

PZU Dom Tenant insurance



Document including information about insurance product of Powszechny Zakład Ubezpieczeń Spółka Akcyjna registered in Poland

Product: PZU Dom

Full information given prior to the conclusion of the contract and contractual information is provided in the insurance document and in the general terms and conditions of PZU Dom insurance established by the resolution of the Management Board of Powszechny Zakład Ubezpieczeń Spółka Akcyjna no. UZ/255/2021 of 14th September 2021 and provisions additional or separate from the GTC.

What kind of insurance is this?

The PZU Dom insurance is comprehensive insurance, under which you can cover: insurance of movable property belongs to section II, groups 8, 9, third party liability in private life insurance belongs to section II, group 13, Home Assistance insurance belongs to section II, group 18, Legal protection insurance belongs to section II, group 17, appendix to the "Act on insurance and reinsurance activity".



What is the subject of insurance?

The insurance contract covers only elements of the product chosen by the client.

Movable property insurance is property insurance against damage or loss resulting from an insurance incident.

- We insure the movable property belonging to the insured person and his/ her closed ones, who live in the same household;
- We insure the movable property meaning household movable property, including: furniture, household appliances, electronics, computers, clothes, jewellery, or fixed elements, including: bathroom fittings, window and door joinery, floors, plasters and paint coatings, installations;
- We insure the movable property in All Risks variant;
- In All Risks variant in addition to the above-mentioned incidents, we are also liable for damages caused by non-standard events, e.g. by animals not belonging to the insured;
- The sum insured is determined by the policyholder and constitutes the upper limit of liability;
- The sum insured is reduced after the payment of compensation.

Third party liability in private life insurance is an insurance against claims of third persons against the insured, when, as a result of performing private life activities, he/ she has caused damage which he/ she is obliged to repair.

- The guarantee amount is determined by the policyholder and constitutes the upper limit of our liability;
- The guarantee amount is reduced after the payment of compensation.

Home Assistance insurance - we organize, and cover costs of services provided in the apartment in the event of a specific event (risk), e.g. in the event of a failure in the installation, we will arrange the help of a specialist;

- Limits of liability for each service depend on the chosen variant and are set in the insurance document.

Legal protection insurance is insurance covering the necessary and legally justified costs of protecting the insured's legal interests - related to private life activities.

- Costs of protecting the insured's legal interests include: costs of lawyers' or legal advisers' fees, costs of legal opinions, court costs;
- The sum insured is determined by the policyholder and constitutes the upper limit of liability;
- The sum insured is reduced after the payment of compensation.



What is not covered by the insurance?

In **movable property insurance** we are not liable (inter alia) for:

- damage resulting from flooding due to rainfall through open, leaky or unsecured windows, doors or other openings, if the insured was also obliged to close, seal or secure them, unless the failure to meet this obligation did not have an impact on the occurrence of the insurance accident;
- damage resulting from flooding due to rainfall through unpreserved or improperly maintained: roof, walls, balconies, terraces or windows, if the insured was also obliged to maintain them, unless the failure to meet this obligation did not have an impact on the occurrence of the insurance accident;
- damage resulting from the infiltration of groundwater, unless such infiltration was caused by flooding, rain with efficiency ratio of at least 4 as determined by the IMWM;
- costs resulting from the lack of spare parts or materials needed to restore the condition existing before the damage.

In **third party liability in private life insurance** we are not liable for (inter alia):

- damages covered by the compulsory insurance system, under which the insured was obliged to have insurance;
- damage caused in connection with the possession of real estate other than those specified in the insurance agreement.

In **Home Assistance insurance** we are not liable (inter alia) for organizing and covering the costs of:

- services provided in connection with damage to e.g. light bulbs, fuses, batteries that are part of the fittings;
- services provided in connection with damage to underground pipes of sewage systems, water supply systems or underground power lines.

In **legal protection insurance** we are not liable for (inter alia):

for the costs of legal protection:

- if they are connected to the events which result in a dispute between the insured and the policyholder or between the insured and PZU;
- resulting from the construction law.



What are the limits of insurance cover?

