

Whats covered:	Basic	Plus	Premium
Fire, explosion and lightening	yes	yes	yes
Water damage	yes	yes	yes
Increase of cover limit for: natural events, floods, acts of vandalism			
Broken windows, mirrors, glass and crystal	yes	yes	yes
Theft with violence and mugging: Theft with violence, damage due to theft with violence, mugging (inside the home)	yes	yes	yes
Misc expenses: Fire department assistance, salvaging of building, fire extinction, demolition and debris removal	yes	yes	yes
Electrical damage	yes	yes	yes
Public liability/ bail bonds	yes	yes	yes
Home/emergency/ Home Improvement assistance	yes	yes	yes
Family legal defence, claim for damages	yes	yes	yes
Increase of cover limit for theft with violence, mugging and larceny: Valuable objects: Unit value of valuable objects under 2,000€	no	yes	yes
Breakage extension: Plexiglass/Perspex furniture, glass/ceramic hobs and glass in electrical appliances	no	yes	yes
Aesthetic restoration of the building/contents	no	yes	yes
Garden reconstruction	no	yes	yes
Replanting trees/garden	no	yes	yes
Refrigerated goods	no	yes	yes
Garden furniture	no	yes	yes
All risk insurance against accidental damage to the building/contents		optional	optional
Mandatory public liability for hunters		optional	optional
Public liability for dangerous breeds of dogs		optional	optional
Garaged vehicles		optional	optional
Extension of valuable objects		optional	optional
Personal household accidents		optional	optional
All risks outside the home: Specific/non-specific goods			optional
Excess water consumption			yes
Complete building collapse			yes
Accidental liquid spills other than water			yes