000 Ft, and the policy's annual indexed premium becomes 51,050 Ft.)

9.3. The insurer shall notify the policyholder of any index-linked adjustments to the sum insured and the insurance premium, the rate of the index applied, and the adjusted sum insured and insurance premium at least 60 days prior to the policy anniversary.

9.4. If the policyholder does not wish to continue the policy with the indexed sum insured and premium, he/she may terminate it in writing at any time, subject to a 30-day notice period, with effect from the end of the current insurance period. In the absence of such notice of termination, the policy shall remain in force from the next renewal date with the sum insured and premium adjusted in accordance with the indexation.

9.5. The insurer shall determine the index rate applicable to the premium for Assistance cover (see Chapter IV) as follows:

9.5.1. The insurer shall examine the consumer price index published by the KSH for June of the relevant year (hereinafter referred to as the 'relevant year' for the purposes of this clause), compared with June of the previous calendar year. The KSH publishes this consumer price index in its 'Flash Report', which is available on the KSH website.

9.5.2. If the consumer price index referred to in clause 9.5.1 above exceeds 3 per cent, the insurer shall apply indexation to the premium for the Assistance insurance with effect from the next insurance renewal date, in accordance with the index rate specified in clause 9.2.1; however, if the consumer price index referred to in clause 9.5.1 does not exceed 3 per cent, the insurer shall not index the Assistance insurance premium for the next insurance period.

The insurer shall calculate the Assistance insurance premium rounded to the nearest whole forint.

In the event of indexation of the Assistance insurance premium, the insurer shall apply the index rate determined in accordance with clause 9.2.1 from 1 January to 31 December of the calendar year following the relevant year. This means that for policies with an anniversary falling within the one-year period referred to in the previous sentence (for the definition of the insurance anniversary, see Clause I./4 of these terms and conditions), the insurer shall multiply the Assistance insurance premium by the index rate determined in accordance with Clause 9.2.1.

9.5.3. The insurer shall notify the policyholder of any adjustment to the Assistance insurance premium, the index rate applied and the adjusted insurance premium 60 days prior to the insurance anniversary date. This notification shall be provided at the same time as the notification referred to in clause 9.3, in the same notification letter.

9.5.4. If the policyholder does not wish to continue the Allianz MyHome insurance policy with the amended Assistance insurance premium, they may terminate it (in respect of the

policy as a whole) at any time in writing, with 30 days' notice, effective at the end of the insurance period. In the absence of such notice, the policy shall remain in force from the next renewal date with the amended Assistance insurance premium.

9.6. In addition to the indexation set out in clauses 9.1 to 9.5 above, the insurer may also adjust the insurance premium in the event of changes to legislation or the regulatory environment, provided that such changes have a direct impact on the insurer's activities, operating conditions or public charges relating to its activities.

The insurer shall notify the policyholder of the extent of the adjustment at least 60 days prior to the insurance anniversary date in the indexation notice referred to in clause 9.3.
If the policyholder does not wish to continue the policy at the adjusted premium, they may terminate it in writing at any time before the end of the insurance period, subject to a 30-day notice period. In the absence of such termination, the policy shall remain in force from the next policy anniversary with the premium adjusted in accordance with this clause.

9.7. The insurer will index the following at the rate specified in Section 9.2:
- the liability insurance premium and sum insured,
- in the Plus package
  - the limit amount applied to the "Water damage" insured event,
  - the limit amount applied to the "Glass breakage Standard glass breakage" insured event,
  - the limit amount applied in the event of "Vandalism",
  - the limit amount applied in the event of "Short circuit and induction",
  - the limit amount applied in the case of "Insured expenses",
- the limit amount applied to the "Glass breakage - Special glass breakage" insurance event in the Plus, Max, and Pro packages, and
- the limit amount applied to the "Vandalism" insurance event in the Max and Pro packages.

10. DEDUCTIBLE

Insurance contracts can be concluded with or without deductibles. The Plus package is an exception to this rule, where no deductible other than 0 HUF can be selected.

If a contract was concluded with deductibles, then the insured person will bear part of damage in the cases and to the extent specified in Deductibles chapter of the Special Terms and Conditions. However, the insurer will not deduct any deductibles if the service is provided based on Liability insurance or Assistance insurance.

11. OBLIGATIONS OF CONTRACTING PARTIES

11.A. Obligations of the policyholder and the insured person

a) **Obligation to notify**

If the policyholder and the insured person are not the same entity, the policyholder must notify the insured person of the declarations made to the policyholder, and changes made to the contract until the occurrence of the insured event or the entry of the insured person.

b) **Obligation to disclose and report changes**

Upon signing the contract, the policyholder is required to truthfully disclose to the insurer all circumstances that the policyholder is or must be aware of, that are material in terms of risk assumption, and that the insurer inquired about.

The policyholder will meet this obligation to disclose by truthfully answering the insurer's written questions. Leaving the questions unanswered will not constitute a breach of this obligation.

The policyholder or the insured person must report a change of any circumstance indicated in the offer within 15 days.

If any direct or indirect owner of the policyholder/insured person is registered on sanctions list determined by any resolution of the United Nations or any law or regulation of the European Union, the United Kingdom or the United States on trade or economic sanctions (financial and asset restrictive measures), then the policyholder/insured person must report it immediately, but no later than within 3 days of being on the sanction list.

In case of breaching the obligation to disclose and the obligation to report

changes, the insurer will not be obliged to perform unless the policyholder or the insured person demonstrate that a concealed or unreported circumstance had been known to the insurer at the time of concluding the contract or that it did not contribute to the occurrence of the insured event.

If the contract covers several assets or persons and the obligation to disclose or the obligation to report changes is breached only with respect to some of those assets or persons, then the insurer will not be able to allege the breach of the obligation of disclosure and notification of changes with respect to the remaining assets or persons. Both the insured person and the policyholder are obliged to disclose and report changes. Neither may rely on the other party reporting to the insurer if they are aware of a particular circumstance and therefore obliged to disclose and report.

c) **Obligation to prevent and mitigate damage**

The policyholder and the insured person must prevent and mitigate damage as normally be expected in the given situation.

c/1. Having detected damage they must immediately
- call the fire department/disaster management in case of fire and explosion,
- report a criminal offence to the police and describe stolen or damaged assets in an itemized and identifiable manner.

c/2. If the purpose of the property is temporary use, recreation or occasional short-term stay rather than permanent inhabitation, the policyholder (insured person) must
- drain water, heating and cooling systems at the property, and close the main valve of the pipes, or
- leave their heating on low

to avoid frozen pipes.

d) **Obligation to report claim and preserve conditions**

The insured person will have to prove the occurrence and amount of damage.

Obligation to report damage

d/1. Any damage must be reported to the insurer within ten workdays of becoming aware thereof using the insurer's website (**www.allianz.hu**), hotline (+36 (1/20/30/70) 421-1-421) in writing or in person at the Allianz Customer Service Points. Damage must be accurately summarised in a report including the circumstances, time, location, damaged assets and estimated damage.

d/2. Documents verifying the occurrence of damage and can be requested by the insurer to establish the extent of services will be enclosed to the report during the loss settlement process pursuant to section 11.A.e) and the Special Terms and Conditions. All necessary information will

be provided to the insurer. Reviewing the content of the report and checking the information will be allowed for the insurer.

d/3. In order to use the service of the insurer, the insured person / injured / injured party (hereinafter: party) is entitled to prove the insured event, damages, costs or non-material damage by any means and documents in accordance with the general rules of proof. In the case of a document attached to the insurer, the party must ensure that it contains only personal data in support of the claim for damages or services (for example, in probate proceedings, contains only the personal data of the insurer entitled to provide services; or in case of a court decision, does not contain the personal data of witnesses). To this end, the party is obliged to uncover or delete personal data in the document that does not affect the insurer's service obligation.

d/4. If the policyholder or the insured person fails to meet their obligation to report damage and, consequently, the actual circumstances become obscure, the insurer will be released from their obligation to perform.

Obligation to preserve conditions

d/5. The policyholder or the insured person may only change the condition of a damaged asset only to the extent required to mitigate damage until the loss settlement process begins, but maximum 5 workdays of reporting damage. If, due to changes exceeding the allowed extent, it is impossible to clarify the circumstances that are significant for the assessment of the insurer's payment obligation, the insurer will be released from their obligation to perform.

If the insurer does not initiate a loss settlement process within 5 workdays of receiving the report, the insured person can take measures to restore the damaged asset except if the insurer was unable to survey damage for reasons attributable to the insured person. Nevertheless, parts and equipment not used or discarded must be preserved by the insured person in an unchanged condition for additional 30 days.

e) **Documents can be requested to report damage and perform service**

The table below contains all the documents can be requested to perform service, in specific cases the insurer requests only data and documents related to the given damage event / service.

Group of case/ Name of document	FLEXA, NATCAT, earthquake, short circuit and overvoltage	Burglary and robbery, sneak theft, trick theft vandalism	Water damage	Liability insurance	Glass breakage
Basic data for claiming damage and using the service					
service claim supported with data (listing of damaged assets, estimated amount of damage etc.)	x	x	x	x	x
detailed description of damage, place, time and manner of the occurrence, name, address, contact of the person potentially responsible for the occurrence	x	x	x	x	x
data identifying the insured person/injured party/ party suffering harm (name, policy number) and phone number, email address	x	x	x	x	x
bank account number of the insured person/injured party/party suffering harm	x	x	x	x	x
Documents clarifying proprietary rights and certifying eligibility for service/compensation for damage					
certification of proprietary rights, documents related to the registration or cancellation of proprietary right (real estate register document, sale and purchase contrac, lending arrangement, contract of gift)	x	x	x	x	x
rental contract; leasing contract of real estate; proof of free use, proof of delivery for repair, the name of the owner in case of foreign property	x	x	x	x	-
final official decision, court decision or auction document resulting in the acquisition of property (e.g. expropriation order)	x	x	x	x	-
declaration or authorisation of a mortgagee by a financial institution or an employer	x	x	x	x	-
authorization (to report damage, to loss settlement, payment of damage)	x	x	x	x	x
in case of an insured person/injured party/party suffering harm who is under age or under guardianship, documents proving authorization of the parent/ custodian to represent the minor child/person under custody	x	x	x	x	x
instrument proving existence of a registered domestic partnership or a private document providing full evidence of domestic partnership	x	x	x	x	x

Group of case/ Name of document	FLEXA, NATCAT, earthquake, short circuit and overvoltage	Burglary and robbery, sneak theft, trick theft vandalism	Water damage	Liability insurance	Glass breakage
vehicle registration card, operator document or contract	-	-	-	x	-
documents verifying the asset value (e.g. invoice, contract, proof of purchase, e.g. receipt)	x	x	x	x	x
final grant of probate; inheritance certificate	x	x	x	x	x
address data on the address card required to identify the insured, location and scope of these	x	x	x	x	-
Declarations					
data processing declarations	x	x	x	x	x
declaration by the perpetrator on taking responsibility	x	-	x	x	-
declaration of the insured person whether they received any amount, service (compensation for damage or monetary or assistance insurance service from any other person (insurer/ perpetrator) in relation with the given insured event	x	x	x	x	x
document verifying premium payment (if the insurer has not received the premium)	x	x	x	x	x
VAT refund declaration of the insured person/injured person including the VAT number/tax identification number	-	-	-	x	-
request for urgent advance payment	x	x	x	x	-
witness declaration	x	x	x	x	x
declaration of the consent of the injured party to data request	-	-	-	x	-
Proof of claim for damages and cost of restoration					
photo, rough draft of the damage/reconstruction of the damaged assets	x	x	x	x	x
procurement invoice, procurement voucher, receipt, warranty card	x	x	x	x	x
in case of movables damage: itemized list of movables building engineering assets etc. exceeding HUF 100 000	x	x	x	-	-

Group of case/ Name of document	FLEXA, NATCAT, earthquake, short circuit and overvoltage	Burglary and robbery, sneak theft, trick theft vandalism	Water damage	Liability insurance	Glass breakage
restoration/repair/ further damage-related activities expert opinion(s), quote(s), and invoice and its details verifying the cost of restoration if damage has been restored (indicating a size, material, working fee and quantity); valuation of the assets	x	x	x	x	x
extrenal, special expert report (e.g. report by a structural engineer expert, soil mechanics expert report)	x	x	x	x	-
records of assets of a business association, inventory sheets, individual tangible asset record sheets, stock invoices – business activity building and/or damage to its assets	x	x	x	x	x
In the case of an official procedure					
official proceedings initiated in respect of the reported insured event, minutes of the on-site inspection generated during the investigation, expert opinion	x	x	x	x	-
hearing report, official notice and certificate	x	x	x	x	-
a final decision closing the proceedings was issued during the administrative procedure initiated in respect of the reported insured event	x	x	x	x	-
official documents relating to a traffic accident (license, registration permit) data	x	-	-	x	-
certificate of a disaster management authority	x	-	x	x	-
fire inspection records	x	-	-	x	-
police charge records	x	x	-	x	-
Documents available depending on the nature of the damage					
police on-site investigation records	x	x	-	x	-
permits and official documents proving conformity of pressure vessels - in case of explosion damage	x	-	-	x	-
certification of a competent authority/government office to change the name of a public space or property number	x	x	x	x	x
certification of a competent local authority/government office that the property as uninhabitable, temporary accommodation rent certificate	x	-	x	x	-

Group of case/ Name of document	FLEXA, NATCAT, earthquake, short circuit and overvoltage	Burglary and robbery, sneak theft, trick theft vandalism	Water damage	Liability insurance	Glass breakage
building permit documentation	x	-	x	x	-
document proving the date of last maintenance	x	-	x	-	-
verification and receipts of mitigation of damage and emergency (firefighting, rescue, demolition, clearing and disposing of debris, construction of a temporary roof) and planning and official permitting costs	x	x	x	x	-
draft or original floor plan of the property	x	-	x	x	-
copy of a map in the land registry office	x	-	x	x	-
report by a certified chimney sweep expert	x	-	-	x	-
certification of a natural gas supplier	x	-	-	x	-
articles of incorporation of a condominium association, charter of a housing cooperatives	x	x	x	x	x
documents supporting the reason for reporting damage with a delay	x	x	x	x	x
in case of escape of water certification of water consumption (invoice)	-	-	x	-	-
animal vaccination certificate	-	-	-	x	-
keys of bicycle lock(s), remains of bicycle lock(s), invoice of bicycle lock(s) used to secure	-	x	-	-	-
certificate by a remote monitoring service provider that the remote monitoring system/device were operable and in operation;	-	x	-	-	-
mileage record, waybill, consignment note	-	-	-	x	-
certificate/declaration of employment	-	-	-	x	-
employer certificate in case of loss of income and tax certificate in case of a business entity	-	-	-	x	-
decisions related to meditation proceedings	x	x	x	x	x
notarial act	x	x	x	x	-
contract of sole trader or agency	x	x	x	x	-

Group of case/ Name of document	FLEXA, NATCAT, earthquake, short circuit and overvoltage	Burglary and robbery, sneak theft, trick theft vandalism	Water damage	Liability insurance	Glass breakage
labour contract, , job description, temporary worker records, abroad work permit	-	-	-	x	-
contract of assignment	x	x	x	x	x
specimen signature	-	-	-	x	-
Documents that can be requested in case of liability insurance					
declaration of the insured person on whether the person filing claim for compensation of damage/ compensation for suffering harm is qualified as a relative of the insured person,	-	-	-	x	-
if the injured party is not a natural person, declaration of the insured person on whether he/she fully or partially owns the injured party,	-	-	-	x	-
if the insured person has compensated for damage/ suffering harm, documents verifying voluntary performance and the amount thereof,	-	-	-	x	-
claim for compensation of damage enforced by the injured party/party suffering harm and documents enclosed to support such claim (e.g. outpatient treatment report , discharge letter, documentation of control tests, medical findings, medical opinion, certificates related to death, dead-test report, autopsy report, final grant of probate, other medical documents, income statement, statement for income replacement compensation, sick pay certificate, Tax Office (NAV) certificate of employment, tax return, NYUFIG certificate, job search support decision, cafeteria certificate, primary producer quality certificate, hospital value inventory, birth certificates)	-	-	-	x	-
documents verifying the extent of material damage incurred and/or harm suffered (e.g. invoices, price quotes, contracts and other certificates),	-	-	-	x	-

In addition to the above, the insured person will be entitled to verify damage and costs under the general rules of evidencing.

Special terms and conditions of certain supplementary insurances may request additional documents to claim damage.

The insurer may not make service providing conditional on the final termination of an ongoing criminal or infringement proceeding.

Special Rules Regarding Documents Relating to ceasing of the insurable Interest:

The policyholder may prove the fact of cease of interest in accordance with the general rules of evidence, at their discretion, using any means or document; for example, a deed of transfer of possession, a title deed, or a property sales contract. If the policyholder has credibly substantiated the fact that the interest has ceased to exist, the insurer may not require the submission of the sales contract pertaining to the property in question.

In the case of a document submitted to the insurer, the person submitting it is required to ensure that the document contains only personal data suitable for substantiating the cease of interest. Thus, the following must be identifiable from the submitted document:

- the insured property,
- the person who had an insurable interest in the property in question (policyholder/insured),
- the fact that the aforementioned insurable interest has ceased to exist (e.g., the property was sold), and
- the date that the customer considers to be the date on which the insurable interest ceased to exist (e.g., the date of transfer of possession or the date of termination of ownership).

To this end, the person submitting the document is required to redact or render unrecognizable in advance any personal data not related to the termination of the insurable interest (such as the possible sale of real estate fixtures, provisions regarding penalties, or the personal data of third parties).

f) **Obligation to pay premium**

f/1. The policyholder must pay to the insurer the premium for the entire risk coverage period.

f/2. Obligation to pay premium in case of contract termination:
If insured event occurs and the contract is terminated, the insurer will be entitled to receive the premium for the entire insurance period. In other cases of termination of the contract the insurer will be entitled to receive the premium until the end of risk coverage thereof. If more premium was paid than the prorated amount, the insurer shall refund such excess premium.

11.B. Obligations of the insurer

a) **Obligation to inform**

The insurer will provide written information under Paragraph (1), Article 152 of the Act on Insurance before the conclusion of the insurance contract to the party wishing to conclude the contract. The obligation to inform will also apply to changes in the reported data during the contract under Paragraph (5), Article 152 of the Act on Insurance.

b) **Obligation to provide service**

b/1. If the insured event specified in the special insurance conditions occurs, the insurer will provide the service specified in the special insurance conditions.

The insurer will determine the indemnity amount on the basis of
- the contents of a damage claim,
- documents requested by the insurer under the terms and conditions and submitted by the insured party and,
- in case of on-site investigation, documents related to such investigation.

b/2. The sum insured valid at the time of the insured event is the upper limit of service provided by the insurer.

If there is a service limit exists for insured events and also a partial limit within that specified in the insurance Terms and Conditions, the insurer's obligation to provide service will extend to the service limit for insured events and the partial limit valid at the time of an insured event.

b/3. In connection with its obligation arising from an insurance contract, the insurer may undertake to pay VAT after the value of services subject to VAT (material, repair and restoration cost) required to restore the condition preceding the insured event or to eliminate consequences of damage occurred, or pay such amount to the person entitled to the insurance service only based on invoices where the amount of value added tax is indicated or from which the amount thereof can be calculated provided that the eligible person cannot reclaim VAT.

b/4. If damaging events or factors other than the insured event also contributed to the occurrence of damage, the insurer will only compensate for that part of damage that resulted from the insured event.

b/5. Insurer shall prepare claims handling information for losses listed under Part A) of Annex 1 of Act on Insurance and shall make it available on its website at all times.

The claims handling information shall, in particular, contain the following:
a) claims reporting procedures available;
b) settlement rules and deadlines;

c) potential ways of settlement of claims and loss adjustment, including where a settlement is reached by agreement,
d) the methodology for applying depreciation.

Insurers are required, within fifteen days of receipt of documents which are deemed essential for settlement, or failing this within one month of the date when the injured party presented his claim for compensation, to:
a) make a reasoned offer of compensation to the person entitled to insurance benefits in cases where the obligation of settlement and the extent of benefits have been quantified separately for each claim (including information as to interest); or
b) provide a reasoned reply to the person entitled to insurance benefits to the points made in the claim for benefits in cases where the obligation of settlement is denied or has not been clearly determined, or the benefits have not been fully quantified.

