

PRIVATSCHUTZ

Wohngebäudeversicherung – overview

Why do you need home building insurance?

Having a safe roof over your head is a basic human need. You cannot protect your house from storm, hail, lightning, fire or burst water pipes. But you can protect yourself and your family from the financial consequences of these events with the end-to-end protection offered by a good home building insurance policy.

Examples

DAMAGE CAUSED BY STORM AND HAIL



Michael could only watch as a heavy storm lashed his detached house and dislodged a large part of his roof. In addition, hailstones the size of golf balls had caused such severe damage to his electric roller shutters that they had to be replaced.

Loss:
EUR 8,500 for repair of the roof and shutters

FIRE IN THE ROOF STRUCTURE



Claudia was brutally awoken from sleep when lightning struck her semi-detached house during a storm. Although all occupants were able to get to safety in time, the whole roof structure was already ablaze when the fire brigade arrived.

Loss:
EUR 75,000 for building damage
EUR 10,000 for clean-up work

BURST PIPE



Julian noticed a puddle of water in the cellar of his house one morning. The wall above the puddle was soaked with water and water was leaking out of it. Julian turned the mains tap off immediately and called his plumber. The cause of the damage was a cold water supply pipe which had burst due to rust.

Loss:
EUR 2,800 to replace the pipe and to break open, plaster and paint the cellar wall

Benefits provided by home building insurance

Insurance cover: In case of an insured event, home building insurance will reimburse the costs of all necessary repair work up to the complete reconstruction of your building, including ancillary building costs such as architects' fees.

Insurable risks: At the basic level, you are covered against damage caused by fire, lightning strikes and explosions, mains water, burst pipes and frost, as well as storms and hail. Additional cover can be provided for damage from other natural hazards, such as flooding, earthquakes, landslides, heavy snow loads, avalanches or backwater.

Protection against price increases: Home building insurance adapts continually to changing construction prices. The insurance has no maximum limit of indemnity for recovery of the insured building as well as for the restoration or repair of

insured property (indexed reinstatement value insurance).

Allianz Handwerker Services: On request, the Allianz Handwerker Services (Allianz tradesmen services) will assume responsibility without charge for the complete organization and supervision of the repair process, including settlement of bills with the tradesmen.

Your advantage: Benefit from extended warranty up to six years, 24/7 availability, quality assurance as well as fast and uncomplicated transactions.

Included in the scope of cover: Home building insurance protects not only your house, including garages and car ports, but also building components and accessories, e.g. sanitary installations, electrical installations, antennae and sun blinds.

Fair price, fair service and fair benefits –
Allianz Wohngebäudeversicherung.








✓ Rates compared

Benefits (at a glance)

The following benefits are included in all insurance products

- ✓ Cover for damage to your residential building and all specified adjacent buildings, including building components and fixtures
- ✓ Your garage/carport on or off the premises
- ✓ Reimbursement at new construction value, including additional costs

| | Basis | Smart | Komfort | Premium |
|--|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| Insured risk | Fire, mains water, wind storm/hail | Fire, mains water, wind storm/hail | Fire, mains water, wind storm/hail | Fire, mains water, wind storm/hail |
| Additional insured costs , e.g. for cleanup, demolition, storage and locating of leaks | EUR 50,000 | EUR 500,000 | Unlimited | Unlimited |
| Drainage pipes outside the building | — | EUR 5,000 | EUR 25,000 | Unlimited |
| Malicious damage caused by third parties , e.g. graffiti | — | EUR 5,000 | EUR 25,000 | Unlimited |
| Extended coverage , e.g. for solar/photovoltaic systems against unforeseeable damage, destruction or theft | — | — | EUR 25,000 | Unlimited |
| All risks cover including wear and tear insures you against all forms of loss and damage other than risks that are explicitly excluded, e.g. war and intentional act | — | — | — | Unlimited |

| Useful supplementary cover | Basis | Smart | Komfort | Premium |
|---|----------|----------|----------|----------|
|  Extremwetterschutz (other natural hazards) , insures damage caused by flooding, backwater, snow loading and earthquakes and other events | Optional | Optional | Optional | Included |
|  Glasschutz Gebäude , insures your external building glazing, e.g. windows, conservatories or roof glazing against damage caused by breakage | Optional | Optional | Optional | Included |
|  Öltank-Haftpflichtschutz , Offers you protection against the financial consequences of damage caused by heating oil leaks, e.g. contamination of groundwater or damage to the property | Optional | Optional | Optional | Optional |
|  Haus-Haftpflichtschutz , covers landlords against claims for damages in connection with the property | Optional | Optional | Optional | Optional |
|  Notfallservice Zuhause , e.g. locksmith service, pipe cleaning or electrical wiring services. Applies day and night | Optional | Optional | Included | Included |

§ Important to know

Particularly suitable for: Owners of detached or semi-detached homes

Not suitable for: Owners of apartment buildings. In these cases, coverage is provided under a corporate rate.

Creditworthiness: Many banks make mortgage approval subject to the arrangement of homeowner's insurance.

Other natural hazards: Due to the steady increase in extreme weather hazards, many of Germany's federal states recommend taking out coverage for additional natural risks

(e.g. flooding or heavy snow loads), referred to as natural hazards.

Privatschutz: The Komfort and Premium tariffs offer attractive discounts if you take out additional Privatschutz insurance policies.

General Terms and Conditions of Insurance (AVB): This information can only offer you an overview of the services we provide. The German version of General Terms and Conditions of Insurance (AVB) which were in place at the time your policy was taken out is decisive as far as your insurance cover is concerned.



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