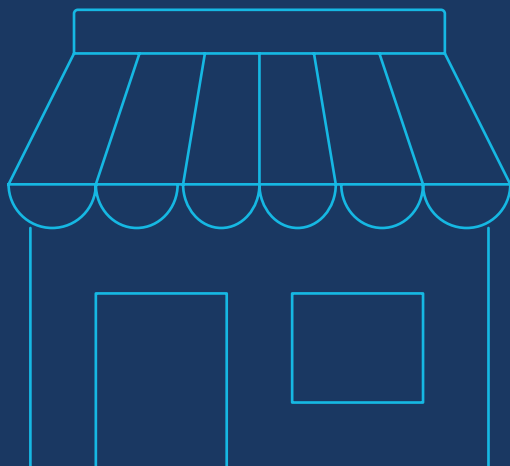


COMPANY INSURANCE

# Insurance Benefits Guide



GBBC v3 | January 2023

Free translation. The Romanian text is the one that bears the legal responsibility.

## Welcome to Allianz-Tiriac!

Thank you for choosing Allianz-Tiriac to insure your company.

Taking care of risk is our job.  
We're here to protect you and your Company against financial losses from unexpected event.  
Rely on Allianz-Tiriac experience.  
We are with you every step of the way.

*Allianz-Tiriac Team*

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# Introduction to your insurance

You insured your company with Allianz-Tiriac comprehensive property insurance. This insurance covers your Company and to provide compensation for loss or damage that may have been caused to the building and/or its content by unforeseen events.

## This benefits Guide:

- describes the coverages of each package
- explains insurance terminology and claims process
- provides tips for your Company's protection
- answers most frequently asked questions.

As a separate document, you have received also the insurance policy which contains specific information regarding the insurance you contracted (e.g. selected insurance package, duration, sum insured).

If you have any questions feel free to contact Allianz-Tiriac at 021 20 19 100 or [info@allianztiriac.ro](mailto:info@allianztiriac.ro).

We are ready to help!

### **Liability of the insurance company**

Allianz-Tiriac, as the Insurer, is liable to cover the insured risks within the limits set according to the contractual provisions, provided that the insurance premiums are paid in the amounts and by the due dates specified in the contract.

### **Sources of information**

The contract is concluded based on the information you provide in relation to the insured building and property and your insurance needs and options.

In order to provide the insurance quotation Allianz-Tiriac used information available in public databases as well as internal databases.

More information on your personal data and how Allianz-Tiriac processes it is available in the Notification on personal data processing you can find at the sales representative and on [www.allianztiriac.ro](http://www.allianztiriac.ro)

For any further information regarding personal data processing please contact Allianz-Tiriac by dialing 021 20 19 100 or by sending an email at [datapersonale@allianztiriac.ro](mailto:datapersonale@allianztiriac.ro)

# What does the product cover – terms and conditions

In this section you will find relevant information about My Company coverages. The details of your selected package can be found in your insurance policy.

## 2.1 WHAT DOES THE PRODUCT COVER?

The aim of the insurance is to protect your Company and to provide compensation for loss or damage that may have been caused to the building and/or its content by unforeseen events.

My Company insurance packages cover:

- the registered office / place of business of your Company, if you have building insurance, regardless of whether you are its owner or tenant; for tenant only the improvement of the building and/or the content owned are covered
- the damage resulting from the business activities you have registered in your insurance policy, except those specified under general exclusions
- the content and/or building at the insured address, except for portable devices and work equipment which are covered on the territory of Romania
- third party liability for damage caused at the insured address
- product liability (if applicable), for losses occurred on the territory of European Union countries.

## Limits and deductibles

For each coverage included in the selected package and mentioned in your insurance policy, Allianz-Tiriac will provide a compensation corresponding to the cost of the loss and up to the limits of indemnity specified in this Benefits Guide

Your concrete limits for each insured event are specified in your insurance policy.

The insurance policy can be concluded with or without deductibles, except in case of Business Interruption and earthquake coverages where deductible is always applied. If the policy is concluded with a deductible, the insured company will bear part of the damage. The deductible value is written on your insurance policy and applicable per insured event.