Having regard to the loss referred to in first paragraph of Section b/5., where the insurer offers to redeem annuities in a single payment, the insurance company shall at the same time provide information about the present value of the principal amount of the redemption value of the annuity, and the amount of redemption thus offered may not be lower than such value.

b/6. The insurer will provide information on the general documents necessary for the settlement of the reported damage in the individual Claim Tracker application sent after the damage report, or by letter or e-mail, within 10 working days of the damage report. If these are not sufficient to assess the claim, the insurer will provide additional information – within 15 days of receiving the documents submitted by the customer –on what other documents are missing to settle the claim.

b/7. If the policyholder pays the premium by direct debit order and the policyholder is the claimant, then insurer will transfer the service amounts to the bank account registered at the time of the damage if not requested otherwise by the policyholder. In lack of the above conditions the insurer will perform its service according to the declaration made by the person entitled to the insurance service during the claim settlement proceedings; to his/her bank account or home address.

b/8. The service of the insurer will be due within 15 days of the report of a claim. If a person eligible for the service of the insurer presents any certifying documents, the deadline will apply from the day when the insurer receives the last document from the documents included in the information referred to in Section b/6.

12. EXEMPTION

12.1. The insurer will be released from its payment liability if it proves that damage was unlawfully

- caused by the policyholder or the insured person, any family member living in their household, any managing partner or any employee, member or agent working in a position specified in the General Terms and Conditions; or,
- a chief executive of the insured legal entity specified in the General Terms and Conditions or a member, employee or an agent thereof entitled to manage the insured assets

deliberately or by gross negligence.

12.2. These provisions will also apply in case of violation of damage prevention and mitigation liability.

12.3. Exemption rules will not apply to Liability insurance.

13. GENERAL EXCLUSIONS

The insurer's obligation to cover will not include

a) any damage caused by war, invasion, acts of war (irrespective of whether the war was officially declared or not), civil war, counter-revolution, revolution, military or civil revolt, martial law, actual or attempted violent takeover of power,
b) any damage caused by permanent or temporary official limitation of proprietary rights for public interest,
c) any damage caused by rebellion, strike, total or partial stoppage, civil disobedience, civil riot, workplace riot, sabotage or any other event or reason resulting in a declaration of a state of war, state of emergency,
d) any damage caused by an act of terrorism, and direct or indirect relation to terrorism, preventive measures against terrorism,
e) any damage caused by an explosion of fissile materials, nuclear reaction, nuclear explosion, radiation, electromagnetic field or electromagnetic radiation (e.g. mobile phone) or radioactive pollution irrespectively of whether or not damage incurred was caused by events qualified as insured events in the insurance contract,
f) any damage related to asbestos,
g) any damage related to the production and distribution of genetically modified products; any damage related to the production, distribution, storage or qualification of pyrotechnic materials, explosive materials, weapons and ammunition;
h) any damage caused by any kind of tobacco or tobacco industry products except for damage arising from the application of medicinal products containing nicotine,

i) any damage caused by environment pollution,
j) any damage related to nanotechnology (Nanotechnology refers to any technology whose dimensions are measured on a nanoscale. On a nanoscale, the typical dimensions of end products fall within the range of 1 to 100 nanometers (nm)),
k) if a part or component identical to the original is no longer available and therefore a different part or component must be used, the insurer will not pay for the damaged asset's loss of aesthetic value,
l) business activities listed in this section, the damage suffered by the company undertaking it or the damage caused by the company, because these business activities are not insured for the purposes of these insurance conditions: carpentry workshop, metalworking, restorer, antiques trade, handicraft shop, precious metals, precious stones , processing and trade of real pearls, trade of stamps and coins; car dealers, car demolition, gaming machine operation, furriers and fur, distillery, tavern, pub, wine bar, pub, bar, beverage shop, bistro, waste trafficking, arms trading, building trade, beverage, forestry, improvement of industrial machines, installation, onshore pipelines, manufacture of electrical equipment, manufacture of vehicles, pledge activities, chemical trade, disco, casino, games room, activities with flammable and / or explosive substances,
m) property damage caused by weapons, ammunition, bombs, projectiles or in connection with the effect of the said items,
n) resulting from the damage event
   - market loss or
   - delay or
   - damage resulting from the loss of use of the damaged asset, or
   - any consequential damage in particular economic disadvantage resulting from the stoppage or interruption of the production or service process, business interruption loss (such as loss of production, loss of service, lost profit, wages paid for downtime or other losses), as well as additional costs incurred in order to avoid these (such as the cost of overtime, wages and other costs ordered out of line for the night or on a public holiday, additional costs due to express or air mail transport, emergency surcharges), unless any of these are included in the services of these insurance conditions,
o) excluded, therefore the insurer will not make any payment or provide any service under this contract if such payment or provision of such service would violate any resolution of the United Nations or the European Union, the United Kingdom or the United States

its law or regulation on trade or economic sanctions (financial and property restrictive measures).

p) **Damage caused by a cyber incident.**
Cyber incident: an unwanted or unexpected event that causes an adverse change or a previously unknown harmful situation in an electronic information system, information technology system or systems monitored and/or controlled by them, as a result of which the confidentiality, integrity, functionality f the information carried by the electronic information system or information technology system the confidentiality, integrity, functionality of the information carried by the electronic information system, information technology system, or the availability and operational functioning of the systems monitored and/or controlled by them is lost or impaired. The insurer shall not provide services even if the cyber incident occurred through the use of information technology devices.

The concepts of penal law herein will be interpreted under the provisions of the Criminal Code.

Individual coverages may include further exclusions in addition to the general exclusions.

14. OTHER PROVISIONS

14.A. Claim for compensation

If the insurer provided service for damage based on property insurance, it will have the same rights as the insured person vis-a-vis the person responsible for damage unless the perpetrator is a relative living in the same household as the insured person. The collaterals of the terminated claim will be maintained and cover this claim. If the insurer did not provide settlement for the entire damage and brought action against the person responsible for the damage, the insurer will inform the insured person and will also move to enforce the claims of the insured at his request. The insurer will be entitled to enforce the claims of the insured person contingent upon an advance on expenses. From the sum recovered the insured person's claim will be satisfied first.

14.B. Limitation

Claims arising from an insurance contract will be limited after 5 years of the occurrence of the insured event or any other circumstance giving grounds for the claim. The limitation period may not be interrupted by means of written notices.

14.C. Data processing and data protection

Provisions of the insurance contract on the processing of personal data will

be included in a separate document supplementing the present Client Information and General Terms and Conditions ('Rules of Data Management and Supplement of the Client Information and General Terms and Conditions').

14.D. Deviation from legal regulations or past contractual practices

a) **Let us call your attention that the present terms and conditions differ from the home insurance product previously offered by Allianz Hungária Zrt. in the following major points:**

- Allianz MyHome insurance product is available in three different packages that differ from previous ones: Plus, Max, and Pro. The Plus package includes limits for certain types of coverage.
- The Pro package includes all-risk coverage.
- The earthquake insured event is included in all three packages (cannot be selected optionally).
- The Plus and Max packages cover short circuit insurance events, and the Max package also includes a Surplus Services clause (MTS), which provides coverage for certain events in relation to individual insurance events that are excluded or restricted in other packages.
- In Section 5. of II Special Terms and Conditions of Property Insurance fire insured event has been completed with smoke and soot pollution.
- The scope of insured assets has been completed with the components of 'Renewable energy system'.
- The heat pumps and wind turbines have been deleted from the insured assets of the 'Renewable Energy System'.
- Section A Buildings has been completed with jakuzzi, heat pump, wind turbine.
- The range of insured assets has been supplemented with 'Movables stored outdoor' within the 'Household movable' asset category, which are excluded in case of the following insurance events: landslide, falling rocks and soil, collapse of unknown structures and hollows, falling of objects from outside of an insured object, glass breakage, graffiti damage, and short circuit and induction.
- The possibility of discount for duration (TMK Clause) has been eliminated.
- Costs related to the damage of the insured asset, reasonable firefighting and rescue, demolition and temporary roof construction, clearing and disposal of ruins and debris, design and official permitting, cleaning after reconstruction and the mitigation of damages indicated as 'Reimbursements' in the previous product and repaid up to 5% of the amount of the building insurance in addition to the insurance amount shall be divided into two groups in the present product: the costs indicated in column one

('Compensation for costs related to mitigation of damage') of the table titled 'Compensation of costs related to insured event' in Section 5. of II Special Terms and Conditions of Property Insurance will be repaid within the insurance amount without limit while the costs indicated in column three 'Compensation of other costs' shall still be repaid up to 5% of the amount of the building insurance.

- Exclusions of Glass breakage coverage has been completed with the definiton of reconstruction.
- The Special glass breakage insured event covers accidental breakage or crack damage of glass or polycarbonate cover of stand-alone swimming pool with solid walls.
- The following provision is not included in the terms and conditions: 'The insurer will compensate for the damages of movable assets used over 85% at the time of the damage, movable assets of foreign ownership, fire and natural disaster damages of household movable assets stored in rooms not indicated in the policy and the robbery costs of bicycles locked to a fixed object by a D-lock, a combination of chain and padlock or other qualified bicycle lock at the depreciated value at the time of the damage.', and
  'The movable asset shall be qualified as used over 85 per cent if it cannot be restored by repair due to the lack of any spare part or component equivalent with the original in the domestic market or the due to the change of technology.'
- The compensation due to mandatory regulation/standard/EU requirement has also changed (II Special Terms and Conditions of Property Insurance 6.B.8.). In this case the insurer will pay up to 10 per cent of the insurance amount relative to the given group of assets.
- Provisions of service modified in the section 6.B.9.
- Supplementary family accident insurance and Supplementary family life insurance, High-value diagnostic care supplementary health insurance, Supplementary legal protection insurance, and Allianz Medical Call Center service have been introduced as a supplementary insurances, which have their own separate Client information and General Terms and Conditions so this document does not contain their detailed descriptons.
- The title of the 'Supplement of Customer Information and General Terms and Conditions' has been changed to 'Rules of Data Management and Supplement of Customer Information and General Terms and Conditions'.
- References of Message Portal has been deleted.
- The following sections of the present Client Information and General Insurance Terms and Conditions,

I. General Insurance Terms and Conditions:

– 2.1. The bidding offer of the contracting party has been declared, the governing rules of the insured event occurring during the risk judgement have also been included and the following provisions:
  · In order to conclude the insurance contract, the policyholder must provide his/her e-mail address and mobile phone number, regardless of the method of communication.
  · With the contribution of the policyholder the insurer can make the inspection through a pre-downloaded mobile application on the mobile phone video connection at the number provided by the policyholder.
  · If the insurer proposes to modifiy the offer because it is not comply with the general terms and conditions, the insurer will send notification to the mobile phone number provided by the policyholder at the same time.
– Section 2.2 has been completed with that the insurer makes the documents related to the contract and the service available to the policyholder on the Allianz Customer Portal of which the Insurer notify the policyholder by e-mail.
– Section 2.2.2. has been completed with the policyholder is obliged to provide a real e-mail address capable of receiving electronic notifications even if traditional (postal) communication is chosen.
– 2.2.3. has been completed with that the Insurer's legal declaration sent by electronic means (e-mail) in connection with the contract - in case of choosing an e-product will be deemed received at the time when the insurer placed it on the Customer Portal operated by the Insurer.
– The option to send by fax has been removed
– 4.1. point has been modified, the Allianz MyHome insurance policy cannot be concluded for definite term.
– 6.A. The provision has been completed with the insured event occurring prior to the inception date by the insurer as a cause for termination of the contract;
– 6.C. The commencement of the prorogation due to the policyholder in case of failing to pay the premium and enforcement of premium claims without delay as conditions have been regulated;
– Section 6. has been completed with the termination according according to 124/C. § of the Insurance Act;
– 7.1. The rules on the premium have been completed with information on surcharges and premium discounts;

- 7.1.2. terms and conditions of the Partner Discount have been changed.
- Unlike the previous terms and conditions, the e-communication discount has been cancelled and replaced by surcharge for not choosing e-product detailed in point 7.1.3, and the e-communication surcharge has been deleted.
- It has been stated that the discount and the surcharge is applied by multiplication of the discount/surcharge multiplier with the basic insurance premium shown on the offer. In case of application of several different discounts or surcharges, the insurance premium is multiplied by all applicable multipliers.
- The insurer does not apply a surcharge due to method of premium payment.
- Deviating from our previous contractual practice, the provision of a mobile phone number and e-mail address is mandatory during the conclusion of the contract, as this insurance is basically an electronic product (e-product) providing digital services. Otherwise, in case of choosing traditional communication it is still possible to agree with the insurer for a surcharge ('surcharge for not choosing an e-product').

– The insurer does not take into account the following factors when determining the insurance premium: number of people living in a common household, heating method, alarm system, number of floors of the building.
– Section 7.1.2 has been supplemented
  - with another home insurance contract serving as the basis for the partner discount. The discount and surcharge multipliers have been deleted.
  - We may apply discounts and surcharges other than those listed above.
    You can find out about discounts and surcharges:
    - during the premium calculation,
    - from our telephone customer service,
    - from our Central Customer Service, and
    - from your insurance advisor.
– 7.2 Minimum premium: The minimum premium has been changed to HUF 10,000 (ten thousand forints).
– 8.4. The rules of the Concurrent insurance have been modified.
– 8.5. The terms and conditions have been completed with provisions on overinsurance;
– 9. The rules of modifying the premium of Assistance insurance has been changed;
– 9. Rules of indexation have been amended and supplemented

with a list of reasons for a 5-percentage-point deviation from the consumer price index; examples have also been added to aid in understanding the text.

– A new point 9.8 has been added, stating that the insurer will index the following at the rate specified in point 9.2.
  · the liability insurance premium and sum insured,
  · in Plus package the limit amount applied to the "Water damage" insured event,
  · in Plus package the limit amount applied to the "Glass breakage Standard glass breakage" insured event,
  · in Plus package the limit amount applied in the event of "Vandalism",
  · in Plus package the limit amount applied in the event of "Short circuit and induction",
  · the limit amount applied to the "Glass breakage - Special glass breakage" insurance event in the Plus, Max, and Pro packages, and
  · the limit amount applied to the "Vandalism" insurance event in the Max and Pro packages.
– 11.A.a) The obligation notify borne by the policyholder to the insured person has been completed with the term of such obligation;
– 11.A.b) The obligations to disclose and report changes have been completed with the provision that in the event that the contract covers more than one assets or persons and the violation of the obligation of information and announcement of changes arises in relation to only some of them, the insurer shall not refer to the violation of the obligation of information and announcement of changes in the case of the other assets or persons.
– 11.A.d) The obligation to report damages and preserve the condition has been added with regard to the transfer of personal data.
– 11.A.d)/1 The deadline for reporting damage has been extended from 2 business days to 10 business days.
– 11. A. e) Documents can be requested to report damage and peform service has been completed with that the insurer may not make service providing conditional on the final termination of an ongoing criminal or infringement proceedings.
  ▪ the range of documents required for report claims has changed.
  ▪ the list of documents that may be requested for reporting a damage and providing coverage has been expanded to include special rules regarding documents related to the termination of interest.
– 11.A.f) The premium payment obligation has been completed with the rule that in the event that more premium was paid than the prorated premium, the insurer shall refund the excess premium.

- 11.B.b/5. Rules of service of the insurer have been modified and supplemented with the requirements of the § 123/a of Act on Insurance, including the requirement relating to the methodology for applying depreciation.
- 13. General exclusions,
  - point d) has been completed with the direct or indirect relation to terrorism, preventive measures against terrorism.
  - Point i) has been modified: damage caused by the use of the environment has been deleted and the concept of nanotechnology has been added.
  - Exclusion of business activities is added to point l).
  - point m) has been completed: property damage caused by weapons, ammunition, bombs, projectiles or in connection with the effect of the said items.
  - the list of General Exclusions has been completed with point n) and o), as well as pont p) concerning cyber incidents.
- 14.A. Claim for compensation has been completed with the Article 6:468 of the Civil Code.
- 14.B. Limitation: The limitation period has been increased to 5 years which previously was 2 years, and 1 year in case of liability insurance.
- 14. E. Jurisdiction and language of the contract has been completed with the complaint management and the English version of Supplementary Family Accident insurance and Family Life insurance.
- 15. The connection between Base insurance and Supplementary insurances has been regulated.

• II. Special terms and conditions of property insurance,
- A. Buildings' What is not covered section has been completed with building engineering equipment, the soft plate and foil cover of pools.
- C. Movables, 3. Household movables asset category What is covered section has been completed: Live plant cultures include potted plants and garden ornamental plants under the present Terms and Conditons.
- Frozen foods have been included in the household movables asset category, with an initial annual limit of 150,000 HUF (3.C.2).
- Robot lawn mower has been classified in the C. Movables, 5. Movables stored outdoor asset category.
- The text on the compensation for rent of temporary accommodation has been amended.
- The definition of a technologically reasonable extent has changed.
- Vandalism damage has been completed with that the insurer does not cover the damage caused by animals in section II/5.

  - In cases of storm and downpour damages, the data from HungaroMet Hungarian Meteorological Service Nonprofit Ltd. will henceforth be the guiding standard.
  - In the case of windstorm and hailstorm damage, damage to building glass has been removed from the exclusions.
  - The description of the short circuit as an insurance event has been changed.
  - Sneak theft or trick theft has been added as a new insured event.
- IV. Special Terms and Conditions of Assistance insurance have been modified:
  - Assistance insurance events have been changed to cover Emergency Home Assistance cover and Multi Appliance Insurance,
  - The clause on the termination of the Assistance cover by the insurer has been supplemented, which termination may be used by the insurer if the service contract concluded with the Service Provider used by it is terminated.
  - The coverage limit for Emergency Home Assistance and Household Appliances Insurance services has increased.
  - Emergency Home Assistance has been expanded to include air conditioning system breakdowns, and the scope of heating systems has been expanded.
- In Section V. A. 1. the definition of locked premises has been changed.
- Mobile jacuzzi has been removed from Hobby, sports and DIY equipment and completed with the definiton of act of terrorism in Section VII. Insurance decoded.

b) **Let us call your attention that the present terms and conditions differ from the provisions of the Civil Code in the following major points:**

- The following sections of the General Insurance Terms and Conditions:
  - 3. Inception date: Deviating from the provisions of the Civil Code, the insurer shall only undertake the coverage for floods under section 3.2 with a waiting period of 15 days.
  - 6. Termination of the insurance contract: Deviating from paragraph (3), Article 6:454 of the Civil Code the insurer shall deem the event as the ceasing of the insurable interest if the proprietary right of the insured asset is transferred but the asset had previously been in the possession of the new owner under any other title.

- III. Special terms and conditions of liability insurance coverages:
  - 3. Sum insured: Deviating from the provisions of the Civil Code, the insurer shall pay for costs of legal representation and interests arising in relation with the insured event up to the insurance amount.

- VI. Contractual clauses
  - This section has been supplemented with the Premium Reconstruction (PUE) clause.

- VII. Insurance Terminology
  - The concept of relative including the partner in civil union, the partner and the next of kin of the partner in civil union too.

14.E. Jurisdiction, complaint management and language of the contract

Any disputes arising from the present contract will be settled exclusively by a court of justice having jurisdiction over the place of risk coverage identified in the policy.

Complaint management - Information about the complaint management of our company can be found in the Rules of Data Management and Supplement of Customer Information and General Terms and Conditions.

The contract will be concluded in the Hungarian language. In the event that in addition to the Hungarian language version of the present Client Information and General Terms and Conditions, and Client Information and General Terms and Conditions of Supplementary Family Accident insurance and Supplementary Family Life insurance the English language version thereof was also handed over to the policyholder, then in case of any potential discrepancies between the English and the Hungarian language versions, the Hungarian language version will prevail.

15. CONNECTION BETWEEN BASE INSURANCE AND SUPPLEMENTARY INSURANCES

Supplementary insurances may only be concluded if the policyholder already has Base insurance, or concluded simultaneously with the Base insurance.

II. SPECIAL TERMS AND CONDITIONS OF PROPERTY INSURANCE

In this section, you will find relevant information about all coverages of Allianz MyHome insurance. The details of your selected package can be found in your insurance policy.

Issues not regulated by the Special Terms and Conditions of Property insurance will be governed by the General Insurance Terms and Conditions.

If any provision of the Special Terms and Conditions of Property insurance differs from the General Insurance Terms and Conditions, the provision of the Special Property Insurance Terms and Conditions will prevail.

1. THE INSURED

The insured person under the contract will be a person who has the interest of securing the property and

a) who is
- an owner and co-owner(s)
- a tenant and co-tenant(s)
- a beneficiary

of the real property specified in the policy by the policyholder with a full address (land register reference number)

b) who is a relative permanently living in the same household with the

insured person indicated in section a) in the place of risk coverage,

c) in the event that the insured person indicated in section a) does not permanently live in the place of risk coverage but a close relative does then such close relative will also be qualified as an insured person.

2. TERRITORIAL SCOPE AND COVERAGE AREA OF THE INSURANCE

2.A. Under the present Terms and Conditions the place of risk coverage will be a real estate in Hungary identified in the policy by its full address or land register reference number.

2.B. If a regionally competent authority declares the apartment or residential building uninhabitable due to any insured event, temporary accommodation will be qualified as a place of risk coverage for the movables for the period of time between moving out and back as soon as the real estate becomes inhabitable.

