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Information on the Allianz Home Insurance Plus product

We wish to take this opportunity to inform you about important issues concerning our insurance product that is offered under the title: **Allianz Home Insurance Plus**.

Our home insurance product is composed of a **basic coverage and a number of optional supplementary insurance coverages**. The basic coverage is property insurance which is a necessary component of each and every contract, **offering protection against the most frequent types of risks which pose danger to real and movable assets**.

There are two types of home insurance packages that our clients may choose from. The product titled „**Mix Package**“ provides protection against insured events named in the insurance contract, while our „**Komplex Package**“ offers a broader range of protection because it covers all types of losses to insured property except losses that are caused by risks that are excluded from cover. Insurance contracts may be concluded in respect of coverages listed in the table below.

Insurance events and supplementary coverages in the insurance packages

	Coverages	Allianz Home Insurance packages	
		Mix package	Komplex package
Insured events in the underlying (basic) property insurance	A. Fire	✓	All Risks coverage
	B. Explosion	✓	All Risks coverage
	C. Lightning	✓	All Risks coverage
	D. Inductive effect of lightning	✓	All Risks coverage
	E. Storm	✓	All Risks coverage
	F. Downpour	✓	All Risks coverage
	G. Hail damage	✓	All Risks coverage
	H. Snow loads	✓	All Risks coverage
	I. Flood	✓	All Risks coverage
	J. Earthquake	✓	All Risks coverage
	K. Landslide	✓	All Risks coverage
	L. Falling soil and rocks	✓	All Risks coverage
	M. Collapse of unknown structures or cavities	✓	All Risks coverage
	N. Impact of unidentified vehicles	✓	All Risks coverage
	O. Falling of foreign objects	✓	All Risks coverage
	P. Burglary	✓	All Risks coverage
	Q. Robbery	✓	All Risks coverage
	R. Water damage	✓	All Risks coverage
	S. Glass breakage	✓	All Risks coverage
	T/1. Replacement of locks	✓	All Risks coverage
T/2. Theft	✓	All Risks coverage	
T/3. Spoilage of frozen food	✓	All Risks coverage	
Supplementary coverages	General third party liability insurance	May be extended	May be extended
	Building owner's liability insurance	May be extended	May be extended
	Liability+ insurance	Optional	Optional
	Escape of water	Optional	All Risks coverage
	Glass+ insurance	Optional	All Risks coverage
	Vandalism	Optional	All Risks coverage
	Garden and renewable energy source insurance	Optional	Optional
	Travel+ insurance	Optional	Optional
	Insurance for renovation/refurbishment	Optional	Optional
	Insurance for vehicles stored in the garage	Optional	Optional
	Family accident insurance	Optional	Optional
	Family life insurance	Optional	Optional
	Family health insurance	Optional	Optional
	Assistance Base	Optional	Optional
	Assistance Premium	Optional	Optional

✓ – basic coverage

May be extended – benefits may be multiplied by insurance units

We are currently offering **24 different types of basic coverages** as protection against the most typical insurance events (for example fire, leakage, lightning including its induction effects, breakage of pipes, flood, robbery and vandalism etc.) We also have a wide range of supplementary coverages which can be used to satisfy our clients' needs. If you still have an additional need for insurance, you may find the necessary protection in one of our optional supplementary insurance coverages. If you select our **Liability+** supplementary package, we will provide indemnification for loss or damage caused outside Hungary, within the territory of the European Economic Area. If you buy a supplementary insurance for Escape of water, we will provide reimbursement for the price of water that has escaped following the pipe burst. Our product titled **Glass+** provides coverage against losses due to the cracking or breakage of special glasses, shower cabins, glass sinks, mirrors, the glazing of furniture or ceramic hobs. If you choose our **insurance against vandalism** we will provide reimbursement for losses such as malicious damage to property or painting over property items. Loss or damage to property stored in the open (such as garden furniture, tools or toys) including solar panels, solar cells, built

outdoor swimming pools may be indemnified on the basis of our **Garden and renewable energy source Insurance**. This supplementary insurance provides coverage for ornamental plants or crops grown at the insured location plus domestic animals on the basis of the applicable terms and conditions. Our **Renovation Insurance** provides coverage for construction materials and auxiliary materials stored during the renovation works, and our **Insurance for vehicles stored in the garage** gives you the option of covering the vehicles of the family. Our **Travel+ Insurance** provides extended coverage in respect of property carried along beyond the insured territory to the EU and further countries.

