

PZU Bezpieczne Lokum Insurance

Document containing information on the insurance product

Powszechny Zakład Ubezpieczeń Spółka Akcyjna registered in Poland

Product: PZU Bezpieczne Lokum



Full pre-contractual information and contractual information is given in the insurance document and in the general conditions of PZU Secure Bezpieczne Lokum set by a resolution of the Management Board of Powszechny Zakład Ubezpieczeń Spółka Akcyjna no. UZ/265/2022 of 16 September 2022.

What kind of insurance is this?

The Secure Lodging PZU Insurance is a comprehensive insurance in which the following may be insured: Building insurance belongs to section II, group 8, Contents insurance belongs to section II, group 8, 9, Breakable Items insurance belongs to section II, group 9, third-party liability insurance in private life belongs to section II, group 13, legal expenses insurance belongs to section II, group 17, home assistance insurance belongs to section II, group 18, of the Appendix to the "Act on insurance and reinsurance activity".



What is covered by the insurance?

The insurance is dedicated to defined client groups, e.g. members of housing associations, housing cooperatives, employees of workplaces.

The agreement covers only the product elements selected by the client.

Property insurance is the insurance of property against damage or loss as a consequence of an insurance accident.

- We insure the property belonging to the insured party, e.g.: a residential unit, a single-family house;
- We insure a residential unit, a single-family house under the all-risk formula. We bear liability for damage caused by fortuitous events, such as: fire, hurricane, flood, inundation, explosion and power surge, malicious damage and rescue operation, as well as for damage caused by non-standard events, e.g. by animals not belonging to the insured party;
- The sum insured is determined by the Policyholder and constitutes the upper limit of liability;
- The sum insured is determined by the Policyholder and represents the upper limit of liability; the sum insured is not reduced after the indemnity is paid.

Contents insurance is the insurance of property against damage or loss as a consequence of an insurance event.

- We insure Contents insurance belonging to the insured party and the home dweller;
- We insure Contents insurance, i.e. Contents, inter alia, furniture, household appliances, household products, consumer electronics, computers, clothes, jewellery, or fixed items, inter alia, bathroom fittings, window and door frames, floors, plaster and paintings, installations;
- We insure Contents insurance under an all risks type of the insurance coverage. We bear liability for damage caused by fortuitous events, inter alia, fire, hurricane, flood, inundation, explosion and power surge, malicious damage, burglary, robbery in and outside the place of insurance, as well as for damage caused by non-standard events, e.g. by animals not belonging to the insured party;
- The sum insured is determined by the Policyholder and constitutes the upper limit of liability;
- The sum insured shall be reduced after the indemnity is paid.

Breakable Items insurance is the insurance of items made of glass, ceramic, stone, conglomerate, inter alia, against their damage or destruction as a result of breaking, shattering or cracking.

- We insure, inter alia: glazed tiles, glass elements of furniture, solar collectors, glass: in an oven, fireplace or microwave oven, kitchen plates, washbasins, baths, lamps;
- The sum insured is determined by the Policyholder and constitutes the upper limit of liability;
- The sum insured shall be reduced after the indemnity is paid.

Third-party liability insurance in private life is the insurance against third-party claims against the insured party or home dweller when he or she has caused damage that the latter is obliged to repair.



What does the insurance not cover?

- items, individual insurances or risks that was not taken out. Under the **Building and contents insurance**, we are not liable for, inter alia:

- damage caused by inundation due to rainfall through unsealed, leaky or unsecured windows, doors or other openings, if the duty to close, seal or secure these was incumbent on the insured party. This exclusion shall not apply if a failure to do so did not affect the occurrence of the insured event;
- damage caused by inundation due to rainfall through unmaintained or improperly maintained roof, walls, balconies, terraces or windows, if the insured party was obliged to maintain them. This exclusion does not apply if the non-fulfilment of this obligation had no influence on the occurrence of the insured event;
- damage caused by burglary when the property was not properly secured;
- costs which result from a lack of spare parts or materials necessary to restore the property to its state prior to the damage.

Under the **Breakable Items insurance**, we are not liable for, inter alia:

- floor and stair coverings;
- jewellery, crockery, vases, household supplies;
- telephones, games consoles, audiovisual equipment, computer equipment including tablets, photographic equipment, weapons and weapon optics.

Under the **Third-party liability insurance in private life** we are not liable for, inter alia:

- damage covered by the compulsory insurance scheme under which the insured party was required to have an insurance cover;
- damage caused in connection with the ownership of property other than that specified in the policy.

Under the **Legal Expenses insurance**, we are not liable for legal expenses, inter alia:

- if they relate to events resulting in a dispute between the insured party and the Policyholder or between the insured party and PZU;
- if they relate to matters of construction law.

Under the **Home Assistance** insurance, we are not liable, inter alia, for organising and covering the costs of:

- services rendered due to damage to e.g. light bulbs, fuses, faucets that are a part of fixtures;
- services provided due to damage to underground pipes, sewage systems, water mains or underground power lines.



What are the limitations of the insurance cover?

Under the **Property and Contents insurance** we are not liable for, inter alia, damage:

- arising from operation or wear and tear as a result of which the subject-matter insured is: collapsed, soiled, discoloured, deformed, deformed, abraded, scratched, chipped, splintered, torn, corroded or oxidised. This exclusion does not apply where the consequence of such use or wear is a fortuitous event or a power surge for which PZU bears liability;

- We insure liability in respect of activities of private life or property owned for the purpose of performing the activities of private life specified in the policy;
- The sum guaranteed shall be determined by the Policyholder and shall constitute the upper limit of our liability;
- The sum guaranteed shall be reduced after the claim is paid.