2.C. In addition to the places of risk coverage specified in the foregoing sections, the rules of insurance services (6.B.11. and 6.B.12.) contain further provisions on the territorial scope.

3. INSURED ASSETS

A. BUILDINGS

What is covered:
The following buildings indicated separately in the policy with a floor space and insured sum as part of the 'Buildings' group of assets:

Main building, which may be:
- Detached house or another building (holiday home, weekend house, winepress house, cottage, etc.) built or under construction;
- Own flat (in a condominium or housing cooperative), rented flat (including the permanent use of a flat by a housing cooperative member);
- Part of the building in the main building used for business purposes.

Insured together with the main building:
- Outbuilding(s) on the land belonging to the detached house or the condominium (housing cooperative building) containing the apartment used for business or non-business purposes (barn, pigsty, garage, produce storage building, etc.);
- Outbuilding(s) outside the land belonging to the detached house or the condominium (housing cooperative building) containing the apartment indicated in the policy with a separate address/topographical lot number (barn, pigsty, garage, produce storage building, etc.);
- Stand-alone swimming pool with solid walls and jakuzzi (excluding the mobile jakuzzi belonging the Moveables stored outdoor);
- In case of an apartment, a storage room and other room(s) located in the same building as the apartment owned and exclusively used by the insured person.

The risk coverage of the building will include building accessories and building equipment installed and commissioned and the building glazing.

Furthermore, deemed as insured at the place of risk, coverage not individually indicated in the policy:

- Structures (water meter shaft, fence, artificial grass etc.)
- Common areas recorded in the real estate register document of a condominium in proportion to ownership of the insured person,
- Housing cooperative's property recorded in the real estate register document of the housing cooperative in proportion to the insured apartment and all other apartments of the housing cooperative building;

What is not covered:

- Buildings and structures under construction, including their components and built-in accessories in Pro package;
- Building accessories, additional materials and building engineering equipment placed and stored in buildings under construction to be used for that construction;
- Underground structures without stone walls; foil tents, canvas tents, greenhouses, planting houses located at the place of risk coverage separately and not indicated in the policy;
- soft plate and foil cover of pools.

B. RENEWABLE ENERGY SYSTEM

What is covered:

Solar thermal collectors, solar cells, owned by the owner of the real estate, fixed on the roof structure or facade of the insured building(s) or on the insured land in compliance with regulations and standards, serving for heating, energy and utility hot water supply of the building.

The lines of the equipments insured in the present 'Renewable energy system' group of assets connected to the mechanical system of the insured building will be insured up to a connection within the external walls of the building.

C. MOVABLES

What is covered:

Any movables that are not built-in which constitute the property of or are legally held by the insured person based on a contract in accordance with legal regulations or rules of responsible custody providing that the given movable asset can be classified in any of the following movable asset groups.

Parts of value preserving asset category:

- Precious metals, precious stones, stamps, coins, cash
- Pieces of art, fur, carpets, collections

Parts of household movables asset category:

- Household movables

- Special movables
- Movables stored outdoor
- Frozen food

Parts of business asset category:
- Machines, appliances, equipment
- Goods, stocks, products

What is not covered:
- Cashless payment methods, securities, vouchers, season tickets, ID cards and other documents;
- Manuscripts, designs, documentations, data stored on data carriers;
- Vehicles under the Hungarian Highway Code (KRESZ) (excluding automotive lawnmowers and snow cleaners below 20 bhp provided that they are insured as Special movables) and the accessories, parts and supply materials thereof listed under 'Accessories of motor vehicles';
- Caravans, trailers, water-borne and air-borne vehicles and the accessories, parts and supply materials thereof.
- Movables stored outdoor.

PARTS OF VALUE PRESERVING ASSET CATEGORY

1. Precious metals, precious stones, stamps, coins, cash

What is covered:
- Pursuant to applicable laws, materials that belong here include precious metal items,
- Precious stones, pearls and
- Any articles that were made using such precious items
- Coins, stamps , ornaments and collections thereof,
- Cash and foreign currency up to HUF 100,000,
- Cash and foreign currency up to HUF 1,000,000 in case of a business activity pursued at home provided that the policyholder made a distinct declaration related to such cash,

2. Pieces of art, fur, carpets, collections

What is covered:
Pieces of fine art, genuine furs (except for sheepskin), hand-made (oriental) carpets, collections.

Collection: group of assets representing extraordinary value due to their unique and rare nature.

What is not covered:
In case of parts of value preserving asset category:
- Assets placed in a garage, attic, basement, outbuilding, storage room or any other room not serving for residential purposes as well as in parts of the building left directly unattended by the insured person (e.g. balcony, loggia, terrace, etc.);
- Movables rented, borrowed and taken over for responsible custody

PARTS OF HOUSEHOLD MOVABLES ASSET CATEGORY

3. Household movables

What is covered:

1. Assets not built in but usually found in households needed for the maintenance of the household or serving the personal use or consumption of the insured persons, excluding hobby, sports and DIY tools;
2. Hobby, sports and DIY tools with individual procurement value of 300 000 HUF or less;
3. Appliances and equipment installed in the inbuilt kitchen furniture;
4. Domestic and hobby animals (pets) kept for pleasure including related necessities and fodder, produces for personal use and live plant cultures. Live plant cultures include potted plants and garden ornamental plants under the present Terms and Conditons.

What is not covered:

- Domestic and hobby animals requiring licences;
- Licensed hunting and self-defence weapons;
- Assets in subgroup No. 2 (hobby, sports and DIY tools) exceeding the individual procurement value of HUF 300,000 at the time of the beginning of the risk coverage.

Restrictions

- Total indemnity paid for movables in subgroup No. 2 (hobby, sports and DIY tools) for one insured event will not exceed 30% of the insured sum for household movables;
- Total indemnity paid for movables in subgroup No. 4 for one insured event will not exceed 5% of the insured sum for household movables.

4. Special movables

What is covered:

All movables meeting all of the following conditions:

- The policyholder enclosed a detailed list to the insurance offer including accurate description of the assets with the value at the time when the contract is concluded;
- The individual procurement value of the asset exceeds HUF 300,000 at the time when being insured;
- The asset belongs to subgroup No. 2 of Household movables (hobby, sports and DIY tools)[1] .

What is not covered:

- Movables in the asset category of 'Value-preserving assets' and 'Business assets'

[1] Assets in the hobby, sports and DIY tools category may exclusively be included in the coverage by accurately naming the asset, indicating its year of procurement, value upon the date of concluding the contract and serial number if the given tool is used for work by the insured person (e.g. firearm used by the member of a law enforcement body or a forest ranger)

5. Movables stored outdoor

What is covered:
Outdoor garden furniture(s), temporary tents / blinds, barbecues, mobile ovens, garden lighting, dog house, garden shower, mobile jacuzzi, robot lawn mower, garden irrigation systems, garden children's toys.

What is not covered:
- mobile jacuzzi soft plate or foil cover
- battery-powered children's vehicles (e.g. small motor, small car, tractor, scooter).
- movables in asset cathegory of ‚Household movebles' and ‚Special movables'.

6. Frozen food

What is covered:
Frozen food stored in an insured freezer cabinet or freezer chest at the place of risk.

PARTS OF BUSINESS ASSET CATEGORY

7. Machines, appliances, equipment

What is covered:
- Machines, appliances and equipment of the business activity conducted by the insured person in the insured real estate;
- Machines, appliances and equipment of the business activity conducted by the insured person outside the place of risk coverage occasionally stored in the insured real estate.

7. Goods, stocks, products

What is covered:
- Goods, stocks, products related to the business activity conducted by the insured person in the insured real estate and assets taken over for repair.

What is not covered:
In case of parts of business asset category:
- Pursuant to applicable laws, materials that belong here include precious metal items, precious stones, pearls and objects made using these, coins, stamps and collections thereof,
- Pieces of fine art, genuine furs (except for sheepskin), hand-made (oriental) carpets; collections.
- Livestock;
- Fodder, produce and live plant cultures

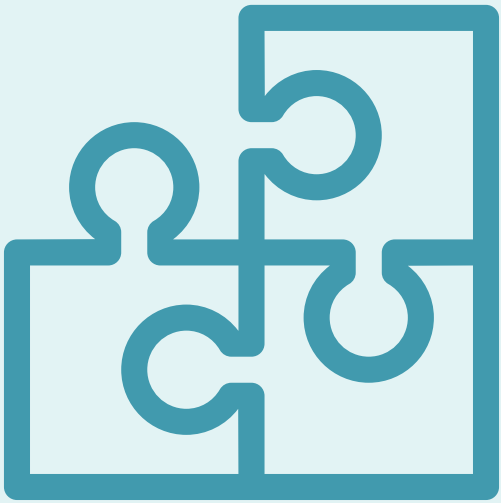
4. DETERMINING THE INSURED SUM BY ASSET GROUPS

The sum insured of the insured assets will be determined by the policyholder upon concluding the insurance contract.
The sum insured will be determined as follows:
- **in aggregate:** with the sum insured determined for movables in the 'Value-preserving asset category', 'Household asset category' and 'Business asset category' within

the 'Movables group of assets' – excluding 'Special movables part of asset category' – for the 'Renewable energy system group of asset' including components and devices,

- **by items:** with the sum insured indicated by each asset for assets in the part of asset category of 'Building assets' separately indicated in the policy (e.g. main building, outbuilding), and assets in the part of asset category of 'Special movables'.

The insurance contract may also be concluded with the sum insured recommended by the insurer for individual assets in the category of 'Building asset' and the parts of the asset category of 'Household movables'. Except for 'Household movables' the insurer will not recommend any sum insured for the parts from the group of 'Movables asset'. No contract will be concluded with a lower than recommended sum insured.



PACKAGES OVERVIEW

We offer three packages of Property Insurance - Plus, Max and Pro.

In this section, you will find information about cases when we will pay the compensation per each package available in MyHome insurance. Please do not forget to read also the sections describing when we cannot pay the compensation. The terms and conditions of supplementary insurance are set out in a separate document.

WE OFFER THREE PACKAGES OF PROPERTY INSURANCE.

The most important features of the packages are as follows:

- The Plus and Max packages provide coverage for the same insured events, but in the Plus package, we apply limit to several insured events, which is not applied to the same events in the Max package. Therefore, please read the description of the insured events carefully.
- The Pro package includes all-risk coverage for insured property, which means that all damages to the insured property is covered, except for damages that we have excluded.

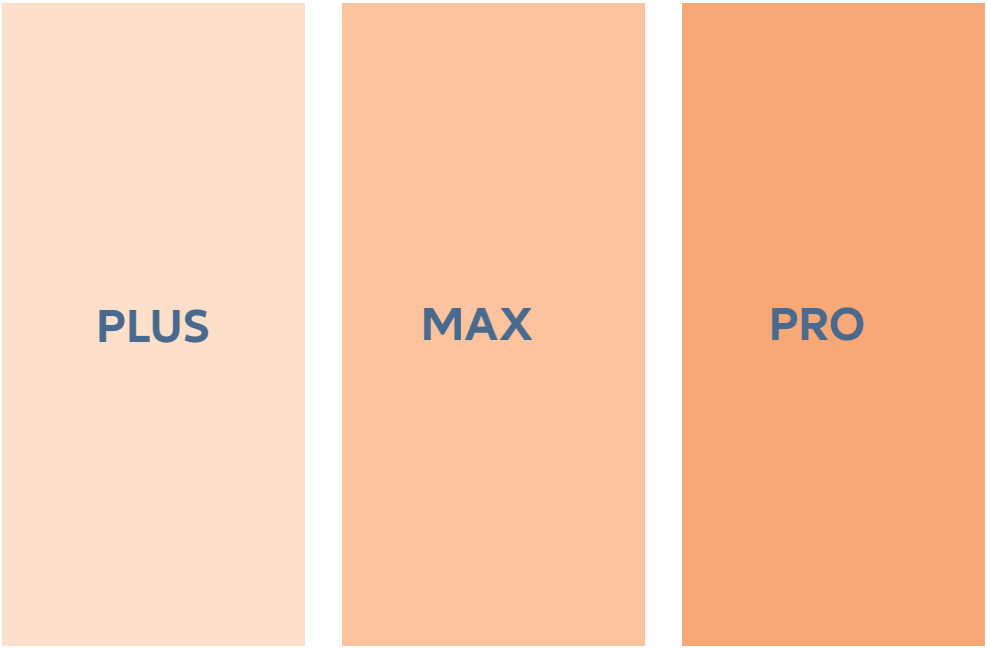


TABLE OF COVERAGES

PROVIDED COVERAGES	PLUS	MAX	PRO
ALL RISKS			✓
FLEXA	✓	✓	✓
NATCAT	✓	✓	✓
HOME ASSISTANCE	✓	✓	✓
PRIVATE LIABILITY	✓ up to 10 M HUF	✓	✓
INSURED EXPENSES	✓ with limit	✓	✓
WATER DAMAGES	✓ with limit	✓	✓
GLASS	✓ with limit	✓	✓
THEFT (BURGLARY, ROBBERY, SNEAK THEFT, TRICK THEFT)	✓	✓	✓
VANDALISM	✓ with limit	✓	✓
SHORT CIRCUIT AND OVERVOLTAGE	✓ with limit	✓	✓

COVERAGE DEFINITIONS

All risks coverage: covers all damage to insured property, except for the excluded risks and service restrictions specified in the terms and conditions of the contract.
Damage caused by fire (including smoke and soot pollution), lightning, explosion and blasts, or impact of third party vehicles.
Damage caused by windstorm, downpour, hailstrom, snow pressure, flood, landslide, earthquake, falling rocks and soil, collapse of unknown structures and hollows, falling of objects from outside of an insured object.
Assistance services are provide immediate help in case of emergency and in case of the breakdown of household appliances by organization and quick service.
Coverage for personal injury and material damage caused by the insured party to a third party will be provided within the limit amount chosen by the policyholder in accordance with the provisions set forth in the special terms and conditions.
Compensation for costs of mitigating damage, other costs related to insured event (demolition and construction, clean-up and removal of debris, planning documentation and authority permit, one-off cleaning after restroration) and compensation for rent of temporary accomodation.
Damage caused by pipe burst, unblocking of drains, roof leakage, loss due to escape of water.
Damage of glass occured by breakage or cracking (e.g. windows and doors glasses, furniture glasses, mirrors, ceramic plates on cooker, safety glasses).
The coverage applies to damage caused to the building or its contents as a result of burglary, attempted burglary, or robbery (including the theft or disappearance of property, or damage to property related to such incidents). It also covers damage resulting from sneak theft or theft by deception.
Damage caused by unknown person's vandalism (including damage caused to an external wall or covering of the insured building by painting or graffiti), stealing of building parts and accessories
Damage caused by short circuit and induction.

5. INSURED EVENTS

Please note that the insured events indicated below will be covered subject to the packages of your choice. A detailed description can be found in the Packages overview section of the present Client Information and General Terms and Conditions. Only events that occur for unforeseeable reasons, accidentally and unexpectedly, in accordance with the conditions set out in this Section 5, shall be considered insured events.

5.A. INSURED EVENTS IN PLUS AND MAX PACKAGE

FLEXA

Fire damage

What is covered:

- Damage caused by burning characterised by the release of heat in addition to smoke and flames that occurs without or leaving its functional focus (e.g. stove, gas cooker, boiler) as an accident in spite of the intent of the insured person.
- Damage arising from fire generating outside the place of risk coverage (e.g. blackening, melting).
- Damage to the insured assets caused by smoke or soot pollution, if it is not the result of a fire damage event according to the previous two paragraphs.

In case of Plus package fire damage to items exposed to the effects of flames, heat and electric power due to their purpose will only be an insured event if the fire also spreads to other objects, burning them or damaging them through heat.

What is not covered:

- Superficial scorching, discoloration and deformation caused by ironing, drying or smoking.
- Heat impact generated by auto-ignition, fermentation or stuffiness.
- Fire damage/"What is covered?" in the case of smoke and soot pollution according to the third paragraph, the insurer will not cover such pollution resulting damages, which
  - any kind of smoking,
  - candles and flame-operated lighting equipment,
  - flame-operated vaporizing device, smoker,
  - operation of combustion equipment (e.g. fireplace, boiler, tile stove, etc.),
  - other fires started by the insured (e.g. barbecues, burning wood leaves, etc.) causes, furthermore
  - resulting from the every day use of the building/apartment, continuously developing pollution (e.g. if the property is exposed to direct smoke or soot pollution),
  - smoke and soot contamination without fire damage caused by the chimney crack,
  - damage to the chimney body,
  - due to the burning of the fuel (due to the quality of the fuel, inadequate flue gas drainage, or human factors)

tarnishing of the outer surface and wall of the chimney.

Lightning damage

What is covered:
Damage caused by a lightning strike that directly hit an insured asset and left visible damage marks on it.

Explosions and blasts

What is covered:
A sudden, unexpected and accidental manifestation of force generated by the expansion of gases or steams, accompanied by quick heat generation and high pressure that cause damage.

What is not covered:
- In case of Plus package sonic booms generated by aircraft,
- Break of a TV screen,
- Explosive failures in water boilers due to lack of water,
- Damage exclusively arising in a pressure vessel itself,
- Damage arising in an unclosed pressure vessel due to overpressure

Damage caused by impact of third party vehicles

What is covered:
Damage related to the impact of third party vehicles caused by a part or cargo thereof.

What is not covered:
- Damage caused by the impact of a third party vehicle will not be covered if the vehicle causing damage gets close to the insured asset with the policyholder's/insured person's knowledge and consent.
- Damage to movables insured in the asset category of 'Movables stored outdoor' except robot lawn mower.

NATCAT

Windstorm damage

What is covered:
Damage caused by the pushing or drawing effect of moving air, hereinafter referred to as a storm[2], whose speed
- Reaches 54 kilometers (15 m/s) per hour in case of Plus package.
- In the case of a Max package, also damage caused by air movement with a speed of less than 54 kilometers (15 m/s).
- In case of all the three packages damage caused by rainwater pouring in a
  - Roof damaged by the storm,
  - doors and/or windows damaged by the storm (including those that were left open), concurrently with the storm.
- Damage caused by objects swept away, knocked down or torn down and hitting insured assets.

[2] If no other credible data is available, the air movement velocity data of the HungaroMet Hungarian Meteorological Service LTD. will prevail.

What is not covered:
- Damage caused by draught generated inside a room,
- Damage to live plant structures;
- Damage caused by rainwater pouring in through a temporary cover of buildings under construction or reconstruction damaged by storm,
- Windstorm damage that
  - occurred to movables which are part of the "Value Preserving asset" category, or
  - movables classified as "Household movables" or "Special movables" within the "Household movables" asset category,

if such movable property was located in an open space at the time of the damage.

Downpour damage

What is covered:
Damage to property flooded due to inadequacy of a well-constructed, and maintained drainage system and due to resulting accumulation of water from a downpour.

It will be qualified as a downpour if the average intensity calculated from the amount of precipitation fallen at the place of risk coverage measured[3] reached or exceeded the value of 0.75 mm/sec or reached 30 mm within 24 hours. In the case of the Max package, the damage caused by precipitation below this intensity is also covered.

What is not covered:
- Damage arising in the form of fungi or mildew,

Damage arising from
- Creation of hollows by waters,
- Subsidence of soil under foundations,
- compression of filling under the floor,

Damage arising
- In case of Plus package in the external plaster and external painting of buildings,
- In live plant cultures,
- Damage in movables in case of flooding of rooms under the groud floor, except in the case of Max package damage in movables stored on the floor due to their purpose (e.g. furniture)
- Downpour damage that
  - occurred to movables which are part of the "Value Preserving asset" category, or
  - movables classified as "Household movables" or "Special movables" within the "Household movables" asset category,

if such movable property was located in an open space at the time of the damage.

Hailstorm damage

What is covered:
- Damage arising from dynamic force of ice pellets.

[3] If no other credible data is available, the precipitation intensity data of the HungaroMet Hungarian Meteorological Service LTD. will prevail.

- Damage caused by precipitation pouring in through an opening created in a permanent cover of a building or roof windows due to dynamic force of ice pellets concurrently with damage to the cover.

What is not covered:
- Damage to live plant structures,
- Hailstorm damage that
  - occurred to movables which are part of the "Value Preserving asset" category, or
  - movables classified as "Household movables" or "Special movables" within the "Household movables" asset category,

if such movable property was located in an open space at the time of the damage.

Snow pressure damage

What is covered:
- Damage arising due to the weight of snow and ice or due to a sweeping effect of a slipping down snow load.
- Damage caused by precipitation getting in through an opening created in a permanent cover of a building or roof windows due to the above reasons.

What is not covered:
- Damage to live plant structures,
- Snow pressure damage that
  - occurred to movables which are part of the "Value Preserving asset" category, or
  - movables classified as "Household movables" or "Special movables" within the "Household movables" asset category,

if such movable property was located in an open space at the time of the damage.