Our **Assistance** coverage provides help in case of emergency situations ; in such cases we have a 24 hour hotline operated by our experts who will help in finding solutions to the given situation, for example glass breakage, bursting of pipes, repairing locks etc. Depending on the given emergency situation we can assist our clients in arranging home care or animal care or in case our client's home becomes uninhabitable.

Benefits of various Assistance packages:

Assistance Base	Assistance Premium	Settlement
Plumbing HUF 28 000/loss	Plumbing HUF 42 000/loss	Repair or replacement of the damaged pipe section.
Glazier 19 600 HUF/loss	Glazier 28 000 HUF/loss	Final or temporary replacement of the glazing of windows/doors
Roofer 56 000 HUF/loss	Roofer 70 000 HUF/loss	Repair or reconstruction of the roof or installing temporary canvas covers depending on the severity of damage.
Locksmith 14 000 HUF/loss	Locksmith 28 000 HUF/loss	On-site repair of locks, including replacement of cylinders in justified cases.
Green Service 28 000 HUF/insurance period	Green Service 42 000 HUF/insurance period	On-site repairs depending on the nature of malfunction
Hotel Accomodation 63 000 HUF/loss	Hotel Accomodation 84 000 HUF/loss	Reimbursement for accommodation for a maximum of 3 days in case the insured building becomes uninhabitable.
Credit Card& ID Protection 8 400 HUF/loss	Credit Card& ID Protection 8 400 HUF/loss	Expenses incurred during the request of personal documents that became unusable, and the fees for stopping bank cards or credit cards on the basis of invoices submitted by the Insured.
	Transportation of furniture 42 000 HUF/loss	Removal of property and other movable property items from the uninhabitable building to a temporary place of residence.
	Pet care 14 000 HUF/loss	Animal care and walking insured animals for a maximum of 7 days provided the Insured has to be hospitalised for over 3 days following an accident (exotic animals: locally absent species which require special expertise for care).
	Home care after a hospitalisation HUF 8 400 / occurrence	Arranging for and providing help to the Insured for a maximum of 3 days provided the Insured has to be hospitalised for over 3 days following surgery or accident.
	Refund of ticket price 28 000 HUF/insurance period	Reimbursement of the price of tickets purchased for concerts, opera or other events in case the Insured was not able to use such tickets due to a serious accident, illness, unexpected dismissal or in case returning home from abroad becomes impossible due to an external cause or in case the tickets cannot be used due to robbery.
	Data Recovery 28 000 HUF/loss	Recovery or attempted restoration by an expert of data stored on data media belonging to insured electronic equipment located within the building in case such data was lost or damaged as a consequence of an insured event specified in the insurance terms and conditions.
	Animal Emergencies 14 000 HUF/loss 28 000 HUF/ insurance period	Emergency abatement by experts in case of danger posed by wild animals (wild animals: unmanaged and not domesticated animals living in a natural environment).
	Security Reparation 28 000 HUF/loss	Repair or replacement of damaged or stolen protection devices/equipment or parts thereof, including electronic gate opening systems and entry-phones provided such theft or damage is considered as loss caused by theft, building damage or vandalism on the basis of our terms and conditions.

On the basis of our personal insurance products (**Family accident, life and health insurance**) we provide indemnity in respect of insurance events occurring anywhere in the world. Indemnity is always subject to our insurance terms and conditions.