Legal Expenses is the insurance that covers the costs of protecting the insured party's legal interests related to private life activities.

- The costs of protection of legal interests are, inter alia: the costs of the advocate's or attorney-at-law's fees, the costs of legal opinions, court costs;
- Two insurance variants are available: Comfort, Super, which differ in the amount of the sum insured specified in the policy and the type of costs covered.

Home Assistance insurance is the assistance insurance.

- Two insurance variants are available: Standard, Standard Plus, which differ in the insurance coverage;
- We organise and cover the costs of services rendered in a residential unit or single-family house in case of a specified event, e.g. in case of an installation breakdown we shall organise professional assistance;
- We organise and cover the costs of services in connection with a software malfunction in a computer, e.g. we shall remotely install an anti-virus programme - only in the Standard Plus variant;
- The limits of liability for each service depend on the selected variant and are specified in the insurance agreement.

- damage to the subject-matter insured which is the result of a breakdown of the subject-matter insured. This exclusion shall not apply where the consequence of such a breakdown is a fortuitous event or a power surge for which PZU bears liability.
- consisting in breaking (smashing) or cracking of screens, monitors, matrices or displays that are elements of the subject-matter of insurance. This exclusion does not apply to damage caused by fortuitous events, power surge, malicious damage, rescue action carried out in connection with any of these insurance events for which PZU bears liability.

Under the **Breakable Items insurance** we are not liable for, inter alia, damage caused by scraping, scratching.

Under the **Third-party liability insurance in private life** we are not liable for, inter alia, damage caused to a home dweller.

Under the **Legal Expenses insurance** we are not liable for, inter alia, family and guardianship law cases.

Under the **Home Assistance insurance** we do not provide assistance services, inter alia, when the breakdown is due to natural wear and tear of parts or consumables.



Where is the insurance in force?

Insurance for Building, Contents insurance, breakage of items is valid in the place of insurance specified in the policy in Poland. Legal Expenses insurance, Home Assistance insurance are valid in Poland. Third party liability insurance in private life is valid in Poland, however, the insurance cover may be extended to include damage occurring outside the territory of Poland.



What are the obligations of the insured party?

The insured party:

- has an obligation to state all the circumstances we ask about when entering into the agreement,
- should inform us of changes to these circumstances during the term of the agreement as soon as possible.

In the **Building and Contents insurance**, the insured party is obliged to, inter alia:

- comply with the applicable legal provisions on fire protection, maintain the subject-matter of insurance in a proper technical condition, including carrying out its technical inspections and periodic checks, as well as carrying out its current maintenance, comply with the recommendations of manufacturers and suppliers of technical equipment, use appropriate protective measures to protect water and central heating systems and their installation equipment against frost, in particular maintain the right temperature in the premises and turn off valves and drain water from the systems in facilities not in use,
- use available means to prevent further damage or aggravation of the damage to the saved property, e.g. call the fire brigade if necessary, notify the police if a burglary occurred;
- notify us as soon as possible of the damage - no later than 7 days from the date of the insured event.

Under the **Third-party liability insurance in private life** must notify us as soon as possible of the damage - no later than 7 days after the injured party makes his or her claim or within 7 days of receipt of the claim if the injured party takes legal action.

Under the **Legal Expenses insurance**, when a covered event occurs, the insured party is obliged to:

- notify us of the event as soon as possible and provide us with all information and documents relating to it,
- follow our instructions, e.g. agree to pursue the claim by means of an action at law,
- inform us of your choice of advocate or attorney-at-law.



How and when should premiums be paid?

The premium is paid by the Policyholder. This can be done in a one-off payment or in instalments. The payment dates are specified in the policy.



When does the insurance cover start and end?

The insurance cover in an insurance agreement concluded via the Internet lasts from the first day of the insurance period, which is specified in the policy.

The insurance cover in an insurance agreement concluded in the presence of both parties shall last:

- from the date specified in the policy if the due date for payment of the premium or the first instalment thereof is on or after the first day of the insurance period. If the Policyholder fails to pay the premium or an instalment thereof on time we may terminate the agreement.
- from the date written in the policy, if the due date for payment of the premium or the first instalment thereof falls before the first day of the period of insurance - not earlier than the day after the premium or the first instalment thereof is paid. If the Policyholder does not pay the premium or its instalment by the 30th day from the beginning of the insurance period, we shall terminate the agreement on that day.

The insurance cover in an insurance agreement concluded via the Internet lasts from the first day of the insurance period, which is specified in the policy.

The insurance cover shall expire, inter alia:

- at the end of the insurance period or, on the date of withdrawal,
- upon complete destruction of the subject-matter of insurance (annihilation),
- on the day of exhaustion of the sum insured under the Contents insurance, Breakable Items insurance, Legal Expenses insurance,
- on the day of exhaustion of the sum insured under the insurance of civil liability in private life.



How to terminate the agreement?

The Policyholder may terminate the agreement by, inter alia, withdrawing from it, in the case of an agreement with a duration of more than 6 months:

- within 30 days of its conclusion - if the latter is a consumer;
- within 7 days of the conclusion of the agreement if the latter is an entrepreneur.