Flood damage

What is covered:
- Damage caused by flooding of surface live waters, lakes and artificial canals flowing thereto with an direct connection, and
- Water and leakage damage within a 100 m range of the centreline of a levee.

What is not covered:
- Damage caused in a foreshore area and a floodplain,
- Damage caused by increased underground water levels and movement thereof,
- Damage caused by excess surface live waters.

Landslide damage

What is covered:
Damage resulting from a sudden downward movement of surface layers of ground (stone or soil).

What is not covered:
- Landslide occurring due to human activity,
- Damage arising from a design, construction or maintenance defect of a supporting wall.
- Damage arising from lack of supporting wall if such supporting

wall would have been reasonable due to the surface conditions,
- Damage to movables insured in the asset category of 'Movables stored outdoor' except robot lawn mower.

Falling rocks and soil damage

What is covered:
Damage caused by pieces of stone and soil falling unexpectedly, incidentally and in an accidental manner.

What is not covered:
- Fall occurring due to human activity,
- Damage arising from a design, construction or maintenance defect of the supporting wall,
- Damage arising from lack of supporting wall if such supporting wall would have been reasonable due to the surface conditions.
- Damage to movables insured in the asset category of 'Movables stored outdoor' except robot lawn mower.

Damage caused by a collapse of unknown structures and hollows

What is covered:
Damage caused by a sudden unexpected collapse of unexplored structures and hollows unknown to the policyholder or the insured person and not indicated in the building documentation.

What is not covered:
- Damage arising from hollows created by waters,
- Subsidence of soil under foundations,
- Compression of filling under floor,
- Collapse of underground parts of mines.,
- Damage to movables insured in the asset category of 'Movables stored outdoor' except robot lawn mower.

Damage caused by falling of objects from outside of an insured object

What is covered:
Damage caused by a fall of assets outside the place of risk coverage which is not owned or used by the insured person.

What is not covered:
- Damage to movables insured in the asset category of 'Movables stored outdoor' except robot lawn mower.

Earthquake damage

What is covered:
Damage caused by earthquakes reaching division V of the EMS (European macroseismic scale) scale.

WATER DAMAGES

Pipe burst damage

What is covered:

Damage caused at the place of risk coverage

- By a liquid or steam flowing out due to a break, crack, puncture, movement of connections of water, sewage, heating, cooling and steam pipes and accessories, fittings and household appliances connected to the pipes, and
- By a liquid or steam flowing out of a tap left open,
- in the event of a blockage in the sewage pipe, the cost of repair by demolition or excavation (e.g., digging).

What is not covered:

- Damage arising in the form of fungi or mildew,
- Damage caused by rainwater to external plaster, external painting or external cover of a building due to a hanging or horizontal gutter and a break, crack, puncture, clogging or movement of their connections,
- In case of Plus package replacement cost of cooling, gas and steam pipes and their accessories and fittings,
- Repair/replacement costs of damaged taps, home appliances, devices connected to pipes and causing damage, and accessories thereof,
- Value of the flown out liquid or steam.

Restrictions of service/conditions for service

- Cost of detecting a broken pipe and restoring damage caused by detection within an external wall line of the building up to the technologically reasonable extent, and up to a maximum of 6 m length from the external wall line of the building.
- Cost of supplementing or replacing a water pressure pipe, internal rainwater drain and a sewage water pipe causing damage up to the technologically reasonable extent[4] required to eliminate damage
- Cost of supplementing or replacing a heating pipe causing damage up to the technologically reasonable extent[4] required to eliminate damage with the maximum length of 6 m.

Unblocking of drains

What is covered:

It covers unblocking of sewage water pipes without demolition at the place of risk.The concept of blockage does not include cases where the blockage of the sewage pipe can only be removed by further demolition or excavation (e.g., digging). In this case, the insurer provides services under the terms and conditions of "Pipe burst damage.

[4] Technologically reasonable extent: the section between the nearest points of connection of the damaged element and the necessary fittings. If the damaged section can be repaired by splicing, the technologically justified extent can be taken into account to the extent of the section required for splicing.

What is not covered:

- Damage caused by clogging of a rainwater gutter.

Restrictions of service

- Cost of detecting the clogging and restoring damage caused by the detection within the external wall line of the building up to the technologically reasonable extent[5], and to the maximum length of 6 m from the external wall line of the building but up to 200 000 HUF per insured events.

Roof leakage damage

What is covered:

Damage caused at the place of risk coverage by water arriving from the outside.
Damage caused by rainwater leaking in will be an insured event

- If it occurred due to a defect in the roof insulation (or coating),
- The lack or ageing of panel gap sealing
- Or insulation defect of
  - Doors and windows,
  - or lack or construction defect of a drip edge profile

of the insured building.

What is not covered:

- Underground water and excess surface water damage,
- Damage caused by insufficient temporary roofs for buildings under construction or reconstruction,
- Damage due to construction deficiencies and failed maintenance of building structures, doors and windows, insulations, roof covering, tinning, excluding those listed in the insured event,
- Damage caused by rainwater to external plaster, external painting or external cover of a building,
- In case of Plus package damage due to doors or windows left open,
- Repair costs of broken or aged insulation and covering defects,
- Damage arising in the form of fungi or mildew.

Conditions for service

In case of repeated leakage into a room due to rainwater, the insurer will compensate for water damage that occurred if the previously leaked surfaces had been restored and the defect causing the previous damage was repaired by an expert and the new defect occurred

- in case of Plus packages, more than one year after the date of repair,
- in case of Max packages, either within or beyond one year from the date of repair.

[5] Technologically reasonable extent: a section between the nearest connection points of the damaged element and the necessary fittings thereof.

WE COVER EXTRA WATER FEE DUE TO TAP WATER LOSS CAUSED BY PIPE BURST DAMAGE.

Loss due to escape of water

What is covered:
Extra water fee due to tap water loss caused by pipe burst damage.

What is not covered:
- Sewage charge for drained water,
- Average water consumption
  - During the period of damage,
  - Water used to fill a swimming pool.

Restrictions of service/conditions for service
- In case of Plus package, compensation will be paid up to up to HUF 200,000 per insurance period,
- Service conditions: Presentation of water bills issued by the relevant water supplier retrospectively for a period of 1 year.

Restrictions of service in the Plus package under „Water damages"
- For insured events covered by "Water damages" (pipe burst damage, unblocking of drains, roof leakage, loss due to escape of water) in the Plus package, the insurer will pay a total of up to HUF 150,000 for damage occurring during one insurance period.

GLASS BREAKAGE

Standard glass breakage

What is covered:
Breaking or cracking occurring accidentally for any reason in the general glazing of an insured building (see Insurance terminology).

What is not covered:
Damage caused to insured glass surfaces of buildings under construction or reconstruction[6].

Restrictions of service
Total insurance service paid in one insurance period under standard glass breakage coverage in Max package may not exceed the total sum insured (annual limit) of the insured buildings , while in Plus package total up to 100 000 HUF (annual limit).

[6] All general repair, construction, installation work that partially or completely restores the original technical condition or serves its development shall be considered as reconstruction, as well as work during which the usability and aesthetic appearance of the property is improved by replacing or transforming certain structures and equipment. (For example, interior and exterior renovation of an apartment / house, parquet flooring, painting, decorating, etc.)

Special glass breakage

What is covered:

Breaking or cracking occurring accidentally in

- Structurally built-in glass surfaces and polycarbonate surfaces substituting the glass of buildings and apartments not included in the basic glass breakage coverage,
- Glazing of furniture, glass tables,
- Glass basins, shower cabins, sauna doors and windows,
- Glass ceramics plates on cookers, cooker doors and fireplace glazing,
- Mirror surfaces fixed at minimum four points to building structures or built-in furniture,
- In glass or polycarbonate cover of stand-alone swimming pool with solid walls.

What is not covered:

- Extra value arising from the antique nature of furniture glass and mirrors,
- Damage to the electrical components of the cooktops,
- Damage to furniture and frames comprising damaged glass or mirror,
- Damage to name plates, advertising and company boards and their frames,
- Damage to movables insured in the asset category of 'Movables stored outdoor'.
- Damage limited to breakage protection, light protection and security foils,
- Damage to the mounting and framework of glazing and related electronic equipment,
- Damage limited to decorations and painting of glass surfaces,
- Damage to the glazing of buildings under construction or reconstruction.

Restrictions of service

Under special glass breakage coverage, the insurer will reimburse damages occurring during the same insurance period up to a maximum of HUF 1,000,000 (annual limit) in the Max package and up to a maximum of HUF 300,000 (annual limit) in the Plus package.

THEFT (BURGLARY, ROBBERY SNEAK THEFT AND TRICK THEFT)

Burglary damage

What is covered:

Damage caused to the insured assets by burglary or the attempt thereof. Damage caused in relation with burglary or the attempt thereof:

- by damaging the insured buildings or structures
- by damaging, destroying or stealing the building equipment and accessories installed and commissioned.

Burglary:
Theft committed by unlawfully entering a locked room
- By forceful access, or
- Using false keys, i.e. keys not made for the given lock or a tool not serving for opening the lock, leaving detectable traces or
- Using the original key to the room acquired by robbery or plundering.

Theft will also be qualified as burglary in the event that the room is entered through a door or a window left open, the lower edge of which is more than 3 metres above the pavement level, or any building, or part of any building, or structure of or accessory to a building facilitating such entry.

What is not covered:
- Theft with a key to the room lost or found at a publicly accessible place,
- If the insured assets disappeared without detectable traces of entry except if the key was obtained by robbery or plundering,
- If the asset was stolen from a room which does not comply with any asset security level. (Section 5. Anti-burglary security levels).

Conditions for service
- Police charges.

Restrictions of service
The burglary damage of the insured assets will be compensated under provisions of Section 6.C. (Table No. 1 Service limit amounts subject to the security level at the time of damage).

Damage caused in the assets in the 'Building' asset group by burglary or the attempt thereof up to the limit value of 1% of the insurance amount of the 'Building' asset group but not more than HUF 1,000,000 i.e. one million forint.

Robbery damage

What is covered:
Damage caused to the insured assets by robbery.

Robbery:
- If the offender obtains or keeps the insured asset by applying violence or directly threating with life or physical harm or if the offender renders the insured person unconscious or defenceless state.

What is not covered:
The following will not be qualified as robbery
- If the insured person becomes unconscious or defenceless by voluntarily consuming alcohol or narcotic substances,
- If the thief entering the door or window left open on the place of risk coverage applies violence or direct threat of life or physical harm.

Conditions for service
- Police charges.

Sneak theft and trick theft

What is covered:
- The insurer will pay compensation for theft damage in cases where the perpetrator enters the place of risk unnoticed through an open door or window in the presence of the insured person staying in the building, or where the insured person let in a person in good faith to the place of risk who appropriates the insured property.

Service restrictions/service conditions:
Service conditions:
- police charges.

The insurer will pay compensation for damage caused by sneak theft or trick theft up to a maximum limit of HUF 50,000 per insurance period.

VANDALISM

Theft (of building accessories)

What is covered:
- If an offender steals an insured asset attached to a sidewall or the roof of an insured building at more than 3m height, in a position not reachable from any part or accessory of the building or from any outbuilding, structure or built-in item (e.g. fire ladder),
- If an insured asset attached to the roof of an insured building is stolen by way of forcefully entering the roof or an attic protected by a security lock using a false key, a key to another lock or a tool serving a purpose other than opening locks, leaving detectable traces behind.
- If the assets in the 'Renewable energy system' asset group fixed on the insured property in accordance with regulations and standards.

Vandalism damage

What is covered:
- Alarm and surveillance systems/ centres, mechanical and electronic fire protection and property protection equipment and devices,
- Fences, gates, gate opening systems, outdoor units of door-entry phone systems,
- Entrance doors, garage doors, garage door opening systems,
- Air conditioners
- Assets in the 'Renewable energy system' asset group and heat pumps and wind turbine,.

deliberately damaged by unknown offenders.

What is not covered:
- Deliberate damage to be compensated under another insured event,
- Damage limited to aesthetic aspects,
- Damage caused by animals.

Graffiti damage

What is covered:
Damage caused to an external wall or covering of the insured building by painting or graffiti.

What is not covered:
- Deliberate damage to be compensated under another insured event,
- Damage to movables insured in the asset category of 'Movables stored outdoor'.

Restrictions of service/conditions for service in case of Vandalism:
- Police charges (except: Graffiti damage).

The insurer shall, within the scope of the "Vandalism" coverage (Theft of building accessories, Vandalism Damage, and Graffiti damage altogether) per insurance period, up to 1% of the insured amount for the "Building" asset group, but not exceeding HUF 1,000,000, while in the Plus package, an annual limit of up to HUF 100,000 applies. In case of graffiti damage the repainting or cleaning cost of damaged walls will be paid up to the height of 3 metres from the pavement level.

SHORT CIRCUIT AND OVERVOLTAGE

Short circuit

What is covered:
The insured property experiences an accidental, sudden, and unexpected increase in current strength in the section of the electrical network following the consumption meter, which damages the insured items. A short circuit is considered an insurance event only if there is visible evidence of the short circuit in the electrical network of the insured building (e.g., melted wires in the junction box). The components of the electrical network include the meter, circuit breaker, mini circuit breakers, fuses, wiring with its sockets, switches, etc. Under these terms, extension cords and other mobile sockets, distributors used to extend the building's electrical network are not considered part of the insured building's electrical network.

The insurer compensates for the damage caused by overvoltage in insured electromechanical property items and electrical household appliances (personal property) if they result from a short circuit that occurred in the electrical network of the insured building. The service requires the damaged property to be inspected and the submission of an expert opinion issued by a professional service center.

What is not covered:
- Damage to movables insured in the asset category of 'Movables stored outdoor'.
- Damage caused by overvoltage during the charging of electric vehicles, scooters, and bicycles.

Service restriction in the Plus package in the case of „Short circuit and induction" insurance events:
- **In the case of "Short circuit and induction" insurance events (damage caused by short circuit, damage caused by the induction effect of lightning strike), the insurer shall pay a maximum of HUF 150,000 in total for damage occurring during one insurance period in the Plus package.**

Overvoltage
Damage caused by lightning induction, a surge occurring due to fluctuations in magnetic field strength within 1 km distance from spots hit by lightning.

INSURED EXPENSES

Compensation for costs of mitigating damage

What is covered:
The insurer will compensate for the costs of mitigating damage within the sum insured even if mitigation efforts failed.

Activities qualified as mitigation of damage will include in particular, but not be limited to: extinguishing fire, rescuing, constructing a temporary roof, developing falsework.

Service restrictions:
In case of underinsurance, the insurer will compensate for the costs of mitigating damage in proportion of the sum insured to the asset value.

Compensation for rent of temporary accommodation

What is covered:
If the insured apartment or residential building is uninhabitable due to an insured event, the insurer will compensate for reasonable and verified cost of temporary accommodation for a period between moving out and moving back to the real estate after it becomes inhabitable, for maximum of 90 days, up to **HUF 300,000, i.e. three hundred thousand HUF**, in addition to the sum insured. An insured apartment or residential building is considered uninhabitable if its condition – as a result of an insured event – endangers the stability of the building, life or public safety. The fact of uninhabitable is recorded in the insurer's damage report by the insurer's damage expert. If the fact of uninhabitableness cannot be established by the damage expert, or the customer does not agree with the damage expert's finding that

the building is not uninhabitable, the territorially competent building authority / government office certificate is required in this area, issued according to the Act LXXVIII. about the design and protection of the built environment Section 47.

Compensation for other costs

What is covered:
The compensation for other cost is not paid within but exceeding the sum insured specified on the contract, up to 5% of the sum insured of the Building group of assets insurance policy exceeding the sum insured, the insurer will also pay for the following actual and reasonable costs related to damage to the insured asset and not qualified as mitigation of damages

- Demolition and construction of a temporary roof,
- Clean-up and removal of debris,
- Planning documentation and authority permits,
- One-off cleaning after restoration.

Service restrictions/conditions of service:
The 5% compensation limit applies to the aggregate of all other costs.

In case of underinsurance, the insurer will compensate for the costs of mitigating damage in proportion of the sum insured to the asset value.

5.B. INSURED EVENTS IN THE PRO PACKAGE

5.B.1. Insured event

During the term of the contract, any accidental physical damage to insured property at the place of risk, caused by unforeseeable, random, unexpected external influences, for which the insurer has not excluded its obligation for compensation in these terms and conditions.

In the event of burglary, the insurer shall only provide coverage if the loss event complies with the definition of "burglary" in Section II.5.A. of these terms and conditions, including Sections II.6.C.1. and II.6.C.2. and Chapter V ("Anti-burglary security levels and limit amounts").

5.B.2. The following shall be considered a single insured event:

a) in the event of earthquake damage, storm damage, downpour damage, hailstorm damage, lightning damage, and damage caused by the induction effect of lightning, the same type of insured event, i.e. earthquake damage, storm damage, downpour damage, hail damage, lightning damage, and damage caused by the induction effect of lightning occurring repeatedly within 72 hours,

b) in the case of flooding, flood damage occurring repeatedly within 72 hours, caused by high water levels

appearing as one or more bodies of water, peaking once or several times.

5.B.3. With regard outbuilding(s) with adobe or adobe-containing walls, insured in the 'Buildings' asset group, commercial buildings, commercial apartments, business outbuildings, and movable property insured under the Business property group, the loss events listed and described in Section II, Point 5.A shall be considered insured events.

5.B.4. Damage not covered by insurance in the Pro package

In addition to the general exclusions listed in Section 13 of the General Terms and Conditions of Insurance, the insurance coverage does not extend to damage caused by the following reasons:

- **gradual and continuous deterioration, deformation, wear and tear resulting from the normal use of the insured property,**
- **internal failure of machinery and equipment, in particular electrical or mechanical failure, breakage or malfunction, freezing of coolants or other fluids, inadequate lubrication, lack of oil or coolant,**
- **surface scorching, discoloration, or deformation due to smoking,**
- **failure of built-in materials or components,**
- **corrosion or oxidation caused by atmospheric factors,**
- **atmospheric humidity or dryness, temperature changes or extremes,**
- **harmful properties inherent in the nature of the constituent materials (e.g., shrinkage, evaporation, weight loss, fermentation, clogging, spontaneous combustion without spreading, etc.), changes in the texture or surface of the materials,**
- **contamination, air pollution, fungal growth, mold,**
- **short circuits in electrical appliances classified as "Household movable" or "Movables stored outdoor stored property" within the "Household movables" asset category, which do not spread,**
- **theft committed with the insured room's own key, which has been lost or found in a place accessible to anyone,**
- **disappearance of insured property without signs of forced entry, except in cases of sneak theft or trick theft, or if the keys were obtained through robbery or looting,**
- **improper or irregular use,**
- **machining, repair, cleaning, restoration.**

5.B.5. The insurer will not reimburse any damage covered by the Pro package that

- **results from scratches, dents or other aesthetic damage to the damaged property (except for graffiti damage, see the section entitled "Graffiti Damage" under "Vandalism" in Chapter II, Section 5.A. of the Terms and Conditions, and excluding hailstorm damage)**

that do not affect the further intended use of the property,
- are covered by a warranty or guarantee,
- were caused by faulty design or workmanship, or the use of faulty or unsuitable materials, or by replacement or repair necessitated by the same causes,
- are covered by another insurance policy taken out previously,
- were caused by a collision with a motor vehicle or work machine owned or operated by the policyholder/insured, or with a motor vehicle or work machine approaching the place of risk with their knowledge or consent,
- were caused by leaving doors and windows open, except for water damage caused by precipitation, as well as sneak theft or trick theft,
- caused by the interruption or suspension of public utilities, except for damage caused by a minimum of 8 hours of continuous service interruption by the electricity and gas supplier,
- caused by flooding or inundation in floodplains or open floodplains, or to property located in areas where surface water overflow is foreseeable due to local conditions, i.e., such flooding occurs at least once every ten years on statistical average,
- caused by storm damage, downpour damage, hailstorm damage, or snow pressure damage
  - to movable property belonging to the "Value Preserving" property category, or
  - movable property classified as "household goods" or "special movable property" within the "household goods" property category,if such movable property was located in an open space at the time of the damage,
- caused by water breaking into rooms with floors below ground level due to downpour damage or other flooding, causing damage to movable property that was not intended to be stored in rooms with floors below ground level,
- damage related to groundwater, inland water or soil moisture,
- caused by drafts within the premises,
- resulting from dropping, falling, tipping over or overturning
  - not including structurally integrated glazing in buildings or apartments, or polycarbonate surfaces replacing glazing, furniture glass, glass tables, glass ceramic or induction hobs, glass washbasins, shower cubicles, sauna doors and windows, or mirror surfaces built into the building structure or furniture,
  - and also excluding cases where the dropping, falling, tipping over or overturning was caused by the following events: storm damage, downpour damage, hailstorm damage, snow pressure damage, flood damage, earthquake

damage, landslide damage, falling rocks and soil damage, damage caused by the collapse of unknown structures and hollows, lightning damage, fire damage, explosion and blast damage, burglary damage, robbery damage,

- during the reconstruction, replacement, or restoration of the damaged property, the insured, lessor, or lessee may claim or reclaim state or other subsidies or reimbursements,
- occurred in rented, borrowed or entrusted movable property belonging to the group of value-preserving assets,
- arise from theft not classified as burglary (except for insured events specified in Chapter II, Section 5.A. of the terms and conditions, "Sneak theft or trick theft," and damages specified in the section titled "Vandalism" under "Building theft damage"), loss, abandonment, disappearance, or unauthorized use,
- occurred to data stored on electronic data processing equipment or data storage devices for any reason,
- occurred connected to the death of plants or animals, or their illness or accident,
- caused by worms, insects, plant pests, rodents, or owned pets.