In **movable property insurance** we are not liable (inter alia) for damages:

- resulting from failure to perform technical or periodic inspections of real estate specified by law, if the insured was also obliged to perform or organize them, unless the failure to meet this obligation did not have an impact on the occurrence of the insurance accident;
- resulting from the theft with burglary, if due to wilful misconduct or gross negligence of the insured amongst others, the real estate was not secured in the manner specified in

the insurance contract, if such an obligation belonged to these persons, unless it did not affect the occurrence of the insurance accident and unless, in the event of gross negligence, the payment of compensation corresponds to the considerations of equity.

- resulting from use or wear, as a result of which the subject of insurance collapsed, became dirty, discoloured, deformed, frayed, scratched, chipped, detached, torn, corroded or oxidized, unless a random event, overvoltage or rescue operation carried out in connection with an insured accident is the result of use or wear;
- in the item caused by its failure, unless the result of this failure is fire, explosion, smoke or soot, flooding, overvoltage;
- consisting in breaking (smashing) or cracking of screens, monitors, matrices or displays that are part of the subject of insurance, unless the damage resulted from a random event, overvoltage, devastation, rescue operation carried out in connection with an insurance accident.

In **third party liability in private life insurance** we are not liable (inter alia) for damage caused to a close relative of the insured remaining in the same household with the insured person.

In **Home Assistance insurance** we do not provide assistance services, inter alia, when the failure results from the natural wear of parts or consumables.

In **legal protection insurance** we are not liable (inter alia) for matters related to family, guardianship and inheritance law.



Where does the insurance apply?

Movable property insurance applies to the place of insurance indicated in the contract on the territory of Poland. Home Assistance and third party liability in private life insurance apply in Poland.



What are the obligations of the insured?

The Insured:

- is required to provide all the data we ask for during concluding the agreement,
- should inform us about the changes in these data as soon as possible.

In **movable property insurance**, the insured is obliged, inter alia, to:

- comply with the applicable provisions of law in the field of fire protection, carry out maintenance and periodic repairs of property, use protective measures to protect water and central heating systems and their installation equipment against frost, in particular to maintain the appropriate temperature in the rooms,
- use the available means to protect the surviving property against further damage or increase in damage, e.g. call the fire brigade, if necessary, notify the Police if there has been a burglary;
- as soon as possible notify us of the damage- no later than within 7 days from the date of occurrence the insurance accident.

In **third party liability in private life insurance** is obliged to notify us of the damage as soon as possible- no later than within 7 days from the date of claim of the aggrieved party or within 7 days from receiving the statement of claim, when the aggrieved party has brought legal action.

In **Home Assistance insurance**, the insured is obliged to notify us of the accident as soon as possible via phone. The phone number is included in the insurance document.

In **legal protection insurance**, when an insured event occurs, the insured is obliged to:

- as soon as possible notify us of the incident and provide us with all the connected information and documents,
- follow our guidelines, e.g. agree on the issue of pursuing claims in court, inform us about the choice of advocate or legal advisor.



How and when one should pay the premiums?

The insurance premium is paid by the policyholder. He/ she in instalments. Dates of payment are included in the insurance document. may do it in a single payment or



When does insurance cover begin and end?

Insurance cover lasts:

- from the date indicated in the insurance document if the payment date of the premium or its first instalment falls on the first day of the insurance period or later. If the policyholder does not pay the premium or its instalment on time, we may terminate the contract.
- from the date indicated in the insurance document, if the payment date of the premium or its first instalment falls before the first day of the insurance period - not sooner than the next day of the payment of the premium or its first instalment. If the policyholder does not pay the premium or its instalment by the 30th day from the beginning of the insurance period, we will terminate the contract on that day.

The insurance protection expires, inter alia:

- at the end of the insurance period or on the withdrawal date,
- upon complete destruction of the subject of the insurance (annihilation),
- upon the transfer of ownership of the property to another person, unless we have agreed to the transfer of rights under the insurance contract,
- on the day the sum insured is exhausted in the movable property, legal protection insurance,
- on the day the guarantee amount is exhausted under the third party liability in private life insurance.



How to terminate the agreement?

The policyholder may terminate the agreement, inter alia, by withdrawing from it if the agreement has been concluded for more than 6 months: - within 30 days from its conclusion - if he/ she is a consumer;
- within 7 days from its conclusion - if he/ she is an entrepreneur.