
OPTIONAL HOME INSURANCE

Your home is your life's work. Protect your largest investment with the right home insurance.

Your home is exposed to several risks. The PAD mandatory insurance policy covers only natural disasters (earthquakes, floods, landslides) and up to a maximum limit (of a low value).



Fires, explosions, theft of goods or floods caused by pipe breakage are some other permanent risks which may affect your house.

The optional policy protects your house against these risks, while providing for natural disasters a protection over the amounts covered by PAD mandatory insurance. We will help you cover your house and belongings against unexpected events, at very competitive quotes.

What does Optional Home insurance cover?

The covered risks include:

- Fire, lightning, explosion, falling bodies, earthquake
- Atmospheric risks (thunderstorm, hail, torrential rain, flood, snow layer weight, ice layer weight, avalanche, etc.)
- The landslides and / or caving-in, the collision with vehicles, destructions caused by animals
- Floods caused by pipe water
- Theft of goods and constructive elements, vandalism
- Costs required for repairs

The policy is highly customizable and may be extended by including:

- Family civil liability
- accidental damages to home appliances and heating system, etc.

Why do you need an Optional Home insurance?

Ask yourself: do you want your home to be protected in the event of flood, fire, theft or other accidental damage? Or would you rather deal with the expense and the stress on your own?

Add to that the fact that if you have a mortgage loan, your lender requires you to have the building covered. It is more than a minor detail.

HOLFIN INSURANCE REINSURANCE BROKER S.A.

is authorized by Financial Supervisory Authority (Decision 114401/2006), being registered in the Brokers Registry under no. RBK-368
Trade Registry Number: J40/14097/04.09.2006; Fiscal Number: 18988490

Do not forget – the peace of mind is something which you cannot put a price on.

What can we do for you?

- ✓ Provide you with free and impartial specialist advice concerning risk management and cover options
- ✓ Provide you with the right insurance product which best suit your specific needs, helping you to:
 - ✓ Minimise your exposure to risk
 - ✓ Save your time and money
- ✓ Manage your insurance policies, timely informing you about the relevant aspects
- ✓ Manage your claims, provide assistance and representation in front of insurance partners
- ✓ Give you peace of mind that you are protected for things that matter to you

Why you should choose us?

- ✓ Our services are based on technical expertise and robust business knowledge, underpinned by complete understanding of your specific needs
- ✓ We have access to a large range of insurance providers allowing us to offer bespoke insurance solutions with the best value for you - both in terms of cover and price
- ✓ We think holistic and act responsible. We believe that respect and integrity are vital to building and maintaining trust and good long term relationships

Contact us in confidence at:

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