5.B.6. The insurer's payment obligation does not extend to the following damages related to the insured events that have occurred:

- personal sentimental value attached to the property,
- loss of value resulting from damage to or destruction of individual items belonging to a collection, series, set or stock,
- damages and additional costs resulting from deficiencies in commercial circulation,
- damages resulting from additional costs specified in legislation or contracts (e.g., contractual penalties, default interest, fines, penalties, surcharges, legal costs, other punitive costs),
- loss of profit, compensation for pain and suffering.

5.B.7. Service restriction in the Pro package

In the Pro package, under the event title "Glass damage – Basic glass breakage," the total insurance benefit paid during an insurance period may not exceed the sum insured for the insured buildings (annual limit).

In the Pro package, under the event title "Glass damage – Special glass breakage", the insurer shall reimburse damages occurring during the same insurance period up to a maximum of HUF 1,000,000, i.e. one million forints as an initial amount (annual limit).

In the Pro package, the insurer will reimburse damages occurring under the event title "Sneak theft or trick theft" up to a maximum of HUF 50,000, i.e. fifty thousand forints, once per insurance period.

In the Pro package, the insurer applies an initial limit of 1% of the insured amount of the "Building" asset group per insurance period, but up to a maximum of HUF 1,000,000, i.e. one million forints (annual limit), under the "Vandalism" cover.

Within the scope of the insured event as defined in Section 5.B.1 above, the insurer shall also reimburse the costs referred to in Section II, 5. A. of Chapter II, "Compensation for costs of mitigating damage" in accordance with the rules and conditions described therein, with the proviso that "Compensation for rent of temporary accomodation" shall be reimbursed up to a limit of HUF 300,000 per insurance period.

5.B.8. The terms "storm damage", "downpour damage", "hailstorm damage", "snow pressure damage", "flood damage", "earthquake damage", "landslide damage", "falling rocks and soil damage", "damage caused by the collapse of unknown structures and hollows", "lightning damage", "fire damage", "explosion and blast damage", "burglary damage", "robbery damage", "sneak theft or trick theft damage", "graffiti damage", "glass damage - basic glass breakage", "glass damage - special glass breakage", "vandalism" have the meaning specified in Section II. 5.A. of these Terms and Conditions II. 5.A., with the proviso that in the Pro package:

- Damage caused by air movement at speeds below 54 kilometers per hour (15 m/s) is also considered storm damage.
- Damage caused by precipitation with an average intensity of less than 0.75 mm/minute at the place of risk or less than 30 mm in 24 hours is also considered downpour damage.
- earthquake damage is also damage caused by an earthquake that does not reach level V on the EMS scale (European Macroseismic Scale).

6. SERVICES OF THE INSURER

6.A. Persons eligible for service

The insurer's service is due to the insured person.
If the insured property has several owners, they will be eligible for the services concerning the damage related to assets in the 'Building group' of assets in proportion to their ownership.

6.B. Principles of determining the amounts of compensation

The insurer will, in terms of both restoration costs and the value at the time of the damage (prices and costs) – assuming the same quality – use the most economical market prices prevailing at the place of risk to compensate for the damage (e.g., in the case of replacement of irreparable property, as well as repair, restoration, and prevention and mitigation of damage).

6.B.1. **Compensation at new value**
The insurer will compensate the new value of a damaged asset at the time of damage, if it cannot be restored by replacing or by repairing the damaged parts or if the cost of repair is expected to exceed the cost of reconstructing or repurchasing the asset at the time of the damage in new condition. The new value at the time of damage will be established as the average cost of reconstructing or repurchasing an asset of the same quality without value added tax with deviations set forth in Section 11.B.b/3. of the General Insurance Terms and Conditions.

6.B.2. The insurer will compensate for the repurchasing cost of products and stocks listed in the 'Goods, stocks, products' asset category part and the production cost in case of self-made products within the Business equipment asset category (See Insurance terminology).

6.B.3. **Compensation for repair (restoration) cost**
If the replacement or repair of the damaged parts is possible and the expected cost of repair (restoration) would not exceed the cost of reconstructing or repurchasing the asset at the time of the damage in new condition, then the insurer will compensate for the cost of repair without value added tax with deviations set forth in Section 11.B.b/3. of the General Insurance Terms and Conditions.

6.B.4. The insurer will deduct from the amount of service the value of usable remains if it compensate at the new value because the expected cost of repair (restoration) exceeded the reconstruction cost or repurchase value of a new asset at the time of damage.

6.B.5 The sum insured will not be decreased by the amount of insurance service paid.

6.B.6. The insurer **will compensate** for the technologically reasonable restoration cost of the entire surface of a room **exclusively** if

- the painting, wallpaper or coating of the ceiling or one side wall of the room were damaged by at least 40%.
- the painting, wallpaper or coating of the ceiling and at least one side wall or two side walls of the room were damaged.

6.B.7. If the damaged asset can only be repaired with a more modern solution due to a technology change-out, due to which the asset becomes more modern compared with its original technical parameters, the insurer will deduct the value gain resulting from this from the indemnity amount.

6.B.8 In the event that the damaged asset cannot be restored to its original condition due to changes in regulations, standards or EU requirements, then extra costs arising due to such changes of regulations will be compensated by the insurer within the indemnity amount up to 10 per cent of the indemnity amount of the given asset group..

6.B.9. The insurer will determine the new procurement value on the basis of the average procurement price calculated from the prices of the asset with the closest features to the damaged asset applied on the market if:

- the damaged asset does not qualify as repairable under Section 6.B.1, but the given asset is not available on the domestic market or
- the damaged asset qualifies as repairable under Section 6.B.3 but it cannot be restored by repair because the original part or component cannot be procured on the domestic market or is unavailable due to technology change-out.

The insurer will use the same method to determine the value at the date of the damage in the event that the damaged movable asset: a) is not owned by the insured person, b) belongs to asset category part 'Machines, devices and equipment' and over 50% of the value thereof had been written-off, or c) it is a movable asset in the asset category part 'Goods, stocks and products' taken over for repair or it is not new goods, stocks, products.

6.B.10. **The insurer will not compensate** for damage arising during or in relation to profit-making activities performed in the insured building that pose a fire and explosion hazard.

6.B.11. The insurer will provide coverage of **up to HUF 100,000** per insured event for insured garments and outfits of the insured worn in Hungary but outside of the risk address.

6.B.12 The insurer will compensate **up to 100,000 HUF per insured event** at the value set forth in section 6.B.9 for

- fire and natural disaster damage to 'Household movables' and
- burglary damage to bicycles attached to a solid object by a D-lock, a combination of chain and padlock or another qualified bicycle lock stored and insured outside the place of risk coverage but in shared rooms under the same roof as the apartment indicated as the place of risk coverage.

6.B.13. The Insurer will compensate **up to HUF 100,000 per insured event** the theft and burglary damage of the insured 'Movables stored outdoor' , if the theft occurs from a locked room at the location of risk, regardless of the security level of the locked room at the time of damage.

6.B.14. The insurer shall reimburse, **up to an initial limit of HUF 150,000** per insurance period, any damage resulting from the spoilage of frozen food stored in the insured freezer or freezer chest at the place of risk, provided that the damage is caused by an insured event occurring at the place of risk listed in Section II.5. A. and occurs as consequential damage causally related to them.

6.C. Special rules of service limit related to burglary

6.C.1. Damage caused by burglary and qualified as an insured event will be compensated by the insurer regarding to one given insured event

- within the service limit subject to the security level at the time of damage,
- up to a partial limit relevant to the damaged asset categories or part of asset categories.

Service limit amounts will be set forth in Table No. 1.

The insurer will provide service **up to 50% of the limit amounts** set forth in the Table No. 1. if

- the purpose of the property is not permanent residence but temporary use, recreation, occasional short term stay and
- the insured person did not use the property habitually at the time of the insured event.

Security level at the time of damage will be established based on the location and method of unlawful entry. Security equipment, device or element not existing, not commissioned or not operating at the time of damage will not be taken into consideration when establishing a security level.

Table No. 1.
Service limits subject to a security level at the time of damage

Security level at the time of damage	Service limit (HUF)	Partial service limit (HUF)				
		'Value-preserving movables' asset category	'Household movables' part of asset category	'Special movables' part of asset category	'Machines, appliances, equipment' part of asset	'Goods, stocks, products' part of asset category
Security level 1	400,000	100,000	200,000	100,000	120,000	80,000
Security level 2 or Security level 1 + electronic alarm system	5,000,000	2,000,000	5,000,000	2,000,000	500,000	500,000
Security level 3 or Security level 2 + electronic alarm system	10,000,000	4,000,000	7,000,000	4,000,000	6,000,000	4,000,000
Security level 4 or Security level 3 + electronic alarm system	20,000,000	5,000,000	9,000,000	5,000,000	20,000,000	10,000,000
Security level 4 + electronic alarm system	50,000,000	10,000,000	20,000,000	8,000,000	30,000,000	20,000,000

6.C.2. **Special rules for service related to burglary in the case of insurance of items for business activity conducted at home**

Storage rules for insured items in 'Precious metals, precious stones, stamps, coins, cash' part of asset category

Requirements pertaining to cash	
up to HUF 100,000	In a portable or built-in metal money box or cashier machine
over HUF 100,000 up to HUF 1,000,000	In a properly installed metal box or safe recommended (certified) by Mabisz for the given value limit[7]

Metal boxes or safes will be installed in accordance with Mabisz instructions. Summary of recommendations and information from Mabisz – **Technical conditions of burglary and robbery insurace risk (recommendation)** – is available on the Mabisz website (**www.mabisz.hu**).

[7] Limit values will double between levels A and G if safes are installed by drilling and opening sensors and if they are connected into an electronic alarm system.

In relation to cash for home-based business activity insured in 'Precious metals, precious stones, stamps, coins, cash' part of asset category, if the level of protection at the time of damage

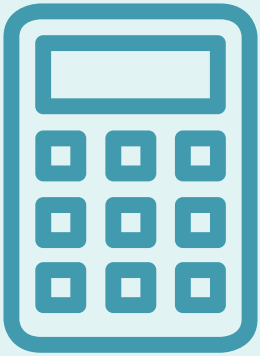
- corresponds to Level 1, **no service will be provided**
- corresponds to Level 2 + electronic signalling system, **maximum HUF 100,000 can be paid as insurance service within the limit amount.**

In case of burglary damage arising in a residential building for temporary stay, the insurer will provide services up to 50% of total compensation and partial limit amounts set forth in the Table No. 1. above, but no service will be provided for assets insured in the 'Goods, stocks, products' part of asset category and the 'Precious metals, precious stones, stamps, coins and cash' part of asset category out of the temporary operation period.

6.D. Deductibles

Service on the basis of property insurance concluded with deductibles:

If the insurer provides services on the basis of property insurance concluded with deductibles, then the compensation amount established based on Sections 6.B-C will be decreased with deductibles set forth in the policy.



III. SPECIAL TERMS AND CONDITIONS OF LIABILITY INSURANCE

In this section we will inform you about the terms and conditions of the general and building owner's liability coverages.

Issues not regulated by the Special Terms and Conditions of Liability insurance will be governed by the Special Terms and Conditions of Property insurance and General Insurance Terms and Conditions.

If Special Terms and Conditions of Liability insurance differ from those of the Special Terms and Conditions of Property Insurance, Special Terms and Conditions of Liability insurance will prevail.

1. INSURED PERSON, INJURED PARTY, PARTY SUFFERING HARM

Insured person
The insured person will be equivalent to the insured person defined in Section II.1. The insured person may only ask the insurer to indemnify after the insured person has compensated the claim of the injured party.

Injured party
A person whose property was damaged due to the insured event.

Party suffering harm
A natural person eligible for compensation for suffering due to the injury of personality rights.
In terms of the present liability insurance, only damages including personal injury will be qualified as insured events for which the insurer pays compensation for suffering.

Material damage
Losses occurring due to destruction or damage of an object or from damage that makes that object unfit for its intended purpose.

Liability damage
Under the terms and conditions of liability insurance, the aggregate of material damage and damage of personal injury.

Serial damage
Concept applicable to liability insurance: several loss events occurring for the same reason and connected in time which were caused by an insured person and which the insured person will compensate for.

Personal injury
Non-material harm occurring due to death, harm to health or physical injury.

Non-contractual damage
Damage caused to person with no contract with the insured person or to person, who is in contractual relationship with the insured person, provided that the given damage is caused out of the contract. Under liability insurance, legal relationship established between on one side members of a condominium/housing cooperative / and on the other side the members of homeowners' community - based on the Act on Condominiums and the Act on Housing Cooperatives - Associations will not qualify as a contract.

2. TERRITORIAL SCOPE AND FORCE

Liability insurance will cover liability damage caused and occurring during the period of risk coverage.

The insurer will provide risk coverage for liability damage caused and occurring in the territory of EEA under liability insurance. Rules of the insured event (Section 4 of the present Chapter) will not include any additional provisions on the territorial scope.

The date when liability damage occurred will be the day when the insured person's conduct caused damage/injury.

If the insured incurred liability through the failure to meet certain obligations, then the day of liability will be the day when the insured person could still have met such obligation without being obliged to compensate for damage.

The date of occurrence of liability damage will be the day when the liability damage occurred to the injured party/party suffering harm or, if such day cannot be determined, the day when the liability damage was first detected or could have been detected by the injured party/party suffering harm with due care.

3. SUM INSURED (ANNUAL LIMIT)

3.1. The insurer will compensate liability damage qualified as an insured event and the costs arising from the injured party/party suffering harm in relation to the enforcement of such damage by insurance periods up to the sum insured valid at the time of the insured event (annual limit). By way of derogation from the Civil Code, the insurer will compensate for the costs of legal representation arising in relation to insured events and insurable interests up to the amount of the sum insured.

3.2. The sum insured (annual limit), chosen upon the conclusion of the contract or in the event of revision also affecting the annual limit of the liability insurance, will be HUF 10 million in the case of choosing the Base limit while HUF 30 million in the case of choosing the Increased limit. With the Plus package, only a liability insurance limit of HUF 10 million can be selected.

The above sum insured (annual limit) will be separately applicable to the general liability insurance and the building owner's liability insurance.

If the aggregate liability damage of several injured parties/parties suffering harm exceeds the sum insured, then the insurer will provide compensation in proportion to liability damage caused to the injured parties/parties suffering harm.

4. INSURED EVENTS

What is covered:

Material damage caused out of the contract at the place indicated below, for which the insured person – in the quality below – will be obliged to provide compensation for damage under the provisions of Hungarian substantive law and/or damage of personal injury for which the insured person will be obliged to pay compensation for suffering under the provisions of Hungarian substantive law.

General liability insurance:

a) In case of damage caused and occurred in the **EEA countries,** and

in Andorra, Monaco, San Marino, Switzerland and the Vatican as
- caretaker of persons with zero or limited ability of discretion,
- user of man-driven or electric vehicle for the disabled,
- pedestrian causing a road or traffic accident,
- person carrying out hobby sport activities in unorganized form (except for the use machine-driven sport equipment and bicycles),
- user of a bicycle or any other wheeled sport device not qualified as a vehicle, which powered by human and helped by maximum 300 W motor,
- keeper of domestic and hobby animals.

b) in case of damage caused and occurred at the **place of risk coverage** as user of a shotgun or another self-defense instrument.

Building owner's liability insurance:
In case of damage caused and occurred **in Hungary** as
- owner, lessee, or user of a building, apartment, other structures and land plot written in the policy
- user of a gas cylinder for household purposes

at the place of risk coverage.

What is not covered:
- damage caused by domestic and hobby animals of the insured person to plant cultures,
- damage incurred due to emergency caused by domestic and hobby animals of the insured person without direct physical contact,
- damage caused by animals kept in spite of legal prohibition,
- damage compensated under vehicle liability insurance, employer liability insurance, professional or service liability insurance,
- damage caused by insured persons or the insured persons and their relatives to each other,
- damage caused by continuous environment pollution,
- damage caused during moneymaking activities or business activities,
- damage caused by the insured person as operator of a motor-driven vehicle,
- penalties, fines and other punitive costs,
- damage claims based on compensation liability undertaken in contract or unilateral declaration stricter than the liability set forth in legal regulations,
- claims compensated based on legal regulations also enforceable against the government,
- claims arising from lost profit or lost revenue.

Service for homeowners' communities* and rental property
On the basis of building owner's liability insurance:
- In the case of rental property, the insurer will compensate for damage under the lease agreement caused by fire or explosion as well as

damage caused by water or steam flowing out of the pipes and the fittings thereof, due to which the lessor enforces claims for damages against the lessee.
- The insurer will compensate for liability damage caused by the homeowners' community as owner
  - in the case of condominiums, according to the shared property's proportion of the insured property as indicated on the property sheet.
  - in the case of a housing association, the proportion of the insured housing and the number of dwellings in the association.

* Condominiums and housing cooperatives will be qualified as homeowners' communities where:

Condominium

Residential building or nonresidential building completed or under construction which was registered in the real estate registry as a condominium on the basis of articles of incorporation according to the Act on Condominiums (shared office building, shared holiday home, shared garage, etc.). Residential and non-residential building: as defined by the Act on Condominiums.

Housing cooperatives

Housing construction and maintenance (retirement home, holiday home, car garage) cooperatives where:

a) apartments or non-residential rooms are owned by members; building structures, rooms for shared use, central equipment and an apartment of the caretaker of the house are owned by the housing cooperative, or
b) apartments or non-residential rooms, building structures, rooms for shared use, central equipment and an apartment of the caretaker of the house are owned by the cooperative and members only have the right of use.

5. SERVICES OF THE INSURER

5.1. Obligation of the insurer to perform during the entire insurance period will not exceed the annual limit relevant to the insurance period including the date when liability damage was caused, irrespective of a number of insured events. If the amount available from the annual limit for the insurance period is lower than the amount of damage/compensation

for suffering harm due to the payments for insured events occurring in the insurance period, the insurer will cover up to that lower amount.

The service of the insurer will also cover compensation for suffering harm under the Civil Code within the sum insured (annual limit) chosen by the insured person.

The insurer will pay the service amount to the injured party/party suffering harm however the injured party/party suffering harm cannot enforce their claim directly against the insurer if otherwise not provided by law.

This regulation will not prohibit the injured party/party suffering harm from filing action against the insurer at the court of justice in order to state whether the liability insurance coverage of the insured party existed at the time of causing the damage/ violating personal rights for the damage of the injured party/the injury of the personal right of the party suffering harm.

5.2. In order to perform the service of the insurer, the insurer may request the documents specified in Section I./11.A point e). In addition to the documents specified in Section I./11.A. point e), the insured person / injured party / party suffering harm will be entitled to verify the damage, costs and harm in another way in accordance with the general rules of evidencing.

5.3. Agreement of the insured person/ injured party/party suffering harm

Acknowledgement and fulfilment of the claim of the injured party/ party suffering harm by the insured person and the agreement related thereto will only be effective with respect to the insurer if the insurer had given consent in advance or accepted it afterwards. The insurance company may not allege that the insured person's acknowledgement and settlement of the injured party's claim/ claim of party suffering harm, and any related composition has no legal force in respect of the insurance company, if the claim is manifestly well founded. If the court has ruled against the insured person, it will apply with respect to the insurance company if it has participated in the lawsuit, provided for the insured person's legal representation, or he has waived the above. The insurer will be entitled to represent the insured person before and out of court under agreement concluded with the insured person. Any costs arising from such representation will be borne by the insurer up to the sum insured.

5.4. Rules of capitalisation of periodic payments and establishing value of the lump sum

5.4.1. If the insurer is obliged to pay periodic payments to the injured party/ party suffering harm, the policyholder and the injured party/party suffering

harm may require a lump sum instead of periodic payments (capitalisation). Payment in lump sum will only take place if the fact and amount thereof is accepted by the insurer, the policyholder and the injured party/ party suffering harm.
5.4.2. The value of lump sum above will depend on the amount of periodic payments, the age of the eligible person and the sum insured stipulated in the contract.

