

Co-Tenant Fire Insurance

flora

(by Ethias)

Information document about the insurance product

Flora, an S.A. Ethias brand

<https://flora.insure/en>

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Insurance company with accreditation number 196

Important: The aim of this information document is to give you an idea of what is covered by Flora and what is not. The document is not personalised to reflect the co-tenants' needs and the information it contains is not exhaustive. For more detailed information about the insurance chosen and your obligations, Flora advises you to read the relevant precontractual and contractual conditions.

What type of insurance is this?

Co-tenant insurance covers:

- **Liability insurance:** this insurance covers tenant liabilities for all the members of the group of co-tenants mentioned in the mobile app for accidental damage caused to the home where they live as a group of co-tenants and possible repercussions on neighbouring homes (third-party liability)
- **Contents insurance:** this insurance covers material damage caused to the co-tenants' possessions, whether they are privately owned or shared by the group of co-tenants. It also covers damage to guests' possessions and pets belonging to the group of co-tenants.

Damage against which your liability and contents are insured must be caused by one of the events in the "What does the insurance cover?" list. This coverage can be supplemented with two forms of optional cover, specifically **Theft and Vandalism** and **Co-tenant Damage**.



What does the insurance cover?

- ✓ **Fire:** damage caused by fire resulting from a blaze, combustion without flames, smoke or soot, or damage due to an explosion
- ✓ **Water:** damage resulting from leakage, overflowing, infiltration or backflow of water coming from a water system and the damage caused by dry rot
- ✓ **Windstorms and hail:** damage caused by windstorms, hailstorms or the pressure/movement of snow or ice
- ✓ **Natural disasters:** damage caused by an earthquake, flood, subsidence or landslide, overflowing or backflow from public sewers
- ✓ **Broken glass:** damage caused by broken or cracked glass, mirrors, sanitary fixtures, cooking stoves, television screens or desktop computers
- ✓ **Electricity:** damage following an electrical problem or lightning
- ✓ **Heating oil:** damage resulting from overflowing or leaking heating oil
- ✓ **Collective protests by workers and attacks**
- ✓ **Violent accidental impacts:** damage due to a violent, accidental impact caused by a vehicle, falling trees or pylons

Supplementary coverage:

Damage caused to other people, other than the landlord and yourselves, by the home contents, part of the rented home or the adjacent land and pavements

Damage following minor alterations: accidental damage to the home or neighbouring homes due to minor, decorative alterations

Emergency assistance

Refunding of additional costs (expert's fees, costs of rehousing, storage of salvaged possessions, house clearance, rescue etc.)

Optional cover:

Theft and Vandalism:

Coverage of:

- refunding possessions that have been stolen or damaged as a result of an act of vandalism or theft / attempted theft from the home or a violent/threatening attack on a member of the group of co-tenants
- replacement of locks and keys as well as digital recoding of remote controls

Co-tenant Damage:

- Civil liability coverage for the co-tenants in the event of damage caused to another member of the group of co-tenants as a result of living together, suffered at the insured address (articles 1382 - 1385 and 1386 bis of the Civil Code)
- Free assistance from a mediator to mediate in conflicts between co-tenants relating to their co-tenancy
- Coverage of material damaged caused to a co-tenant's vehicle when the co-tenant is unable to drive as a result of alcoholic intoxication or a similar state, and another member of the group of co-tenants drives their vehicle to get them home safely



What doesn't the insurance cover?

- ✗ **Water:** damage to any of the elements that make up the roof, damage caused by condensation, rising damp or flank diffusion, the value of the leaked liquid
- ✗ **Windstorms / Natural disasters:** damage to property outdoors that is not securely fixed to the dwelling
- ✗ **Broken glass:** limited to two interventions per year for televisions and desktop computer screens
- ✗ **Heating oil:** costs associated with repairing or replacing the tank

Main exclusions from supplementary cover:

Damage following minor alterations: damage caused by any construction, demolition or conversion work, scratches, stains, dents and cosmetic damage

Main exclusions from optional cover:

Theft and Vandalism: theft of or damage to animals or motor vehicles capable of travelling at speeds greater than 25 km/h, theft without burglary in communal areas, garages or cellars, theft of possessions outdoors or in a second home, theft from private garages or cellars located at a different address

Co-tenant Damage:

- damage caused to persons other than the co-tenants, damage caused at an address other than the insured address, damage to possessions entrusted to the group of co-tenants by a person outside the group, damage between members of a sub-household of the group of co-tenants and cosmetic damage
- assistance from a mediator in a conflict that is not mentioned in the general terms and conditions
- damage to a co-tenant's vehicle driven by another member of the group of co-tenants due to the intoxication of the first co-tenant, if the second co-tenant is also under the influence of alcohol or in a similar state, if the second co-tenant does not have a valid driving licence at the time of the incident, if they do not meet the legal conditions for driving the vehicle or if the vehicle has comprehensive insurance

General exclusions:

- . damage caused intentionally
- . damage whose cause predates the date when the contract took effect
- . damage relating to war
- . damage caused by asbestos
- . damage linked to the use of material intended for professional use only



Are there any restrictions to the insurance cover?

Minimum claim amount: Flora only intervenes when the cost of the damage is estimated at more than €250.00 (following the index of consumer prices 256.24, base 1981)

Upper limits:

- The payment for damage to the contents of the home is limited to €25,000.00 for an apartment, €35,000.00 for a house with 2/3 exterior walls and €50,000.00 for a house with 4 exterior walls (following the ABEX index 833)
- For damage to rented goods or to third parties, the payment is limited to €26,550,000.00 for physical injuries and €5,310,000.00 for material damage (following the index of consumer prices 256.24, base 1981)
- For damage due to minor alterations, the payment is limited to €5,000.00 (following the ABEX index 833)
- Other specific limits on pay-outs may apply per type of cover, such as Theft and Vandalism, where the limit is €2,200.00 for the theft of jewellery (following the ABEX index 833) and Co-tenant Damage, where the limit is €5,000.00 for material damage, €30,000.00 for bodily harm (following the ABEX index 833) and €1,500.00 for the costs of the entire procedure



Where is the group of co-tenants covered?

- ✓ All the co-tenants have liability cover and contents insurance for the main residence located in Belgium, but also:
 - For liability:
 - o in short-term residences anywhere in the world (for a maximum duration of 90 days per year);
 - o in rooms/marques located in Belgium whose rental price is no more than €1,500.00.
 - For their house contents moved partially and temporarily anywhere in the world.
- ✓ In the event of a theft committed with violence or threats while a co-tenant is travelling on foot or in a vehicle, the co-tenant is insured anywhere in the world as long as the group of co-tenants has signed up for this option.
- ✓ In the event of a theft of a co-tenant's house contents moved partially and temporarily to other buildings, the co-tenant is insured anywhere in the world as long as the group of co-tenants has signed up for this option and as long as a burglary occurred.



What are the co-tenants' obligations?

- The policyholder needs to provide us with precise information about the situation of the group of co-tenants (type of home, address, amount of rent, number of bedrooms, full names of all the co-tenants).
- During the contract, the policyholder must pay the premium and notify us of all changes to the situation of the group of co-tenants, including changes of co-tenants, in the Flora app.
- In the event of a loss, the policyholder must inform us of it within 30 days of the occurrence using the mobile app and send us the information we need to deal with it (exact circumstances, causes, estimate of the damage).
- In the event of a "Theft and Vandalism" claim, the co-tenants also need to inform the relevant authorities of the facts within 24 hours.
- In the event of a loss relating to "Co-tenant Damage" involving a co-tenant as a designated driver, a complaint must be filed with the police, unless another party is involved and an accident report can be drawn up amicably.
- As the guardians of the property they occupy, the co-tenants must ensure maintenance of the heating and water systems in the building as well as the heating oil tank. If any of them notices damage to the building, they must inform the owner of this so that the latter can take action.



When and how do you make the payments?

When signing up on the website www.flora.insure/en, the policyholder must register the payment method with which the premium amount will be paid each month.



When does the group of co-tenants' coverage begin and end?

The co-tenant insurance takes effect on the date indicated in the special terms and conditions of the contract. The contract is signed for a duration of one year and automatically renewed on the anniversary date.



How do you terminate the contract?

If the group of co-tenants wishes to terminate the contract, the policyholder must do so using the Flora app. Note that the termination request must be made no later than three months before the anniversary date of the contract; otherwise it will be automatically renewed for one year.