

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 your needs and the information it contains is not exhaustive. For more detailed information about the insurance you have chosen and your obligations, Flora advises you to read the relevant precontractual and contractual conditions.

What type of insurance is this?

Tenant insurance covers:

- **Liability insurance:** this insurance covers your liability as a tenant for accidental damage caused to the home and possible repercussions on neighbouring homes (third-party liability)
- **Contents insurance:** this insurance covers material damage to your possessions, the possessions of members of your household and your guests, as well as to your pets

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 optional **Theft and Vandalism** cover.



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 your landlord and yourself, by your home contents, part of the rented home or the adjacent land and pavements

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

Costs of breaking the lease: we cover the costs of early termination of the lease due to a death, divorce, dismissal or bankruptcy

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:

- reimbursement for possessions that have been stolen or damaged as a result of an act of vandalism or theft / attempted theft from your home or a violent/threatening attack on your person
- replacement of locks and keys as well as digital recoding of remote controls



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
- ✗ **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

Costs of breaking the lease: dismissal for serious misconduct, fraudulent bankruptcy or bankruptcy following closure measures imposed by the relevant authorities, or death at the age of 75 or older.

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

General exclusions:

- . damage caused intentionally
- . damage whose cause predates the date when your contract took effect
- . damage relating to war
- . damage caused by asbestos
- . damage linked to the use of equipment 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 your 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 for theft, where the limit is €2,200.00 for the theft of jewellery (following the ABEX index 833)



Where am I covered?

- ✓ You have liability cover and contents insurance for your main residence located in Belgium, but also:
 - For liability:
 - in private garages located at another address in Belgium;
 - in short-term residences anywhere in the world (for a maximum duration of 90 days per year);
 - in rooms/marquees located in Belgium whose rental price is no more than €1,500.00.
 - For your house contents moved partially and temporarily anywhere in the world.
- ✓ In the event of a theft committed with violence or threats while you are travelling on foot or in a vehicle, you are insured anywhere in the world as long as you have signed up for this option.
- ✓ In the event of a theft of your house contents moved partially and temporarily to other buildings, you are insured anywhere in the world as long as you have signed up for this option and as long as a burglary occurred.



What are my obligations?

- When you sign the contract, you need to provide us with precise information about your situation (type of home, address, the amount of rent you pay).
- During the contract, you must pay the premium and notify us of any changes to your situation.
- In the event of a loss, you must inform us within 30 days of the occurrence 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, you also need to inform the relevant authorities of the facts within 24 hours.
- As a tenant, you are considered the guardian of the property you occupy. This means that you need to maintain the heating and water systems in the building as well as the heating oil tank. If you notice damage to the building, you must inform the owner so that he/she can take action.



When and how do I make payments?

When you sign up on the website www.flora.insure/en, you must register the bank card with which the premium amount will be paid each month.



When does my coverage begin and end?

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



How do I terminate my contract?

You may terminate your insurance contract using the Flora app. Note that your termination request must be made no later than three months before the anniversary date of your contract: otherwise it will be automatically renewed for one year.