5.5. The insurer's indemnity claim

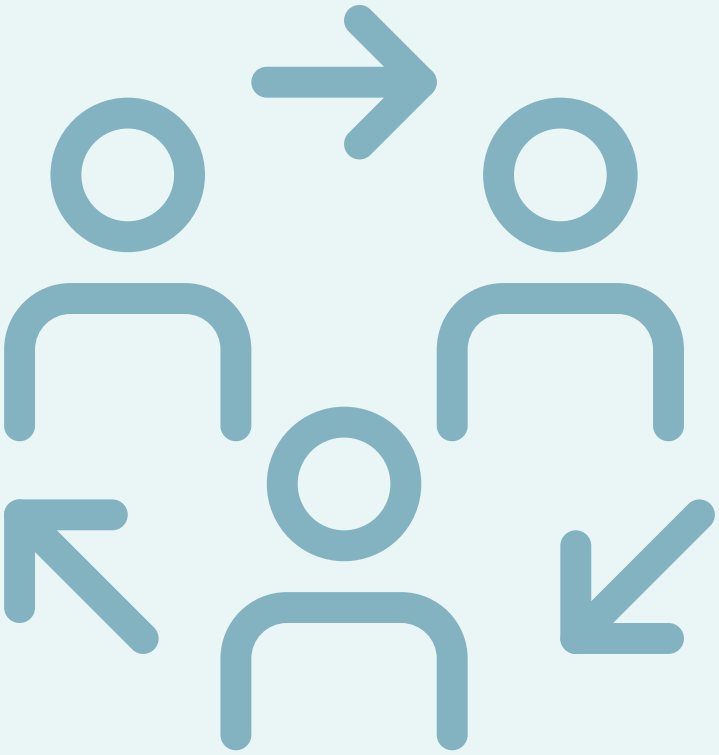
Deliberate or grossly negligent conduct of the insured person will not release the insurer from its obligation to provide service to the injured party/ party suffering harm. However, the insurer may claim reimbursement of the amount paid from the insured person if the liability damage was caused unlawfully, deliberately or by gross negligence.

It will be qualified in terms of the present liability insurance in particular if

a) liability damage occurred in direct causal relationship with a severely drunken condition of the insured person exceeding 2.5 perthousands (i.e. 2‰) blood alcohol concentration or 1.26 mg/l air alcohol concentration or under the influence of narcotic substances,
b) damage or harm were caused during and as a result of activities requiring official licence performed without such licence;
c) the insured person conducted his/her activity without personal, material, technical, and/or IT prerequisites and lacking safety equipment set forth in legal regulations or other compulsory regulations and damage occurred in relation to that;
d) liability damage was caused by the insured person due to extremely severe or repeated infringement of the rules governing his/her activity;
e) liability damage was caused by the insured person by severe infringement of the obligation to prevent or mitigate damage, or the insured person failed to take necessary precautions prior to the occurrence of the liability damage despite being notified by the insurer or a third party of the threat of occurrence of an insured event and taking necessary precautions could have been expected in the given situation.

5.6. Limitation

Claims arising from liability insurance will lapse after 5 year of the occurrence of liability damage or the date when the insured person was informed of the damage claim or claim for compensation for suffering harm or any other circumstance giving grounds for the claim. The limitation period may not be interrupted by means of written notices.



IV. SPECIAL TERMS AND CONDITIONS OF ASSISTANCE INSURANCE

In this section we will inform you about the terms and conditions of the assistance coverages.

The services shall be provided on the basis of the assignment of the insure by AWP P&C S.A., Niederlassung für Österreich, Hietzinger Kai 101-105, A-1130 Wien (hereinafter: referred to as service provider) using contractors to perform the services.

The assistance insurance service for eliminating emergency situtations and it shall nor provide coverage for restoring the original conditions in cases listed in section 2.

Issues not regulated by the Special Terms and Conditins of Assistance insurance will be governed by the Special terms and Conditions of Property insurance and the General Insurance Terms and Conditions.

If Special terms and Conditions of Assistance insurance differ from those of the Special Terms and Conditions of Property insurance, the Special Terms and Conditions of Assistance insurance will prevail.

1. INSURED PERSON

The insured person will be equivalent to the insured person defined in Section II.1.

2. INSURED EVENTS (DAMAGE)

Emergencies occurring at the coverage area of the insurance will be deemed as insured events under the present Assistance insurance. The identification of the emergencies founding the basis for the services of the insurer will be included in the insured events listed below and Section 6 on services:

Events requiring urgent action in order to prevent further damages and/or the danger of accidents due to the default or unforeseen, accidental, unexpected, accident-like physical damage of the building structures or equipment of the property on the coverage area of the insurance due to external impact if the given emergency can be eliminated by the Assistance service of the insurer.

In addition to the above, certain individually identified life situations and breakdown of household appliances in the insured property as defined in these terms and conditions will also be qualified as emergencies, which occur for unforeseen reasons, accidentally and unexpectedly and require urgent action in preventing the occurrence of potential damages and negative consequences at the coverage area of the insurance.

The phone customer service of the insurer will decide whether the event occurred is qualified as an emergency on the basis of the information given upon reporting the insured event and the present special terms and conditions.

3. INSURED EVENTS AND COSTS NOT COVERED BY INSURANCE

The exclusions listed in the General Insurance Terms and Conditions and the Special terms and conditions of property insurance shall be completed as follows:

3.1. The insurance will not cover

- events that occurred before the beginning of the insurance policy and the consequences of these events,
- claims arising from the failure or disconnection of public services to insured building (including electricity, water or gas supply), regardless of their cause,
- vents arising in connection with professional or business activity,
- damage that occurred in shared areas and communal parts (e.g. shared fittings),
- damage of an aesthetic/cosmetic nature (e.g. damage to knobs, plastic or metal casing),
- damage that is caused by design, manufacturing or other faults subject to a recall by the manufacturer,
- damage caused by repairs carried out by the insured person,
- damage to service items, that are regularly used and replaced or have a high level of wear (fuses, batteries, light bulbs, software, gaskets, hinges, filters, drain hoses).

4. OBLIGATIONS OF THE INSURED PERSON UPON THE OCCURRENCE OF THE INSURED EVENT AND THE MEASURES OF THE INSURER OR THE SERVICE PROVIDER AFTER THE DAMAGE WAS REPORTED

The insured person will report the insured event without delay but no later than within 24 hours of becoming aware thereof at the 24/7 telephone customer service of the insurer at

the following phone numbers: +36 (1/20/30/70) 421-1-421. The services that can be used will be decided by the phone customer service on the basis of the terms and conditions of the insurance.

If the insured person(s) later require additional related services due to circumstances not yet known at the time of reporting the damage, the permit of the phone customer service will be requested for that too. Under the Assistance insurance, the insurer will not compensate for the cost of services used without prior reporting and approval.

Upon reporting the claim for service, the following information shall be given to use the services of the insurer:

- coverage area of the insurance indicated in the policy,
- contact of the insured person,
- the date and time of the insured event,
- description of the insured event,
- the services claimed.

In case of providing false information, the contractor of the insurer arriving to the site may refuse to provide the service if the circumstances on the site do not correspond with the content of the damage report.

Extra costs arising from providing false information will be borne by the insured person.

The insurer will be entitled to revise the contents of the damage report and whether using the services is justified.

If on the basis of the data reported the insured person is eligible for the services, the insurer will inform the insured person via text message or on the phone within 1 hour of reporting the damage. If the provision of the service is prevented by any reason, the service provider will call the insured person on the phone.

If the policyholder and the insured person is not the same, the insurer will not be responsible for any disadvantage suffered by the insured person arising from not receiving information from the policyholder about the responsibilities borne by and the rights due to the insured person on the basis of the contract.

5. OBLIGATION TO MITIGATE DAMAGES

Upon reporting the insured event, the parties will agree on the measures to be taken by the insured person to mitigate damages.

The insured person shall act in accordance with the agreement made with the insurer or the contractor thereof (e.g. wait for the service provider at the place of the insured event or ensure access). In the event that the insured person fails to fulfil this obligation, such failure will be qualified as violation of the obligation

of mitigating damages under the Property insurance as well.

6. INSURANCE SERVICE

The insurer will direct the assigned contractor thereof to the place of the insured event to eliminate emergency. When using the assistance service, if the policyholder and the insured person is the same – in order to organize and provide the service smoothly – the insurer or the service provider will contact the policyholder at the mobile phone number provided by him.

The insurance service will cover the work fee and call-out charge required to eliminate emergency.

The insurer will provide the services specified in Section 6.1. up to the limit also specified thereof.

In the event that the cost of eliminating emergency performed by the contractor exceeds the amount of the limit for the insured event, then the amount over such amount will be borne by the insured person.

The insured person shall pay the cash invoice issued by the contractor which the insurer will later repay if it is refundable on the basis of the Property insurance.

The insurer/service provider will be entitled to revise the content and reality of receipts and invoices issued about the use of services.

6.1. Services and limits

The Insurer provides Emergency Home Assistance and Multi Appliance Insurance services **up to a limit of HUF 150,000 per insured event**, but up to a maximum of four insured events per year.

a) Emergency Home Assistance
Emergency Home Assistance covers the cost of repair (travel and labour costs of the specialist as well as costs of necessary spare parts) to prevent further damage or impairment of the living conditions up to limit specified in Section 6.1.:

- 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 home due to storm, fire, smoke, burglary, attempts of burglary or vandalism in which case we will provide a temporary emergency solution,
- locked external door (with mechanical locks), if the insured person(s) are locked out or inside their home in which case the insurer will provide unlocking. In case of lost or stolen key, the insurer will cover the work of the specialist in the

replacement process (excluding costs of the new lock),
- pest infestation inside your home 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 home which is a single-family detached house).

If an Emergency Home Assistance service is required to prevent further damage or sustained impairment of insured person's living conditions after the occurrence of the insured event, the insured person should notify the insurer's 24-hour emergency call centre which will organize the visit of a qualified specialist.

Specific exclusions for Emergency Home Assistance
- installations which are in the responsibility of the multi-occupancy building or the appropriate technical water, gas or power providers,
- cost of searching for damage (e.g. forging walls, dismantling appliances, disassembling bathroom fittings).

b) Multi Appliance Insurance
Multi Appliance Insurance covers the organization and the costs of repair (travel and labour costs of the specialist as well as costs of necessary spare parts) up to limit specified in Section 6.1..
The breakdown of your domestic appliance if it is gas/electric kitchen/ stove/oven, washing machine, washer-dryer, dryer machine, refrigerator, freezer and/or dishwasher is considered as an emergency and if the following conditions are met:
- they are installed at the place of risk address specified in the insurance policy,
- they do not exceed the 5 years' lifespan as the date of the original purchase receipt (if no original purchase receipt is available, the age of appliance shall be verified by the specialist at our cost),
- **the maximum price is 900 000 HUF for each appliance,**
- they are not covered by the manufacturer´s, dealer´s or extended warranty.

In case of a breakdown of domestic appliance, the insured person will have access to our 24-hour emergency call centre which will organize the visit of a qualified specialist to policyholder's address to diagnose and determine if the damage can be repaired, either on site or in their workshop. In case the damage has to be repaired in the workshop, the insurer will cover the cost of transportation and the specialist will arrange with the insured person the time of return of the repaired item (Monday to Friday, within working hours from 9:00 to 17:00). The whole assessment in the place where the damage occured can only be carried out when the insured person or their representative is present.

Specific exclusions for Multi Appliance Insurance

- damage due to neglect or gradual degradation arising from improper maintenance and failure to comply with the manufacturer´s regulations on the insured person's behalf,
- damage that results from mechanical damage to items (e.g. hit or fall of the appliance), chemical or thermal damage to items (e.g. liquid damage, pollution or contamination),
- breakdown of the appliance due to short-circuit and/or overvoltage of power supply network due to external cause,
- damage to appliances purchased outside your home country or appliances that cannot be repaired due to the lack of available spare parts which are necessary to repair the damage.

6.2. The insurer will pay the potential costs of restoration potentially arising after the elimination of the emergency under the special terms and conditions of the Property Insurance. The contractor shall issue a cash invoice

a) of the arising extra costs if the costs of eliminating emergency exceed the limit set for individual Assistance insured event,
b) of the arising extra costs if the insured person makes the contractor perform work not covered by the insurance,

7. PERFORMING THE INSURANCE SERVICE

In the event that the insurer/service provider is unable to eliminate the emergency with the assigned contractor due to the local circumstances hindering the service requested by the insured person, the cost of the external contractors permitted during the phone discussion between the insured person and the insurer shall be paid by the insured person and the itemised invoice and payment receipt issued by the contractor shall be sent to the insurer/ service provider.

Warning!

The documents certifying the costs of services used with the prior approval of the insurer or the copies thereof shall be preserved by the insured person in the event that those are related to services requested to be compensated by the insurer.

The insured person shall send the originals of all documents to the following address in a sealed envelope with the damage number received from the service provider on the phone:

AWP P&C S.A., Magyarországi Fióktelepe, 1087 Budapest, Könyves Kálmán körút 48-52.
In the event that the insured person requests the insurer to repay their costs then the insured person shall report the bank account number together with the original documents where the

insured person requests the financial service of the insurer. The insurer will perform the repayment of costs within 30 of the reception of the documents requested to judge the claim for services.

8. FAILURE OF ASSISTANCE SERVICE

The Assistance service fails if the emergency cannot be eliminated due to the extraordinary circumstances hindering contact with the insurer or the service provider or the work (force majeure or reasons not attributable to the service provider) either by internal or external contractors.

9. TERMINATION OF ASSISTANCE COVER BY THE INSURER

The Assistance coverage may be terminated by the insurer for the insurance anniversary, in accordance with Section 9.3 of the I. General Insurance Terms and Conditions, 9. Rules of Indexation, other modification on the contract initiated at the anniversary, if the service contract concluded with the service provider indicated in point 7. is terminated. In this case, the insurance contract will continue without the Assistance coverage from the anniversary, reduced by the premium corresponding to the Assistance coverage.

If the insurer terminates the Assistance coverage as described above, the policyholder shall have the right to terminate the policy in accordance with Section 9.5.

V. ANTI-BURGLARY SECURITY LEVELS AND LIMIT AMOUNTS

This chapter contains elements of mechanical and electronic anti-burglary systems by different security levels, the storage rules of 'Value-preserving' asset category and the limits.

ELEMENTS OF MECHANICAL AND ELECTRONIC SECURITY SYSTEMS

A. REQUIREMENTS FOR DIFFERENT MECHANICAL SECURITY LEVELS

Security level 1

Requirements for Level 1 protection are satisfied by locked premises where the enclosing structures (and roof) provide protection against both unauthorised entry and shift excluding the case where the enclosing structure is partly or entirely a wire mesh..

Security level 2

- **Walls, floor slabs:** stability of enclosing structures of premises used for storage of insured assets will be equivalent of 6 cm thick walls made of small, solid bricks.
- **Windows, balcony doors (loggia doors), door peep windows, skylights and sidelights:** all glass surfaces will be at least 5 mm thick in each window or door. If the glass panels' thickness is less than 5 mm, the panels will be covered with a property protection film on the internal side.
- **Entrance doors, garage doors:** will be locked by 2 security locks or 1 security lock equipped with an anti-breakage device. The bolts of two-wing entrance doors and balcony doors will be equipped with an anti-draw device.

The following measures also comply with the requirements of Level 2 protection:

- a minimum 6 cm thick, dual or multiple layer sandwich structure,
- an enclosure constructed from glass blocks or U-shaped glass panels,
- garage doors with electric opening mechanisms and electronic controls

if they are not equipped with other mechanical protective devices,
- P1A security glasses meeting requirements of Hungarian standard MSZ EN 356:2000.

Security level 3

- **Walls, floor slabs:** stability of enclosing structures of premises used for the storage of insured assets will be equivalent of 12 cm thick walls made of small, solid bricks.
- Windows, balcony doors (loggia doors), door peep windows, skylights and sidelights: all glass surfaces will be at least 5 mm thick in each window or door.
  If the lower edge of any window or door is
  – less than 3 m away from the pavement level,
  – is by more than 3 m above the pavement level, but an outbuilding, building part, structure or installed device (e.g. fire escape ladder) facilitates access to the building,

interior of the glass surface will be covered with a property protection film.

Window casements and frames will be stronger than or at least equivalent of the resistance of a glass structure in terms of attack and resistance.
- **Front doors and garage doors:**
  – will be made of metal or wood, and will have a rigidity equivalent of a 25 mm thick hardwood panel,
  – in case of wooden casements, reception of lock latches will be ensured by a steel plate fixed at minimum 3 points to a wall structure
  – will protect against being removed or pried open.

Locking mechanisms of the doors will include
- 2 security locks equipped with an anti-breakage device mounted at least 30 cm apart, or
- 1 cross-bar door lock, and 1 security lock equipped with an anti-breakage device, mounted at least 30 cm apart.

Protection against breakage will be ensured by a strike plate, levelling metal plate or rosette made of heavy metal and the locking depth of the lock protected against breakage will be at least 14 mm.

In case of using mortise locks the exterior of the wooden door panel will be reinforced – from the outside – along the vertical axis of the lock case with a metal plate that cannot be removed without being damaged, and is at least twice as high as the lock case.

The accuracy of closure between the door panel and the frame will be maximum 4 mm on each side, or maximum 6 mm in the case of hardwood doors. Distortion of the door panel and the frame will not affect the security of closing.

The door panels will be attached to the frame with minimum 3 barrel hinges – or any other pivot hinges of the same strength.

The bolts of two-wing entrance doors and balcony doors will be equipped with an anti-draw device. The requirements of Level 3 protection are also met by a minimum 12 cm thick, triple or multiple layer sandwich structure. As elements of Level 3 protection, doors and windows certified by Mabisz as 'elements of partial mechanical protection' are also acceptable. P2A (A1) and P3A (A2) security glasses certified by Mabisz and meeting the requirements of Hungarian standard MSZ EN 356:2000 also comply with the requirements of Level 3 protection.

Security level 4

- **Walls, floor slabs:** stability of enclosing structures of premises used for storage of insured assets will be equivalent of 38 cm thick walls made of small, solid bricks.
- **Windows, balcony doors (loggia doors), door peep windows, skylights and sidelights:** all glass surfaces will be at least 6 mm thick in each window or door.

If the lower edge of any window or door is

- less than 3m away from the pavement level, or
- is by more than 3m above the pavement level, but an outbuilding, building part, structure or installed device (e.g. fire escape ladder) facilitate access into the building, the windows/doors will fully meet the following technological and technical conditions:
  - the entire surface of the windows, balcony doors, door peep windows, skylights and sidelights will be protected with bars made from solid steel tubes having a minimum diameter of 12 mm, and a grid size of maximum 100x300 mm, or with any other bars based on different technological solutions, but having the same strength. Such bars should not allow for damage-free removal from outside,
  - corners of the bars – or in case the width of the bars exceeds 300 mm, at intervals of maximum 300 mm – will be fixed to a wall or to a window or a door frame with through-bolts, which would not allow for damage-free removal from the outside,
  - in case the bars are fixed to walls, the diameter of mounting claws will be at least equivalent of that of the bars. The minimum mounting (fixing) depth will be 150 mm in brick walls, and 100 mm in concrete walls.
    Bars can be substituted with anti-breakage, multilayer – minimum P6B (B1) degree – security glass panels or glass structures providing the same level of protection and

certified by Mabisz as elements of overall mechanical protection. Glass panels suitable for the replacement of bars can only be mounted on frames certified by Mabisz as elements of overall mechanical protection.
  - Window casements and frames will be stronger than or at least equivalent of the resistance of a glass structure in terms of attack and resistance.

- **Front doors and garage doors:** structures recommended (previously certified) by Mabisz as elements of overall mechanical protection.

In the absence of such certificate the front door will fully meet the following technical and technological requirements:
- The door panel will be made of metal or wood, and will have a rigidity equivalent to that of a 40 mm thick hardwood panel. The panel of metal construction will be covered with an iron plate having a thickness of minimum 2 mm,
- in case of wooden casements, reception of lock latches will be ensured by a steel plate fixed at minimum 3 points to a wall structure
- door panels will withstand lifting or being pried open,
- the accuracy of closure between the door panel and the frame will be maximum 2 mm on each side, or maximum 5 mm in the case of hardwood structures,
- the lock mechanism will ensure locking on at least three active and one passive locking points,
- the throw of the locks will be at least 18 mm,
- the lock body and the lock barrel will be protected against drilling, lock-picking and breakage,
- the bolts of two-wing entrance doors and balcony doors will be equipped with an anti-draw device,
- in the case of mortise locks the exterior of the wooded door panel will be reinforced – from the outside – along the vertical axis of the lock case with a metal plate that cannot be removed without being damaged, and is at least twice as high as the lock case,

Within Level 4 protection mechanisms certified by Mabisz as 'elements of overall mechanical protection' are also acceptable.

B. REQUIREMENTS FOR ELECTRONIC ALARM SYSTEM

The alarm system will be placed in a protected area with a cover protecting against sabotage of at least 1 mm annealed steel or material of equivalent solidity.

