



There is no place like HOME!

SIGNAL HOME | Retail property insurance

Wide-scale modular product



SIGNAL HOME IS RECOMMENDED FOR CLIENTS, WHO:

- ✓ consider fair claim settlement important
- ✓ are looking for a quick solution with loan arrangements (credit protection/borrower's certificate without delay)
- ✓ who needs immediate securitisation
- ✓ are looking for best value for money insurance products

SIGNAL HOME IS AVAILABLE FOR THE FOLLOWING TYPES OF REAL ESTATE:

- ✓ Any real estate below 300 m² (combined size of main + auxiliary buildings)
- ✓ The insured sum is max. HUF 75 million (for buildings under construction, that is HUF 50 million)
- ✓ The insured sum of movable property is max. HUF 15 million
- ✓ For solid wall buildings

KEY ELEMENTS OF RISK

- Vandalism, theft of building fittings
- Solar collector, heat pump damages caused by natural forces
- Damage of movable property stored outdoor caused by natural forces or theft
- Contractor all risk insurance for buildings under construction (incl. property + liability)
- Accidental burns
- Death grant
- Compensation for water loss
- Garden hazards prevention
- Utility service downtime
- Floating vehicle insurance
- Compensation for unblocking sinks and waste pipes
- Compensation for smoke and heat damages
- Sneak-in burglary
- Supplementary insurance for agricultural activities



ANCILLARY COSTS INSURED (IN DEVIATION FROM GENERAL MARKET PRACTICES)

- Rental loss
- Repatriation
- Temporary guard security

SIGNAL HOME Retail Property Insurance: Supplementary Insurance Packages, Risks, Associated Insured Sums and Limits

RISKS		BASE Package	MEDIUM Package	PREMIUM Package
Damage caused by fire and natural forces, tube rupture and other water pipe damages		✓	✓	✓
Ancillary costs*		✓	✓	✓
Burglary, vandalism and theft		✓	✓	✓
Basic coverage of the floating policy for glass breakage		max. insured sum for building 2%	max. insured sum for building 2%	max. insured sum for building 2%
Personal liability insurance: Minor children / pet / bicycle / hobby sport liability		HU HUF 10 000 000	HU HUF 20 000 000	EU HUF 30 000 000
Property owner and user liability insurance		HUF 10 000 000	HUF 20 000 000	HUF 30 000 000
COMFORT	Electric fire	✓	✓	✓
	Collapse	✓	✓	✓
	Basic coverage of the floating policy for pets and ornaments	max. insured sum for movable property 10%	max. insured sum for movable property 10%	max. insured sum for movable property 10%
	Puncture of firefighting equipment	✓	✓	✓
	Cash / 3rd party property items	HUF 50 000 / HUF 50 000	HUF 50 000 / HUF 50 000	HUF 50 000 / HUF 50 000
	Movable property taken (in case of robbery)	max. insured sum for movable property 5%	max. insured sum for movable property 5%	max. insured sum for movable property 5%
PATIENCE	Secondary effect of lightning	total insured sum 5%	total insured sum	total insured sum
	Smoke and heat release	-	✓	✓
	Vandalism, theft of outdoor small-scale equipment	HUF 50 000	HUF 100 000	HUF 150 000
	Roof and panel gap leakage insurance	HUF 50 000	HUF 100 000	HUF 150 000
PROTECTION	Unblocking sinks and waste pipes	HUF 25 000	HUF 50 000	HUF 75 000
	Sneak-in burglary, larceny by trick	HUF 100 000	HUF 150 000	HUF 200 000
	Destruction of personal and driving documents, bank cards	HUF 25 000	HUF 50 000	HUF 75 000
	Loss of front door keys	HUF 25 000	HUF 50 000	HUF 75 000
Extended coverage of the floating policy for glass breakage		Optional	Optional	✓
EXTRA PROTECTION	Spoilage of refrigerated foodstuffs	HUF 25 000	HUF 50 000	HUF 75 000
	Extended guarantee period	HUF 25 000	HUF 50 000	HUF 75 000
	Service downtime	HUF 3 000	HUF 4 000	HUF 6 000
	Aquarium breakage (damage caused by water leakage and death of a biological organisms)	HUF 25 000	HUF 50 000	HUF 100 000
HOUSE AND GARDEN	Property items stored outside	HUF 50 000	HUF 100 000	HUF 150 000
	Water leaked	HUF 50 000	HUF 100 000	HUF 150 000
	Garden hazards prevention	HUF 50 000	HUF 100 000	HUF 150 000
Solar collector, heat pump (breakage from any cause)		HUF 200 000	HUF 400 000	HUF 600 000
Dog breeder liability insurance		HU HUF 5 000 000	HU HUF 10 000 000	EU HUF 15 000 000
ACCIDENT	Accidental death	HUF 300 000	HUF 900 000	HUF 1 500 000
	Accidental disability	HUF 500 000	HUF 1 500 000	HUF 2 500 000
	Daily allowance for accidental hospitalisation	HUF 2 000	HUF 6 000	HUF 10 000
	Accidental bone fracture	HUF 5 000	HUF 15 000	HUF 25 000
	Accidental burn	HUF 250 000	HUF 750 000	HUF 1 250 000
"Last respects" supplementary funerary insurance (compensation in case of death)		HUF 100 000	HUF 300 000	HUF 500 000
House Assistance		HUF 25 000	HUF 25 000	HUF 25 000
"Companion" insurance (extended territorial coverage)		Base	Extended	Extended
Floating policy for passenger car (burglary can also be insured based on terms and conditions)		HUF 2 000 000	3 000 000 Ft	HUF 4 000 000
Premium payment exemption in case of unemployment		3 months	3 months	3 months
Supplementary insurance for agricultural activities		Base	Extended	Extended
Supplementary insurance for construction and erection		Optional	Optional	Optional
Construction and erection liability insurance		HUF 5 000 000	HUF 5 000 000 Ft	HUF 5 000 000 Ft

SIG 3059

*Compensations: Loss mitigation, fire suppression and rescue; debris-clearing and scavenging; cleaning and furniture moving; designer, expert, cleaning, disassembly and re-assembly costs; fee of temporary rental; rental loss; home travel and repatriation costs.
Information provided is incomplete. Please read the conditions of insurance.

Valid from October 1 2016 until withdrawal.