In case the amount of the loss is lower than the deductible provided in the policy, no compensation will be paid.

## Object of insurance

### What is covered

**Content** (mandatory), according to business type:

- a) **fixed assets:** machines, technological installations and equipment, electric lighting devices, aggregates, tools, transformers, command and control apparatus, technological acclimatizers, office equipment, furniture, storage facilities, telecommunication systems, fire detection or anti-theft installation, technological pipes and electric cables of machinery
- b) **current assets** (stocks): merchandise in warehouses and stores, raw and other materials, semi-manufactured or finished products, products under processing, including their packaging, items received for repairs or further processing, recyclable rejects from the production cycle, empty packaging (e.g., bottles, boxes, sacks, bags), wares from suppliers.
- c) **movables:** portable devices if used for business purposes, items that are part of core business, outdoor display cases outside the insured location within a radius of 300m around the insured premises.
- d) **content intended for outdoor usage** according to general standard and practice: tanks, other property for which protection measures have been taken, including measures against the risk of theft (e.g., fences, secure locks, monitoring system, organized guard).

**Buildings** (optional) at the address specified in the insurance policy, including auxiliary structures and buildings, fixed elements, installations and platforms ensuring the functionality of the buildings, as well as other equipment servicing them, included in the sum insured.

### What is not covered

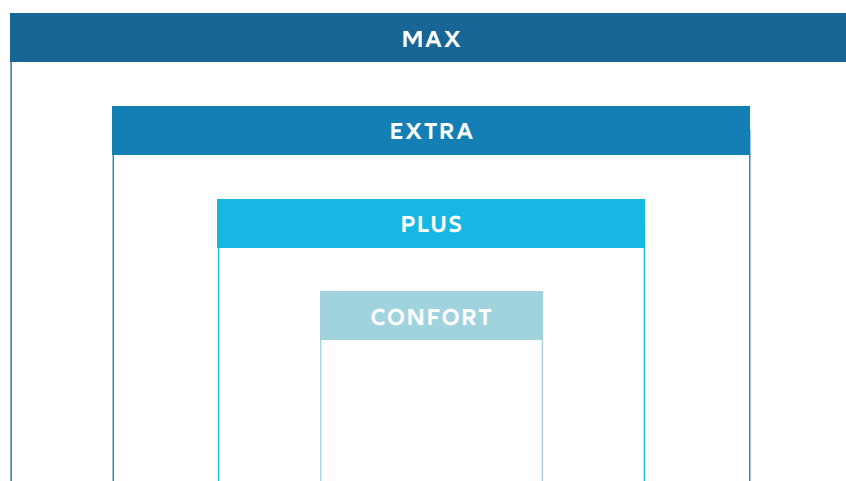
- buildings that have not been used for business for more than 3 months prior to the occurrence of the insured event or have been used for purposes other than those specified in the policy as insured business, as well as those not complying with all security standards necessary for the operation of the business
- buildings / content within buildings classified as seismic risk class I
- abandoned, unused for the duration of the policy, derelict or run-down buildings, without doors, windows and locking systems or having the locks damaged
- buildings presenting signs of collapse and ruin, that need capital repairs of the building load-bearing elements (foundations, pillars, beams, masonry) as well as floorings, ceilings or roof or buildings for which a valid demolition decision has been issued

