

Basic coverages	Standard	Complex	Full
Fire, forest fire, smoke from fire	✓	✓	✓
Lightning, explosion, fall of aircrafts and/or parts that fall from them	✓	✓	✓
Fire fighting cost up to €3,000	✓	✓	✓
Cost of demolition, cleaning and removal of debris 5% of the total insured amount	✓	✓	✓
Engineers' and Architects' fees for the restoration of damages and permits issuance cost for the building's restoration up to €5,000	✓	✓	✓
Glass breakage (of doors/ storefronts) at 1st risk up to the amount of €5,000 per event and €10,000 annually There is a 2-month on-hold period as from the insurance commencement date	✓	✓	✓
Building damages from theft following a burglary	✓	✓	✓
10% Foresight clause - protection against under-insurance	✓	✓	✓
Natural phenomena (storm & tempest, flood, snow, hail, frost) <ul style="list-style-type: none"> ▪Flood without deductible up to €1,000 over €1,000 a 10% deductible with a minimum of €750 for basements and €500 for other spaces ▪Snow, hail, frost 10% of the amount of the damage, with a minimum of €500 		✓	✓
Breakage or overflow of tanks and/or pipes of central heating, air-conditioning, heating, sewage systems, sprinklers and coverage of the water pumping costs without deductible up to €1,000 over €1,000 a 10% deductible, with a minimum of €750 for basements and €500 for other spaces coverage of water pumping costs up to €2,000		✓	✓
Collision of a third party's vehicle with the insured items		✓	✓

Terrorist acts, political riots, strikes, demonstrations, disturbances			✓
Malicious damage, vandalism			✓
Coverage of electrical failure on machinery, electrical installations, short circuiting at 1st risk up to €4,000 with point of fire origin and up to €1,500 without point of fire origin, with €150 deductible			✓
Fall of trees, electric or telephone poles up to €1,000			✓
Safeguarding, temporary relocation and transfer costs of the insured property <ul style="list-style-type: none"> ▪ Lease amount: up to €2,000 and safeguarding fees: up to €1,500/ event & up to €2,500 annually ▪ Transfer costs: up to 6 months & €3,000 		✓	
Subsidence, landslide or elevation of the ground caused by covered risks			✓
Damages from breakage of external panes - signs with a 2-month on hold period as from the insurance commencement date up to €4,000			✓
Coverage of electronic equipment (against all risks) at 1st risk up to €5,000 with a 15% deductible and a minimum of €200			✓
Civil liability from fire/ explosion up to €30,000			✓
Civil liability from water leakage up to €30,000			✓
15% increase of the insured values of the content, automatic and free of charge, for the period between 1– 31 December.			✓
Automatic insurance of newly purchased property <i>(subject to a 60-day notification as from the purchase date)</i>			✓
Optional coverages	Standard	Complex	Full
Earthquake 2% deductible on the total Insured Capital ?	✓	✓	✓
Theft of content by burglary and theft of money by robbery 10% deductible of the amount of compensation with a minimum of 750€	✓	✓	✓

Civil liability towards third parties arising from the operation of the premises and civil liability of employer towards its staff up to 100,000€ with a 150€ deductible or up to 200,000€ with a 250€ deductible	✓	✓	✓
Deterioration of goods in cold storage and refrigeration units 3% deductible on the total Insured Capital with a deductible of 150€ or 6% with a deductible of 250€	✓	✓	✓
Loss of profit and revenue	✓	✓	✓