All rooms having some connection with the outside world will be equipped with a combination of elements signalling intrusion by unauthorised persons.

The minimum combinations of intrusion signalling elements are the following:
- motion detector (PIR) and opening detector (reed), or
- motion detector and acoustic glass breakage detector.

In addition to the combinations of intrusion signalling elements the electronic signalling system requires at least
- one battery-operated sound and light signalling unit, reasonably installed in a place best visible from the outside, and high enough for anyone to reach and remove without climbing equipment,
- telephone or radio operated operation unit(s) or an alarm centre equipped with a GSM communicator,
- the alarm centre will be connected to a remote surveillance company that undertakes to visit the site within 15 minutes from the reception of alarm signals.

If the remote surveillance company has no field security staff that in the area, the insurer also accepts arrangements where the remote surveillance company notifies the police directly (via telephone).

The electronic signalling system cannot be acknowledged if it notifies only natural persons or if it is not connected to a remote surveillance service (and provides local alarm signals only.)

The installation of electronic signalling systems exceeding the above minimum requirements can be acknowledged by the insurer on a case-by-case basis subject to individual assessment.

STORAGE RULES FOR 'VALUE-PRESERVING' ASSET CATEGORIES

- Assets in the 'Precious metals, precious stones, stamps, coins, cash' part of asset category will be stored at your discretion up to the value limit of HUF 1 million but assets above that value will only be stored in a metal box or safe[1] recommended by Mabisz for the appropriate value.
- Assets in the 'Pieces of art, fur, carpets, collections' part of asset category may be stored at your own discretion.

Provisions on safes:
Metal boxes or safes will be installed in accordance with the instructions of Mabisz.

LIMIT AMOUNTS AND SERVICE LIMIT IN CASE OF DAMAGE CAUSED BY BURGLARY.

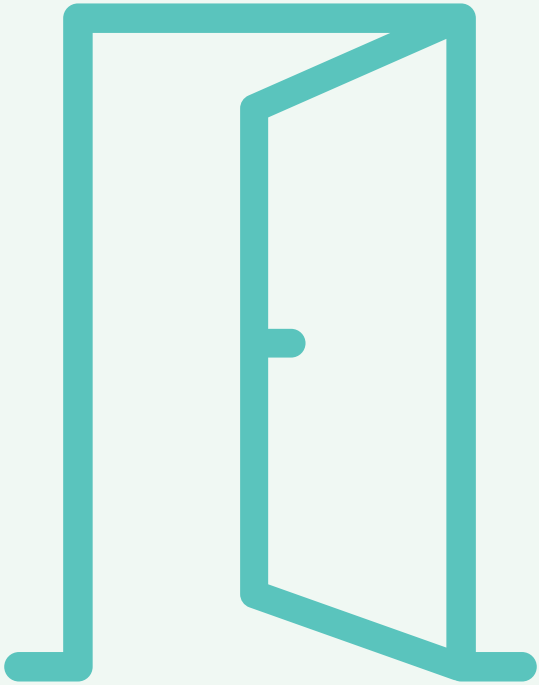
Damage caused by burglary and qualified as an insured event will be compensated by the insurer regarding to one given insured event
- within the service limit subject to the security level at the time of damage,

[1] Limit values will double between levels A and G if safes are installed by drilling and if opening sensors are connected into an electronic alarm system.

- up to a partial limit relevant to the damaged asset categories or part of asset categories

up to the sum insured indicated in the policy.

Service limits subject to the security level at the time of damage can be found under Section 6.C. of Special property insurance terms and conditions.



VI. CONTRACTUAL CLAUSES

The clauses of your Allianz MyHome insurance contract are included in the offer and the policy which may be the following:

General clauses	
ETE	Allianz MyHome insurance policy, which has contract about Allianz Customer Portal.
EMA	On the basis of the relevant legal regulations, in accordance with the General Terms and Conditions of Allianz, the insurer will send the documents, information or declarations (including in particular the indexing notice letter, policy, invoice/accounting receipt sent) related to the conclusion, management and potential termination of the insurance contract and service claims electronically (via e-mail) with increased security electronic signature. The insurer will not take responsibility for the errors and malfunctions arising at the mail service provider of the policyholder or the problems caused by the settings of the personal account of the policyholder.
HUI	In accordance with the General Terms and Conditions of Allianz, the insurer will send the documents, information or declarations) related to the conclusion, management and potential termination of the insurance contract and service claims by mail to the policyholder.
DJT	The premium payment of the contract shall be performed via the Díjnet system.
KPK	Contract won in public procurement tender.
V00	The contract was concluded on the basis of the General Terms and Conditions.
VIR	The offer was not recorded at the coverage area of the insurance.
VAC	Insurance contract with special discount.
VKI	The outbuilding(s) and storage(s) are not qualified as coverage area of the insurance in terms of Household movables asset category on the basis of the declaration made by the policyholder.
MTS	This insurance contract contains an additional service within the Max package chosen by the policyholder, which means that certain exclusions and restrictions of service specified in the General Terms and Conditions are not applicable or apply differently compared to the Comfort and Extra packages. Detailed rules can be found in the General Terms and Conditions.
PUE	In the event of total destruction (total loss) of the main building, the insurer shall compensate for the damage to the main building up to the current reconstruction value, without limiting the insurer's payment to the current sum insured for the main building. Detailed rules can be found in Chapter VI (Contractual Clauses) of the General Terms and Conditions.

Clauses applicable based on underwriting decision	
VBE	The present home insurance is concluded with the individual clause constituting an annex to the offer containing different service limits for the risk of burglary than those set forth in the contractual terms and conditions.
VEG	The present home insurance is concluded with the individual clause constituting an annex to the offer.

Clauses of assignment and mortgage registration	
VJE	On the basis of assignment the assignee shall be eligible for the service of the insurer in the way and to the extent specified in their contract concluded with the assigner (or the declaration of the assignor annexed hereto).
VJZ	The insured property is encumbered by a mortgage.
ZLG	The Mortgagor Declaration of the insured party, on the basis of the property insurance the mortgagee credit institution indicated in the declaration shall have a mortgage right - taking the credit and mortgage agreement concluded for the insured asset into consideration - under Article 5:104 of the Civil Code.

MTS CLAUSE

Surplus service clause to the Max package of Allianz MyHome insurance

This clause is added to all Allianz MyHome insurance contracts concluded in the Max package, by which certain insured events and its exclusions, restrictions of service specified in section II. 'Special Terms and Conditions of Property Insurance, 5. Insured events' are amended as follows:

- fire damage to the items exposed to the effects of flames, heat and electric power due to their purpose will be an insured event even if the fire does not spread to the other objects,
- in case of explosions and blasts the insurer compensate for damage caused by sonic booms generated by aircraft,
- damage caused by the pushing or drawing effect of wind, moving air, the velocity of which does not reach 54 kilometer per hour will be qualified as windstorm insured event,
- in case of downpour the insurer will compensate
  - damage caused at the location of risk even if the amount of precipitation fallen calculated average intensity does not reach the 0,75 mm/sec, or 30 mm within 24 hours,
  - damage caused in the external plaster and external painting of buildings,
  - damage caused in movables stored on the floor due to their purpose in case of flooding of rooms under the ground floor.
- in case of pipe burst damage the insurer will compensate for the replacement cost of cooling, gas and steam pipes and their accessories and fittings,
- in case of roof leakage damage insurer will compensate for
  - damage due to doors or windows left open once a year per insurance period,
  - in case of repeated leakage into a room due to rainwater the insurer will compensate for the water damage even if the previously leaked surface had been restored and the defect causing the previous damage was repaired by an expert and another leakage has occurred within one year after the verified date of the repair,
- compensation will be paid up to 200 000 HUF once per insurance period in case of extra water fee due to tap water loss caused by pipe burst damage,
- in case of vandalism the insurer will compensate damage caused to indoor units due to damage to door-entry phone outdoor units.

When concluding a Max package, 5. Insured Events' other definitions not specified in this clause remain unchanged.

PUE CLAUSE

Premium reconstruction clause

Based on this Premium reconstruction clause, contrary to Section I./8.1 and the first sentence of Section I./11.B. b/2 of the Allianz Myhome insurance policy terms and conditions, in the event of the total destruction (total loss) of the main building specified in Section II./ 3. A., the insurer shall reimburse the cost of rebuilding the main building with the same usable floor space and technical design as the damaged main building at the place of risk, even if the amount of compensation exceeds the current sum insured - as indicated on the policy.

For the purposes of this clause, total destruction of the main building shall also include cases where the cost of repairing or restoring the main building due to damage reaches or exceeds the cost of rebuilding or replacing the main building.

The limits specified in the terms and conditions of the contract in Hungarian forints or as a certain percentage of the sum insured shall also apply to payments made under this clause.

The conditions for the service under this clause are that

- at the time of concluding the contract, the policyholder accepts the sum insured proposed by the insurer, or determines a sum insured that is higher than that but does not exceed the actual value of the insured property, and
- the policyholder accepts the value adjustment (indexation) specified in Section I./9 of the Allianz Myhome insurance policy terms and conditions for each insurance period, and
- the floor area of the main building specified by the policyholder in the contract does not differ from the actual floor area by more than 10%.

If the conditions set out in this clause are met, the insurer shall not apply the consequences of underinsurance as specified in Section I./8.2 of the terms and conditions.

VII. INSURANCE DECODED

In this section, we would like to explain to you in greater details the terms we used in this document.

A

ACCIDENTAL EVENT
An event occurring for unforeseen reasons, by chance, in an unexpected manner due to external effects.

ACT OF TERRORISM
Any violent, threatening violence, dangerous to human life, material and non-material property, infrastructure which is either for political, religious, ideological, or ethnic purposes, or for the influence of a government or inciting fear in society or a part of it or is suitable for it.

AIR-BORNE VEHICLE
Any structure which stays in the air due to an interaction with the air which is different from the effect of aerodynamic forces on the ground.

B

BICYCLE
Minimum two-wheeled man-driven vehicle which has motor with a power output of up to 300 W.

BUILDING
Building structure typically for the purpose of human occupancy comprising a room or several rooms for the purpose of a specific use or activity related to such use or regular work or storage.

BUILDING PARTS AND ACCESSORIES
Structures, fittings, technical and technological equipment and accessories serving the core function of the proper and safe use of the building.

In particular, the following items:

- fixed elements and parts that are fixed to, built in or built on the building, such as: walls, separation walls, flag holders, advertisement support structures, lean-to roofs; floor and wall channels (manholes), fixed floor, wall, ceiling and edge coverings; painting, decoration, wallpaper, coverings; suspended ceilings, lofts; exterior blinds, venetian blinds, shades including any electric moving appliances thereof; electrically controlled and/or power windows and doors including any control/operating appliances thereof; lightening protection systems and accessories/parts thereof; stairs and ladders (including exterior ones);
- regardless of their purpose and the time of installation, all built-in cabinets that were specifically tailored and installed to a specific spot, space, set of dimensions and for a specific purpose, which cannot be removed from their original place without causing damage to the cabinet concerned or which would be functionless once removed (e.g. pantry cabinets, built-in kitchen furniture, cupboards or wardrobes, etc.); doors, windows and other glass parts that are structurally installed in the building;
- wires, cables and electrical appliances serving the power supply of the building, including related metering devices and electrical equipment (e.g. lighting fixtures; air exchangers and exhaust hoods connected to chimneys or ventilation systems; heating, ventilation and air conditioning systems, built-in vacuum cleaners and accessories thereof, electrical stoves, boilers, water heaters and saunas);
- gas supply pipes/fixtures along with the related metering and pressure reduction devices and built-in gas appliances (e.g. gas stoves, boilers, water heaters and convectors),
- pipe systems used in connection with the supply of water, drainage, sewerage, heating and fire protection of the building including the related metering and regulating devices, accessories, pumps; garden watering systems; filtering and chopping equipment and accessories; sanitary equipment, toilets, bathroom and shower equipment;
- elevators, machine-operated lifts and bridges; intercom systems, doorbells; waste disposal units;
- alarm and surveillance systems/ centres; safety deposit boxes sunk in walls, mechanical and electronic fire protection and property protection equipment and devices;
- heat pumps and wind turbines.

Devices and equipment resulting in energy savings will not be included in this category, e.g. equipment utilising rainwater, solar thermal collectors, solar cells, geothermic wells and the devices thereof, wind farms devices producing hot water at night, devices optimising heating, recuperators (heat

recovery and ventilation equipment) units and wiring placed outside of the building up to a connection within the external walls of the building.

BUILDING STRUCTURE
Any fixed technical object produced by construction activity or delivered to the place of risk coverage as a ready-made product, irrespective of the structural solution, material, level of readiness and size thereof, which is established by changing or building on the ground level, the water or the soil underneath or the airspace above and which is included in the risk coverage of the insurer without extra premium.

CLOSE RELATIVE
Spouses, next of kin, adopted children, stepchildren, foster children, adoptive parents, stepparents, foster parents, and siblings.

DOMESTIC ANIMAL
The following animals, which are kept around the house for the benefit of the keeper or for their other valued characteristics: poultry (goose, hen, duck, turkey and domestic guinea fowl), sheep, goat, pig, cattle, dog, cat, horse.

E-PRODUCT
The Allianz MyHome Insurance contract is qualified as an e-product if all the below conditions are met:

- the policyholder and the payer of the premium are the same
- premium payment method is direct debit order, online credit card payment, bank transfer, and
- the policyholder provides his/her valid e-mail address, capable of receiving electronic notices, as well as his/her valid mobile phone number, capable of receiving text messages (SMS) and phone calls for the electronic communication and
- the policyholder accept the Terms and Conditions of Customer Portal.

The e-mail address and mobile phone number of the e-product can be modified but cannot be deleted.

FIRE AND NATURAL DISASTERS
Damage listed in Section 5 of the Special terms and conditions of property insurance under the titles Base damage and Natural disasters.

FLOATING FACILITY
Floating tool, structure or equipment suitable for water transport, work on water and conducting related activities.

FLOODPLAIN:
Refers to the flood-protected area between the edge of banks and the base of the enclosing valley walls or, the area between banks and the levee,

FLOOD BASIN:
The area not protected by levees which gets flooded by surface live waters rising to the highest levels.

GENERAL GLAZING OF BUILDINGS

Glass surfaces of structural doors and windows of buildings, apartments and rooms not serving for residential purposes will be qualified as general glazing of buildings as well as the glazing of corridors, balconies, loggias and polycarbonate surfaces substituting the glass surfaces listed here.

Not qualified as general glazing of buildings:

- Plate-glass over 8 mm thickness,
- Glass surface, and glazing over 3 square metres irrespective of thickness and size
- Glass roofs, glass ceilings, greenhouses, hotbeds and coldbeds (used for growing vegetables), shop windows and display cabinets,
- Painted, ground, acidized, sandblasted, cut, lead or copper insert glasses,
- Name plates and company boards,
- Mirror surfaces,
- Breakage protection, light protection and security films,
- Security glasses,
- U-profile glasses,
- Fixing and framework of glazing and electronic equipment.

HABITUAL USE:

It means that the insured person

- as an active worker leaves for work from the property and goes back there after work,
- as a passive worker (e.g. on maternity leave or unemployed) or a retired person relaxes and sleeps there.

HOBBY ANIMAL (PET)

Any animal kept for hobby purposes not qualified as agricultural livestock, or a protected or dangerous animal.

HOBBY, SPORTS AND DIY TOOLS

Movables not necessary for household maintenance that are designed for hobby (not money-making) purposes, in particular, but not limited to, sports tools, toys, musical instruments, DIY tools and machines, photo optical devices (e.g. telescopes, cameras, microscopes), models, angler and hunter equipment, fish tanks and their accessories, instruments, small gardening and agricultural devices, mobile infra sauna.

MEMBERS OF THE EUROPEAN ECONOMIC AREA (EEA)

- Member states of the European Union: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Spain, Slovakia, Slovenia, Sweden,
- Other states participating in the Agreement on the European Economic Area: Iceland, Liechtenstein, Norway.

OUTBUILDING

Independently constructed building serving accessory functions, not providing habitual residence at the place of risk coverage. Structures with

solid base, roof structure and floor space exceeding 5 square metres will also be qualified as outbuildings.

PREMISES

Part of space bordered by a built structure from each side.

QUALIFIED BICYCLE LOCK

The insurer will accept VdS A+ or B+; Sold Secure Silver or Gold, or at least 2-star ART qualification locks as qualified bicycle locks.

- **VdS A+ or B+ qualification locks:** locks qualified by the German VdS – German Insurance Association, VdS, Cologne.
- **Sold Secure Silver or Gold qualification locks:** locks tested and qualified by independent association in United Kingdom, Master Locksmiths Association.
- **ART qualified locks:** At least 2nd category (**) – marked with two stars – ART qualified locks ranked by Dutch Certification Institution (Foundation ART), which can ensure the right protection to the bicycle in case of leaving it alone for long time. Extra strong chained locks which qualified ART** during its testing are used for intensified protection bicycles and mopeds.

RELATIVE

Close relative, domestic partner, partner in civil union, spouses of the next of kin, spouse's next of kin and siblings, and spouses of siblings; next of kin of domestic partner or partner in civil union.

STAND-ALONE SWIMMING POOL WITH SOLID WALLS

Stand-alone swimming pool can only be qualified as insured if located in the territory of the insured real estate, its structure is not light (e.g. plastic or metal walls) and it can only be removed by demolition.

VEHICLE ACCESSORIES

- spare tire sets for the winter/summer season and a set of rims (maximum one set per season per vehicle),
- compulsory accessories of a vehicle required for road transport
- child safety seat (maximum 4 pieces per vehicle),
- snow chains,
- roof rack and ski box rails (maximum one of each per vehicle)
- ski and snowboard rack (maximum two of each per vehicle)
- vehicle-mounted bicycle rack (maximum capacity of 4 bicycles)

WATER-BORNE VEHICLE

Floating facility requiring registration pursuant to legal regulations, serving for transport, shipping or forwarding other water facilities on water, not qualified as floating machinery, a floating structure or other floating facility.

SECURITY TERMINOLOGY

ACCURACY OF CLOSURE
The greatest distance (mm) between the door panel and the sides of the door-frame when the door is shut.

ACTIVE LOCKING POINT
Active locking point is a locking element that can be directly or indirectly moved by an opening/ locking structure (key).

FORCEFUL ACCESS:
A misused effect to overcome the physical impediment of taking away, in particular, but not limited to, violent intrusion into the room, e.g. door breaks, wall or roof breaks, window bursts, window exterior impression.

INDEPENDENT LOCKING POINT
Independent locking points are locking points (latches, deadlocks) that are at least 30 cm apart.

LOCK DEPTH
The distance that a latch travels when extended into the latch cavity (frame).

LOCKED PLACE/ROOM:
Place/room which has at least 1st. security level.

OFFERED LIMITS TO THE INSURERS FOR SAFES:
Underwriting limits offered by Mabisz for certain safes categories can be found at the website of the Mabisz (**http://www.mabisz.hu/hu/** biztonsagtechnika.html).

PASSIVE LOCKING POINT
Passive locking points include all locking elements that cannot be operated with a key. Flap hinges and passive locking pins (that protect against displacement by pressure) can all be regarded as one passive locking point.

PROPERTY PROTECTION FILMS
Property protection (security) films installed on the internal side of glass panes by professionals, which hold the glass in place when broken. Protection against bolts being drawn

A fixed wing of a two-wing door is protected against bolts being drawn if the bolts of the wing (sliding-, kick-over or turning bolts) resist shift by external pressure. (These include, for example, a screw nail pushed through the bolt, or a wedge screwed down from inside under the fixed wing, etc.) Bolt locks meet the requirements of protection against bolts being drawn.Protection against breakage

The barrel of a cylinder lock is protected against breakage if on the external side (and also on the internal side in the cases of grill doors and glass pane doors, where the internal side of the lock barrel is also accessible) it stands out by maximum 2 mm from the plane of the door, the strike plate, the levelling metal plate or rosette.

PROTECTION AGAINST DOOR REMOVAL
A technical solution installed originally or subsequently on the door that prevents the locked door from being lifted from the hinges in case of an external attack.

PROTECTION AGAINST DRILLING
A lock or lock cylinder is protected against drilling if it cannot be drilled due to anti-drilling elements installed originally or subsequently, or when the lock will not open even after being drilled.

PROTECTION AGAINST LOCK-PICKING
A lock is protected against lock-picking if it can be operated only with a designated device. Such protection is provided by locks with two or multiple rows of locking pins, as well as lock barrels operating on various physical principles.

PROTECTION AGAINST THE DOOR/ WINDOW BEING PRIED OPEN
A technical solution which efficiently delays or prevents the door/window from being pried open from the external side. A fundamental precondition is the high accuracy of closure, but armouring the frame and the edges of the door panel or a cross-bar door lock are also appropriate.

