

<b>STANDARD HOUSEHOLD INSURANCE PACKAGE</b>	
<b>COVERED RISKS</b>	
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	500 eur/m2
Insurance amount of construction part – ancillary premises	250 eur/m2

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 m2	MKD 295,200	MKD 1,680	MKD 2,295
from 46 to 70 m2	MKD 442,800	MKD 2,072	MKD 2,687
from 71 to 100 m2	MKD 627,300	MKD 2,576	MKD 3,191
from 101 to 150 m2	MKD 922,500	MKD 3,360	MKD 3,975
from 151 to 200 m2	MKD 1,291,500	MKD 4,256	MKD 4,871
from 201 to 250 m2	MKD 1,660,500	MKD 4,928	MKD 5,543
from 251 to 300 m2	MKD 2,214,000	MKD 6,944	MKD 7,559
from 301 to 350 m2	MKD 2,398,500	MKD 7,280	MKD 7,895
from 351 to 400 m2	MKD 2,767,500	MKD 7,728	MKD 8,343
from 401 to 500 m2	MKD 3,321,000	MKD 8,288	MKD 8,903
from 501 to 1000 m2	MKD 5,535,000	MKD 10,752	MKD 11,367
from 1001 to 2309 m2	MKD 12,177,000	MKD 18,256	MKD 18,871

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)

<b>PREMIUM HOUSEHOLD INSURANCE PACKAGE</b>	
<b>COVERED RISKS</b>	
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	500 eur/m2
Insurance amount of construction part – ancillary premises	250 eur/m2

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 m2	MKD 344,400	MKD 3,360	MKD 3,975
from 46 to 70 m2	MKD 516,600	MKD 4,144	MKD 4,759
from 71 to 100 m2	MKD 738,000	MKD 4,872	MKD 5,487
from 101 to 150 m2	MKD 1,107,000	MKD 5,824	MKD 6,439
from 151 to 200 m2	MKD 1,476,000	MKD 7,056	MKD 7,671
from 201 to 250 m2	MKD 1,845,000	MKD 7,952	MKD 8,567
from 251 to 300 m2	MKD 2,214,000	MKD 10,640	MKD 11,255
from 301 to 350 m2	MKD 2,583,000	MKD 10,976	MKD 11,591
from 351 to 400 m2	MKD 2,952,000	MKD 11,424	MKD 12,039
from 401 to 500 m2	MKD 3,690,000	MKD 11,984	MKD 12,599
from 501 to 1000 m2	MKD 7,380,000	MKD 14,560	MKD 15,175
from 1001 to 2309 m2	MKD 16,974,000	MKD 21,952	MKD 22,567

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)