

# PZU DOM landlord (owner) insurance

Document including information about insurance product

Powszechny Zakład Ubezpieczeń Spółka Akcyjna registered in Poland

Product: PZU Dom



Full information provided 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: real estate insurance belongs to section II, group 8, insurance of movable property belongs to section II, groups 8, 9, insurance of glass objects against breakage belongs to section II, group 9, third party liability in private life insurance belongs to section II, group 13, legal protection insurance belongs to section II, group 17, Home Assistance insurance belongs to section II, group 18, breaks in renting, breaks in payments of the rent insurance, belongs to the department II, group 16, appendices 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.

**Real estate insurance** is property insurance against damage or loss resulting from an insurance accident.

- We insure the real estate belonging to the policyholder - apartment;
- We insure the apartment in All Risks variant;
- In All Risks variant in addition to the above-mentioned accidents, 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 not reduced after the payment of compensation.

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

- 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 accidents, 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.

**Insurance of glass objects against breakage** is insurance of items specified in the insurance agreement against damage or destruction as a result of breakage, shattering or cracking.

- We insure, among others: tiles, glass elements of furniture, solar collectors (solar panels), panes: in the oven, fireplace or microwave oven, glass, induction or ceramic cooktops, ceramic, glass, stone or made of conglomerate: sinks, bathtubs;
- 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



### What is not covered by the insurance?

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

- 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 **glass objects against breakage insurance**, we are not liable for (inter alia):

- glass used as an accessory for technical devices (machines, apparatuses, etc.);
- floor coverings, e.g., stoneware, stone slabs.

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 **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.

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 **breaks in renting, breaks in payments of the rent** insurance we are not liable (inter alia) for damages occurred:

- through deliberate act or as a result of gross negligence of the Insured, unless in the event of gross negligence the payment of compensation in the given circumstances corresponds to the considerations of equity.

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 sum insured is determined by the policyholder and constitutes the upper limit of liability;
- The sum insured is reduced after the payment of compensation.

**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.

**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;

- We organize and cover the costs of services in connection with a software failure on the computer, e.g., we will remotely install an anti-virus program;
- Limits of liability for each service depend on the chosen variant and are set in the insurance document.

**Breaks in renting of the apartment insurance** is an insurance covering the risk of a break in renting an apartment, which is the place of insurance in the property insurance in the All Risks variant, if this break in renting is a normal consequence of an insurance accident occurred during the insurance period:

- for which PZU SA is liable under the aforementioned real estate insurance, and
- as a result of which the apartment has been destroyed or damaged to the extent that it is impossible for the tenant to continue living in this apartment.

**Breaks in payments of the rent insurance** is an insurance covering the risk of a break in the payment of rent due under the rental agreement concluded by the insured regarding the apartment, which is the place of insurance in the property insurance in the All Risks variant, that occurred during the insurance period. - The sum insured is determined by the policyholder and constitutes the upper limit of liability;

## 0 What are the limits of insurance cover?

In **real estate and 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 theft with burglary, if due to deliberate act or gross negligence of the insured, among others, the real estate was not secured in the manner specified in the insurance agreement, if such obligation belonged to these persons, unless it had no impact on the occurrence of the insured accident and unless, in the event of gross negligence, the payment of compensation corresponds to the considerations of equity.
- resulting from use or wear and tear, 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 and tear;
- in the item caused by its failure, unless the result of this failure is fire, explosion, smoke or soot, flooding, overvoltage;
- consisting of 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 **glass objects against breakage insurance**

we are not liable for (inter alia) damages being result of scratching, staining or discoloration.

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

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

In **breaks in renting, brakes in payment of the rent insurance** we are not liable (inter alia) for damages occurred as a result of war, internal riots, or sabotage.



### Where does the insurance apply?

Insurance of: real estate, movable property, glass objects against breakage, liability in private life insurance applies to the place of insurance indicated in the contract on the territory of Poland. Legal protection insurance, Home Assistance, breaks in rent, payment of rent are valid in Poland.

### What are the obligations of the insured?

The Insured:

- is required to provide all the data we ask for during conclusion of the agreement,
  - should inform us about the changes in these data as soon as possible.
- In **real estate and movable property insurance** the insured is obliged to (inter alia):
- 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 **legal protection insurance**, when an insured event occurs, the insured is obliged to:
- as soon as possible notify us of the damage 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.
- 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 **breaks in renting, brakes in payment of the rent** insurance, the insured is obliged to notify us of the accident as soon as possible- no later than within 7 days from the date of occurrence the insurance accident.



#### **How and when one should pay the premiums?**

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



#### **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, glass objects against breakage, 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.