

STANDARD HOUSEHOLD INSURANCE PACKAGE	
COVERED RISKS	
Fire, lightning strike, explosion, storm, hail, aircrafts crash, manifestation and demonstration, water outflow from water supply and sewage installations, and from heating devices and piping, own vehicle hit by an object, robbery and burglary, costs for necessary accommodation and third party liability, flood, torrent and high tide, avalanche, slipping and landslide, door and window glass breakage in residential facility.	
Coverage level – insurance amounts	
Insurance amount of housing construction part	400 eur/m ²
Insurance amount of construction part – ancillary premises	200 eur/m ²

Insurance amounts – Standard Package	
Insurance amount of housing items	In the table below
Costs for necessary accommodation up to amount of	MKD 92,250
Liability to and from third party as a result of water leakage from water supply and sewage piping as well as heating devices with hot water and steam up to the coverage limit per adverse event and annual aggregate	MKD 307,500
Flood, torrent and high tide per adverse event and in annual aggregate	MKD 307,500
Coverage limit in risk burglary and robbery per event and aggregate	MKD 61,500
Underlimit for theft of artworks	MKD 30,750

Area of flat/house/business premise	Coverage limit of household items	Household premium without earthquake coverage	Household premium with earthquake coverage
to 45 m ²	MKD 295,200	MKD 1,500	MKD 2,115
from 46 to 70 m ²	MKD 442,800	MKD 1,850	MKD 2,465
from 71 to 100 m ²	MKD 627,300	MKD 2,300	MKD 2,915
from 101 to 150 m ²	MKD 922,500	MKD 3,000	MKD 3,615
from 151 to 200 m ²	MKD 1,291,500	MKD 3,800	MKD 4,415
from 201 to 250 m ²	MKD 1,660,500	MKD 4,400	MKD 5,015
from 251 to 300 m ²	MKD 2,214,000	MKD 6,200	MKD 6,815
from 301 to 350 m ²	MKD 2,398,500	MKD 6,500	MKD 7,115
from 351 to 400 m ²	MKD 2,767,500	MKD 6,900	MKD 7,515
from 401 to 500 m ²	MKD 3,321,000	MKD 7,400	MKD 8,015
from 501 to 1000 m ²	MKD 5,535,000	MKD 9,600	MKD 10,215
from 1001 to 2309 m ²	MKD 12,177,000	MKD 16,300	MKD 16,915

Microearthquake risk		
Insurance amount in EUR per adverse event and annual aggregate	Franchise of the facility insurance amount	Premium amount
EUR 10.000	5%	MKD 615 (EUR 10)

PREMIUM HOUSEHOLD INSURANCE PACKAGE	
COVERED RISKS	
Standard package risks and the following additions: fish tank water overflow, snow weight, atmospheric waters, crash of unknown vehicle, crash of tree fall, vandalism, glass breakage of glass balconies, breakage of plumbing facilities, forced move costs, costs for reproduction of damaged documents and lost and locked keys.	
Coverage level – insurance amounts	
Insurance amount of housing construction part	400 eur/m ²
Insurance amount of construction part – ancillary premises	200 eur/m ²

Insurance amounts – Premium Package	
Insurance amount of housing items	In the table below
Costs for necessary accommodation up to amount of	MKD 92,250
Liability to and from third party as a result of water leakage from water supply and sewage piping as well as heating devices with hot water and steam up to the coverage limit per adverse event and annual aggregate	MKD 615,000
Flood, torrent and high tide per adverse event and in annual aggregate	MKD 615,000
Coverage limit in risk burglary and robbery per event and aggregate	MKD 92,250
Underlimit for theft of artworks	MKD 61,500

Area of flat/house/business premise	Coverage limit of household items	Premium amount	Household premium with earthquake coverage
to 45 m ²	MKD 344,400	MKD 3,000	MKD 3,615
from 46 to 70 m ²	MKD 516,600	MKD 3,700	MKD 4,315
from 71 to 100 m ²	MKD 738,000	MKD 4,350	MKD 4,965
from 101 to 150 m ²	MKD 1,107,000	MKD 5,200	MKD 5,815
from 151 to 200 m ²	MKD 1,476,000	MKD 6,300	MKD 6,915
from 201 to 250 m ²	MKD 1,845,000	MKD 7,100	MKD 7,715
from 251 to 300 m ²	MKD 2,214,000	MKD 9,500	MKD 10,115
from 301 to 350 m ²	MKD 2,583,000	MKD 9,800	MKD 10,415
from 351 to 400 m ²	MKD 2,952,000	MKD 10,200	MKD 10,815
from 401 to 500 m ²	MKD 3,690,000	MKD 10,700	MKD 11,315
from 501 to 1000 m ²	MKD 7,380,000	MKD 13,000	MKD 13,615
from 1001 to 2309 m ²	MKD 16,974,000	MKD 19,600	MKD 20,215

Microearthquake risk		
Insurance amount in EUR per adverse event and annual aggregate	Franchise of the facility insurance amount	Premium amount
EUR 10.000	5%	MKD 615 (EUR 10)

When buying Property Insurance you can make use of the discount of MKD 400 or 600, which is granted by the Bank if you have previously taken a consumer loan from the Bank in an accident insurance package, which can be used to buy other insurance with a minimum price from MKD 3,000.