

What home contents insurance covers

As at 1 January 2019



Home contents insurance



Simply Better



Simply Complete

	Simply Better	Simply Complete
Insured perils: Fire, burglary, theft, vandalism, mains water damage, storm and hail	✓	✓
Aquariums / terrariums / waterbeds / water columns / sprinklers / internal downpipes	✓	✓
Off-premises insurance	100% of the sum insured up to 12 months	100% of the sum insured up to 12 months
Safe deposit box	up to 100% of the sum insured	up to 100% of the sum insured
Property used for business purposes	✓	✓
Guarantee of benefits under previous policy	no	✓
Data recovery costs	2% of the sum insured	2% of the sum insured
Theft of bicycles and bicycle trailers (including e-bikes and pedelecs, unless insurance is compulsory) no night-time clause	up to EUR 10.000	up to EUR 10.000
Theft from motor vehicles or pleasure craft including electronics	2% of the sum insured worldwide with no night-time clause	2% of the sum insured worldwide with no night-time clause
Theft of washing, clothes, garden furniture, garden tools, robot lawnmowers, sit-on mowers, children's play and sports equipment	5% of the sum insured	5% of the sum insured
Natural perils Excess 10% (min. EUR 500, max. EUR 5.000) > Flood, backup caused by adverse weather conditions > Earthquake, subsidence, landslide > Weight of snow, avalanche > Volcanic eruption > Water damage caused by rain or melting water – up to 3% of the sum insured with an excess of EUR 250	Inclusion possible	Inclusion possible
Extended coverage > Matching of cover of competitors > Waiver of excess > Waiver of sublimits > Proactive settlement of claims	no	✓
Premises used for business purposes even if they cannot be accessed via the home	up to EUR 20.000	up to EUR 20.000
Glass breakage glass ceramic hobs are covered (e.g. Ceran) including their electrics / electronics, aquariums and terrariums	Inclusion possible	Inclusion possible
Gross negligence including beyond the legal requirements	all insured perils up to 100% of the sum insured	all insured perils up to 100% of the sum insured
Innovation guarantee future improvements of terms are covered automatically with no additional premium	✓	✓


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Motor vehicle parts and accessories	up to EUR 2.500	up to EUR 2.500
Customer, cheque, credit card abuse following burglary or robbery	5% of the sum insured	5% of the sum insured
Guaranteed to match GDV standard terms and conditions	✓	✓
Scorching and smouldering damage	✓ Excess EUR 100	✓ no excess
Service package		
> Assistance services such as tradesman hot-line, e.g. roofers, electricians, security service, glaziers, heating engineers and plumbers up to EUR 500	✓	✓
Sports equipment (golf bag, saddle, etc.) permanently located outside the main dwelling	up to EUR 10.000	up to EUR 10.000
Storm and hail damage within the site on which the insured dwelling is situated	✓	✓
Difference in Limits and Differences in Conditions cover (max. 12 months from receipt of application)	✓ up to 20% above the sum insured in the preliminary contract	✓ up to 20% above the sum insured in the preliminary contract
Pickpocketing	up to EUR 1.000 no age limit	up to EUR 1.000 no age limit
Transport costs	✓	✓
Theft by trickery on the site on which the insured dwelling is situated including customer, cheque and credit card misuse	3% of the sum insured no age limit	3% of the sum insured no age limit
Unnamed perils	Inclusion possible	Inclusion possible
Removal costs in case of uninhabitability	✓	✓
Sonic bang	✓	✓
Power surge following lightning strike	✓	✓
Vandalism following unauthorised entry or robbery	✓	✓
Explosion	✓	✓
Soot damage	✓	✓
Water/gas loss following damage	✓	✓
Total valuables	50% of the sum insured	up the sum insured
> outside safe: cash, credit cards	up to EUR 3.000	up to EUR 3.500
> outside safe: documents, saving books, securities	up to EUR 10.000	up to EUR 20.000
> outside safe: jewellery, pearls, stamps, coins, etc.	up to EUR 40.000	up to EUR 50.000
Uninhabited dwelling	12 months	12 months