Sums insured depending on insurance units

Insurance	Initial sum insured per insurance unit (HUF)	Optional units (multiplication)
Liability Insurance	5 000 000	6
Liability+ insurance	5 000 000	6
Escape of water	50 000	1
Glass+ insurance	100 000	10
Vandalism	100 000	10
Garden and renewable energy source insurance	500 000	20
Travel+ insurance	100 000	10
Insurance for renovation/refurbishment	500 000	20
Insurance for vehicles stored in the garage (per vehicle)	500 000	20
Family accident Insurance	200 000	10
Family life insurance	200 000	10
Family health insurance	30 000	5

Our home insurance product provides coverage for the following property items:

Property group „Buildings” - Buildings, apartments, outbuildings, structures and building accessories

- family homes or other buildings (weekend cottages, summer homes, press-sheds, farms etc.) completed or under construction,
- outbuildings (stalls, sties, garages, crop storage facilities etc.)
- self-contained built swimming pools with solid walls,
- structures (water meter shafts, fences etc.)
- own apartments (in a condominium or a housing co-op),
- rented apartments (including permanent use of the apartment by a housing co-op member),
- in case of apartments: storage facilities and other rooms owned and used exclusively by the Insured,
- jointly owned property as registered in the condominium property master file up to the insured's proportion of ownership,
- in case of co-operative society buildings the co-operative property registered in the co-operative property master file; the extent of coverage will be in the same proportion as the insured apartment compares to the total number of apartments in the given co-op building.
- building accessories, installed and operating building installations.

Group of „Movable assets”

All types of uninstalled assets items that are insured with a corresponding sum insured per type of assets which are owned or leased by or in the care custody and control of the insured.

- Assets of lasting value
 - materials classified in legislation as precious metals, gems or pearls and objects of everyday usage containing such materials, coins, stamps and collections thereof, furthermore cash and currency up to a limit of HUF 100 000.
 - works of art, real furskins (except sheepskin), hand-knotted (oriental) rugs, collections.
- Movable household assets
 - Uninstalled assets which are normally needed for everyday housekeeping or which are intended for the personal use or consumption of Insured persons,
 - machinery and equipment installed into built-in kitchen furniture,
 - up to a total of maximum 5% of the sum insured in respect of movable household assets:
 - pets and domestic animals,
 - feed for such animals,
 - standing crop and agricultural produce for own consumption,
- Special movable assets
 - This class includes all types of movable assets that was specified in an itemised and signed list that was attached to the proposal by the contracting party, including the name, year of purchase, value upon the conclusion of the contract and serial number of each item.
- Company assets
 - machinery and equipment,
 - goods, stocks, products, assets received for repairs.

On the basis of the present home insurance product coverage will only be provided to business activities that are carried out at home.

Premium discounts, premium reducing factors

- The Insurer may grant a 10% discount from the premium if the insured or a family member sharing the same household at the insured location or a close relative permanently living in the same insured location but not sharing the same household already has a **valid motor insurance or life insurance with regular premium payment at Allianz Hungária Co. Ltd.**
- The contract may be concluded with or without deductible. The deductible amount may be HUF 20 000 or HUF 40 000. (In case a deductible is applied, a certain portion thereof will be borne by the Insured in cases and to the extent specified in the terms and conditions). If the higher deductible is selected, and
- depending on the **method and frequency of premium**

payment it is possible to achieve a more favourable premium.

- Allianz Home Insurance Plus may also be purchased as an electronic insurance product which means that communication between the Insurer and the Insured will be conducted through electronic means therefore the client is required to submit his/her e-mail address and mobile telephone number. **If this option is selected, it will also have a positive effect on the premium.**

Should you have any questions or queries in connection with our information brochure, please contact our call centre (phone number: +36-40-421-421) where our col-

leagues will be pleased to assist you between 8AM and 6PM on weekdays and 8AM and 8PM on Thursdays, or call your insurance broker.

We wish to remind you that the complete wording of the Hungarian version of Allianz Home Insurance Plus which is in force upon the conclusion of the contract is contained in the Customer Information Brochure and the Contract Terms and Conditions and in case of loss or damage coverage will be provided by the Insurer in accordance with the provisions therein on the basis of Hungarian jurisdiction.