SECURITY GLASS
Glass structures comprising property protection films or other transparent materials between layers of glass with 'resistant to throw' (P1A, P2A, P3A, P4A, P5A), or 'resistant to axe attack' (P6B, P7B, P8B) qualifications due to their characteristics arising from the thickness of their layers and their composition.

SECURITY LOCK
Locks (and their holding structures) that are considered security locks include: security padlocks recommended (formerly qualified) by Mabisz, as well as locks equipped with a minimum 5-pin cylinder lock, locks equipped with a minimum 6-rotor magnetic lock, as well as lamellar locks considered 'security locks' by Mabisz.

Each of these locks must offer at least 10,000 variations.

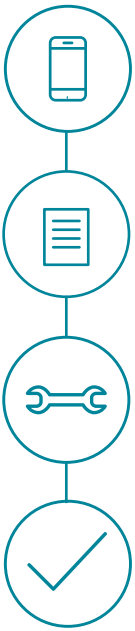
A
Z

CLAIM HAPPENED – WHAT COMES NEXT?

In this section, we will inform you about the process of reporting your claim in a fast and simple manner. If you report your claim accurately, we will be able to handle it as fast as possible, and you will go through the process comfortably.

Let us also call your kind attention that the following chapter will not constitute as part of the 'Client Information and General Terms and Conditions'.

CLAIM HANDLING PROCESS



Having a claim event is never a pleasant experience. Unfortunately, sometimes it happens.

In that case, first and foremost, make sure to immediately:

- Try to avoid the expansion and increment of scope (e.g. by closing the main water closure).
- In case of a fire contact the fire brigade.
- If possible, take a photo of the damaged object, building, area and source/cause of the damage (e.g. a broken pipe or a broken tree)
- Find out information about the potential causer e.g. name, surname, mobil phone number or email address), if you know that another person is responsible for the damage.
- In case of personal injury or accident, call an ambulance.

Call the police immediately:

- In case of burglary, theft, robbery outside of your home or damage of things by vandalism occurs.
- In case of you consider that a crime has been committed.
- In any other cases, if appropriate.

Call our assistance service:

- If you wish to use one of the insured assistance services.

If you caused damage to someone else, you need to:

- Notify us as soon as possible, if the party whose property was damaged or whose person was injured is seeking compensation for damage.
- Give a statement regarding your responsibilities.
- Notify us if the injured person has exercised his or her claim for damages in court, with and arbitrator or other public authority and inform us of who will be your legal representative and about the course and results of the proceedings.
- Follow our instructions during the proceedings of damage compensation.
- Notify us if you intend to recognize and/or satisfy the claim or to conclude a settlement with the injured person either in or out of court proceeding.

IMPORTANT CONTACTS

112 or 105 Fire department
112 or 104 Ambulance
112 or 107 Police
+36 (1/20/30/70) 421-1-421 Allianz

In order to provide you with peace of mind during the claims handling process, Allianz has developed the Claims Tracker, which provides information about your claims journey in 4 simple steps, real time status updates 24/7 and guidance on the next steps.

Notification

Once the safety is ensured, please notify property and liability claim for faster resolution even within 24h after the event happened or you found out about it.
You can notify the claim:

- via website www.allianz.hu/karbejelentes,
- by phone +36 (1/20/30/70) 421-1-421.

You are obliged to provide all information on the insured event, its occurrence circumstances, date, location, the damaged property and damage estimated amount.

If you knowingly communicate misinformation about the important circumstances of the damage or you share only partial information when report the claim, we can:

- Reduce compensation we will pay.
- Fully reject paying any compensation.

Once claim notification is done, you will receive a personalized link for the Claims Tracker where you can follow the status of your claim in real time 24/7.

Assessment

Before Allianz settles a claim, an assessment of the damage needs to take place. Through the Claims Tracker, you will receive all the relevant information about the assessment process.

You will be asked to digitally provide all the documents that are necessary to perform the assessment, as an example:

- Pictures of the damage and cause of the damage,
- Police or fire brigade report, if the authorities notification were needed.

FOLLOW OUR INSTRUCTIONS DURING THE PROCEEDINGS OF DAMAGE COMPENSATION.

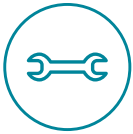
In case you face some technical issues during the digital upload, or the quality of the uploaded photos is not sufficient for Allianz to perform the damage assessment, no worries! In this case, we will inform you that the required photos would be obtained by an Allianz expert.

We may not pay any compensation if you or the insured refuse the inspection and as a result, we will not be able to verify the important circumstances of the damage.

The assessment finishes with a coverage confirmation from Allianz, and proposal on next steps regarding the settlement options.

Up to 5 working days from the notification of the damage do not change the condition of the cause during the damage and do not remove it without our agreement, unless it is necessary for serious reasons (e.g. safety, hygienic or ecological).

Please, provide us information, whether you insured the insured property elsewhere (i.e. name of the insurance company and to provide the insurance contract number).



Repair/Settlement

We will pay the compensation to:
- You or the person that you will authorize to get it.
- Your heirs – if it is applicable.

In the case of property insurance, the insured owner is the beneficiary. If the insured item is co-owned by several persons, the assurance benefit will be paid to each owner in the amount corresponding to the size of its ownership share.

In case of liability insurance we pay the damages to the injured party/party suffering harm.

In case you select an option to settle the claim through cash offer calculated with usual prices, we guarantee the payment within 2 business days after receiving the statement of acceptance from your side.

In case you prefer reimbursement of cost of the repair or replacement, you provide us with an offer or invoice via Claims Tracker. We pay compensation up to the amount of repair or replacement cost in Hungary.

We will always pay the indemnity in Hungarian forints to the account given to us by the njured party/party

suffering harm. An exception is with the assistance service that we provide through our partner.

How do we calculate the settlement?
The upper limit of the settlement is limited by the insurance amount or limit. The limit of the compensation applies to the insured event or the insurance year. In case of liability we determine the compensation according to applicable legal regulations and claims applied and proven by the injured party up to the limit specified in the policy.

If you have a Premium reconstruction clause, in the event of total destruction (total loss) of the main building, we will reimburse the damage to the main building up to the current reconstruction value, without our payment being limited by the sum insured for the main building. The detailed rules can be found in Chapter VI of the terms and conditions.

In case of damage, destruction, theft of the insured property, we pay indemnity at new prices. Therefore, we will cover reasonable costs of repairing the property or replacement new items of the same kind, quality and technical parameters.

In case of underinsurance, we will provide insurance service based on the ratio of the sum insured to the reconstruction cost or repurchase value of the insured asset(s) in new condition. If the usable floor area determined by the policyholder is not correct, we will examine underinsurance and we will provide the service according to the proportionate ratio to the Building and Household category of assets.

Remains of the insured property that was destroyed, remain in your possession, and the value of these residues are subtracted from the compensation.

What can we deduct from the compensation?
We can deduct the deductible and claims receivable due or in the case of the multiple insurance, the amount of services provided by other insurers.

Finding a lost or stolen property
The policyholder or the insured are obliged to notify the insurer without undue delay of finding stolen or lost property or its remains after the insured event or after the payment of the settlement.
If the insurer provided indemnification after the insured event occurred, the title to the insured property is not transferred to it and it is not obliged to take over the found property unless otherwise agreed.

What are the rescue costs and why it is important?
Costs incurred in connection with the insured event:

- compansation for other costs incurred in connection with the insured event (demolition, clean-up and removal of debris, planning documentation and

authority permits, one-off cleaning after restoration)
- compensation for costs of mitigating damage,
- compensation for rent of temporary accomodation.

Costs related to the mitigaton of the damage, such as reasonable firefighting and rescue, temporary roof construction and underlayment will be covered by the insurer up to the insurance amount as a maximum. Other costs such as demolition, clearing and disposal of ruins and debris, design and official permitting, cleaning after reconstruction will be covered by the insurer up to 5% of the amount of the building insurance in addition to the insurance amount.

How is it with the VAT?
If the insured person has the right to deduct VAT in the event of a repair or compensation related to an insured event, we will provide the indemnification calculated without VAT.

Reduction of the settlement
We will deduct from the amount of service the value of usable remains if it compensate at the new value because the expected cost of repair (restoration) exceeded the reconstruction cost or repurchase value of a new asset at the time of damage.

In case of underinsurance, we will provide insurance service based on the ratio of the sum insured to the reconstruction cost or repurchase value of the insured asset(s) in new condition.

When do we have to inform about the settlement?
After completion of the claim assessment, we will inform you about its result and the final settlement will be sent in 15 days from the notification on the damage no evidence of material circumstances is required or if the insured person is obliged to present relevant documents about the damage / claim and and if the Insurer has requested a document from the Insured, it will be sent within 15 days of receipt of the last relevant document, from the day on which the last relevant document was received by the insurer. If the said supporting document has been requested by the insurer but is not received, the insurer shall still send a notice of the assessment of the claim no later than within 30 days from the notification.

Feedback

Once the claim has been settled, we will ask for your feedback via your personal Claims Tracker link. Thank you for taking the time to share it with us. We highly value your opinion, and commit to continuously work on improving customer experience.

USEFUL TIPS

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

Let us also call your kind attention that the following chapter will not constitute as part of the 'Client Information and General Terms and Conditions'.

GENERAL TIPS TO PROTECT YOUR APARTMENT OR HOUSE

Change all the locks in case of moving into a new house!

Never leave any working household appliance unattended and disconnect them after use!

Lock your easily accessible from outside (e.g. from the street, corridors) doors and windows if you are not in the room!

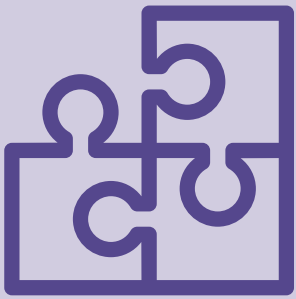
If you have a garage or a shed, never leave the door open, especially if there is an internal door to your house from there! Do not place your tools and ladder where can be reached easy!

If you have valuable assets, it is worth considering installation of an alarm system. This must be installed in a visible place, which cannot reachable from the pavement level or any other features!

Never leave a spare key in easily discoverable places like under a door mat at the entrance or a flower-pot or in the mailbox at the door of the apartment! These are the first places where burglars will look for a key.

Check if your front door is equipped with strong and safe hinges. Install a safety lock!

Do not forget to review your home insurance contract once in a while since your assets may grow.



TIPS IF YOU LEAVE YOUR HOME EMPTY FOR LONGER PERIODS

Do not announce that you are away from home e.g. on social media.

Check whether you closed all the doors and windows before you leave! Set the alarm system on!

Do not leave on your terrace or balcony any items that can be easily moved by wind!

Cut off electricity in the apartment wherever possible!

GOOD ADVICE, TIPS FOR STORMY MONTHS

It is worthwhile checking the weather forecast daily! There are excellent websites and applications warning you when a storm is coming.

Make sure that you close your doors and windows before you leave home. Do not leave easily moveable objects on your terrace or balcony. Cover or take inside things if you don't want them get wet.

During a lightning storm, it is worth unplugging electronic devices from sockets to prevent damage arising from surges caused by lightning.

Check your roof covering and roofing tiles regularly, but at least after windstorms. In case of damage, if the replacement of slipped roof tiles is not enough, it is recommended to use temporary foils to prevent further damage.

It is also worth occasionally cleaning gutters and drains to let rainwater drain.

Cut regulary dead and/or overgrown trees on your property since these can more easily fall in a strong windstorm causing damage to your own house or other property.

QUESTIONS YOU MIGHT STILL HAVE

In this section you can find answers to some of the most frequent customer questions. Should you have any further concerns, do not hesitate to contact us any time at +36 (1/20/30/70) 421-1-421 or check our website www.allianz.hu. We will be glad to assist you.

Let us also call your kind attention that the following chapter will not constitute as part of the 'Client Information and General Terms and Conditions'.

HOW TO DETERMINE THE SUM INSURED FOR MY ASSETS TO BE INSURED?

The sum insured will be determined by asset groups (asset categories) in almost every case: for example apartment, outbuilding, household movables, value-preserving assets, etc. Formally, the sum insured will be determined by the policyholder in each case, however, the insurer will assist you. In case of most common asset groups, such as buildings and household movables, the insurer will recommend a sum insured based on the useful floor space of your property. In such cases, the sum insured will be determined by the insurer based on an average unit price, so you must carefully calculate the actual useful floor space of your property. Of course, it may still happen that

the recommended sum insured is not suitable for you because your home is equipped with e.g. more expensive and higher quality covering materials or equipment. Therefore, you can modify the recommended sum insured.

It is important that you can decrease the recommended sum insured to a certain limit only; the insurer will assist you to avoid underinsurance. You can freely modify the recommended value upwards. However, in case of extraordinary above-average sums, the insurer may request an on-site inspection, based which it will make a decision on taking the risk.

It is important not to under- or overvalue the real estate or movables to be insured. You must always provide its real reconstruction cost and purchase value in case of movables and the recommended sum insured must be related to that value. This is because the insurer will determine the value of replacement or restoration based on the realistic value in case of damage. In case of underinsurance, the insurer will only compensate for damage in proportion of the sum insured to the reconstruction cost and purchase value of the insured asset. In case of overinsurance, the insurer will not pay a higher amount than the cost of reconstruction cost and purchase value of the asset reconstruction cost and purchase value in new condition.

WHAT IS THE SIGNIFICANCE OF THE SECURITY LEVEL OF YOUR HOME?

The contractual terms and conditions include description of anti-burglary security levels and security terminologies, the rules for storing value-preserving assets as well as the service limit values subject to the protection level at the time of damage.

It is important that at the time of occurrence of an insured event, the insurer will always inspect the security level at the time of damage because the service will be determined based on the terms and conditions.

Having received information concerning security, you certainly wish to know what the security level of your home (or the assets you wish to insure) is. To assist you, we have compiled a questionnaire with 22 questions that will help you survey the security of your home. Questions will be answered yes or no. You can assess the security level of your home based on your answers. You can find that on **www.allianz.hu** website.

THE INSURED REAL PROPERTY IS A BANK LOAN COLLATERAL. WHAT SHOULD I DO?

When purchasing or renovating real property, we often use bank loans. In such cases, the credit institution (mortgagee) requires property insurance as a condition

of disbursement and the required coverage includes fire damage and natural disasters threatening the financed real property.

The insured person taking the loan, i.e. the mortgager, can report upon concluding the insurance contract (e.g. when purchasing an apartment) or later about the already concluded home insurance contract. In both cases, the mortgager declaration will be required, based on which the lien is recorded in the insurance contract, for which the insurer issues a certificate.

Modification or cancellation of recorded liens require the consent of the mortgagee. The insurer informs the policyholder of the insurance contract and the mortgagee credit institution about the termination of property insurance contract with the right of lien.

If the credit institution is a member of the DLT system, it can directly notify the insurer of the cancellation of the lien via the DLT system.

An IT system (DLT system) has been introduced under the supervision of the Hungarian National Bank, which provides up-to-date, uniform records of all home insurance policies and any related loan collateral.

Insurance companies and financial institutions operating under the supervision of the MNB have joined the system. The policyholder has the option to object to the transfer of home insurance contract data to the DLT system or to request the deletion of their data from the system. For further details, please visit https://www.allianz.hu/hu_HU/ lakossagi/adatvedelem.html.

Several liens may be recorded in one property insurance contract. However, at the time of recording a mortgage the insurer informs the previous mortgagees about the new record.

WHY CAN THE ANNUALLY PAYABLE PREMIUM DIFFER FROM THE PREMIUM INDICATED ON MY OFFER?

If you did not choose to pay premiums annually, the premium for one full year will be the amount of the premiums according to the payment frequency. The amount of premiums divided according to the payment frequency may differ from the amount of the annual premium due to rounding.

Additionally, the premium payable in the first year following the conclusion of your contract may also be increased by the premium payable for the first partial period. You will pay a partial period premium if the inception date of your contract does not fall on the first day of a month. In such cases, a proportionate premium until the 1st day of the following month (first anniversary of the contract) will be calculated from the annual fee on the basis of the partial period.

The first payable premium of the contract will be the amount of the premium for this partial period and the premium calculated for the first period under the premium payment frequency chosen. If the inception date of your contract is the 1st day of any month, the amount of the first payable premium will be equal to the premium calculated for the first period under the chosen premium payment frequency.

HOW CAN I PAY THE PREMIUM OF MY CONTRACT?

The policyholder will determine the payment method and frequency of the insurance premium, which can be modified if necessary.

The following payment methods can be chosen:

- bank transfer
- direct debit authorisation
- bank card payment
- cheque payment (cannot be chosen in the case of electronic products)

Irrespective of the selected payment method, you can pay your insurance premium immediately at **www.allianz.hu.** You will only give the contract number of your home insurance and your date of birth.

Useful tip! The insurance only fulfils its function if the premium of the contract is paid, i.e. if you pay your premium on a regular and timely basis.

In the event that you choose payment by cheque, the premium must always be paid by the first day of the next insurance period (month, quarter, half year or year).

In the event that you pay by bank transfer, the payment term must still be taken into consideration or, in the case of direct debit authorisation, you must make sure that there is enough money on your bank account when the premium is debited.

Consequences of non-payment of premiums: Under applicable law, by the expiry of the grace period set by the insurer, your contract will be terminated and your home and assets will remain uncovered.

WHAT ARE THE ADVANTAGES OF ONLINE CUSTOMER SERVICE?

One of the most convenient way of concluding contract and administration is online channel. In the event that you undertake to observe the terms and conditions of an electronic product, you will receive fundamental information and documents from the insurer, e.g. your policy or the indexing notice online.

So if your email address changes, please inform the insurer since you are supposed to receive important information regarding your contract that way.

You can easily manage your issues related to you property insurance through our **Allianz Customer Portal**: you can view and modify your contract data, download necessary documents and certificates or report damage. To be able to use the Customer Portal, you must be registered. For details, see the Allianz Online Portal Solutions menu at **www.allianz.hu.**

WHAT DOES INDEXATION MEAN? DO I HAVE ANY RELATED OBLIGATIONS?

Allianz adjusts the insured sums and the premium of your insurance contract to the change of the price level every year, reduces the risk of underinsurance in the case of property insurance policies at the same time. 60 days before the anniversary of your home insurance, we will send you an indexation notice containing the sums insured and the premiums for the following one year period.

Please check before every insurance anniversary whether the sums insured indicated in your indexation notice cover the changes in the real property or your newly purchased assets and request a modification of your contract if necessary. Please also check your personal details together with the indexation notice. If they changed, please report it to Allianz.

WHAT DO I DO IF THE VALUES (SUMS INSURED) INDICATED IN THE CONTRACT HAVE CHANGED?

It is also important to point out that the annual indexation is not necessarily sufficient in case of a change or increase in value of the insured assets. Not only may the assets increase, but in the case of real estate, the increase in value may be caused by larger developments, e.g. extension of the building, loft conversion, modernisation, and renovation. New appliances and more expensive furniture also bring about changes.

The contract that was appropriate at the time of conclusion also requires periodical maintenance. It is in your interest to regularly, at least annually, compare the sums insured as indicated in the contract with the value of your existing assets and have the contract modified if necessary.

SALE AND PURCHASE OF PROPERTY

In the event that you sell your property insured with our company, please notify the insurer about the sale. In such a case, we will terminate your contract due to the ceasing of the insurable interest and pay back the excess premium paid for the period following the day when the insurable interest ceased to exist.

Selling real estate is often followed by the purchase of another real estate. It is very important to have a newly acquired real estate insured immediately, from the very first day, so you should conclude an insurance contract before your ownership title is registered, if possible.

CAN I CONCLUDE ACCIDENT AND LIFE INSURANCE TO MY HOME INSURANCE?

Yes, as a supplementary insurance to your home insurance, you can conclude family accident insurance and family life insurance. You can conclude it simultaneously with or after the conclusion of the home insurance. You can find supplementary insurances' General Terms and Conditions in a separate document.

HELP US BE BETTER!

At Allianz, we are always aiming to deliver great customer service.

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

THANK YOU FOR TRUSTING ALLIANZ.

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

You can reach us:

- Through your insurance agent.
- On our telephone number: +36(1/20/30/70) 421-1-421
- Via our website: www.allianz.hu

You can access our services as follows:

- On our website: www.allianz.hu

Allianz Contact Center

Our specialized staff in our Contact Center is always at your service to handle any request arising from your contract. You can contact us between 8:00 a.m. and 6:00 p.m. on working days (between 8:00 a.m. and 8:00 p.m. on Thursdays):
Telephone number:
+36 (1/20/30/70) 421-1-421

Allianz Assistance Services

In case you need our assistance in an emergency, please call us 24 hours a day, 7 days a week:
From Hungary:
+36 (1/20/30/70) 421-1-421
From abroad: +36 (1) 421-1-421

The following information is required by the Allianz Contact Center as well as by Allianz Assistance Services:

- Name
- Contact
- Contract number
- Place of risk coverage
- Service required
- Description of insured event and the time of occurrence

We will inform you about the next steps, and guide you through the process.

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