- building materials, mechanisms and tools which are intended for construction, maintenance or reconstruction of insured property if they are stored in the open area, contrary to good practice, at the insured address and are not properly protected
- land and water (except for water in firefighting equipment and tanks), harvested crops, growing plants/crops, livestock and forest
- offshore activity, property, drilling and production rigs including on shore consequential loss,
- docks and piers,
- underground mines, caverns,
- public traffic facilities (including roadways, tunnels, bridges),
- crude oil, gas and geothermal drilling and production wells; equipment used for transport to terminals or for collection, separation, storage or other type of operations carried out before refining; refineries and industrial facilities connected to the petrochemical industry
- transmission and distribution lines (electricity, gas, water supply, heating and communication network) if they are not part of the insured property, and are outside of a radius of 300m from the insured location
- software and databases, electronic or physical archives
- cash dispensers, ATM machines, gambling and vending machines, including their content
- machinery withdrawn from production/operation due to technical wear and tear
- all vehicle types used in traffic that are subject to road, railway, air or water license, including watercraft, aircraft or other flightworthy equipment, and their parts
- nuclear power plant, any explosive nuclear installation, reactor, assembly or nuclear component thereof having radioactive, toxic, explosive or otherwise hazardous or contaminating properties
- weapons and ammunition
- valuables, money, valuable papers and records, deeds or titles, manuscripts, precious stones, platinum, gold or silver objects, stamps collections, paintings, sculptures, textile fabrics or other objects of artistic, scientific or historical value
- individual belongings of the employees, third parties and visitors;
- movable property stored in the open, contrary to general standard and practice.

## Packages and coverages

Allianz-Tiriac offers four packages of My Company insurance - **Confort, Plus, Extra** and **Max**.

This section provides information regarding the situations when Allianz-Tiriac will pay the compensation per each package available in My Company insurance.



## Coverages provided

CONFORT PLUS EXTRA MAX

		CONFORT	PLUS	EXTRA	MAX
<b>Flexa</b>	It covers the cost of repairing or replacing insured property in case of damage caused by fire, lightning, explosion, implosion, impact from the outside, aircraft impact, airplane sound shockwave.	●	●	●	●
<b>Natcat</b>	It covers the cost of repairing or replacing insured property in case of damage caused by storm, hail, flood, atmospheric precipitation, landslide and weight or pressure of snow.	●	●	●	●
<b>Business interruption</b>	It covers the loss of profit and fixed costs due to occurrence of a risk event covered under My Company package you chose.	●	●	●	●
<b>Third part liability (basic coverage)</b>	It covers the loss caused to third parties (bodily injury and/or property damage) for which your Company is legally liable as well as the liability for defective products.	●	●	●	●
<b>Insured expenses</b>	It covers the costs for clearance of debris at the insured location, the cost of minimizing the damage, design costs and the cost related to restore and refill fire protection systems	●	●	●	●
<b>Assistance (basic coverage)</b>	It covers the cost of assistance services for emergency repairs required by the insured building to prevent further damage or impairment of the working conditions at the insured address.	●	●	●	●
<b>Water damage</b>	It covers the damage caused by flooding to insured building and/or content as a result of water spillage from pipes / technological pipes and rising water from the waste pipes.		●	●	●
<b>Glass breakage</b>	It covers the damage caused by glass breakage and breakage of similar materials used for the same purpose (polycarbonate, plexiglass) and direct damage to glass and similar materials.		●	●	●
<b>Burglary and/or robbery</b>	It covers the damage caused by burglary and / or robbery to building and/or content (damage, destruction or disappearance).			●	●
<b>Burglary and/or robbery related vandalism</b>	It covers the damage caused by burglary and / or robbery related vandalism - any intentional damage or destruction of an insured building/ item by unknown party.			●	●
<b>Breakdown of machinery and electric devices</b>	It covers the damage caused to insured property by installation or operation errors or faulty adjustment of such property, over-pressure, short circuit, overvoltage.				●
<b>Third part liability (extended coverage)</b>	It covers the loss caused to third parties (bodily injury and/or property damage) for which your Company is legally liable resulting from occurrence of an accidental pollution event.				●
<b>Assistance (extended coverage)</b>	It covers the data recovery assistance services required in case of loss of data due to electronic breakdown of your business equipment.				●
<b>Earthquake (optional coverage)</b>	It covers damage caused to insured property by earthquake.				

\* For a comprehensive description of each coverage, please read the following section

## Flexa

### What is covered

- fire
- explosion
- implosion
- lightning
- aircraft impact and items detached from them
- impact of vehicle other than your Company's vehicle
- accidental fall of foreign objects on the insured property
- sound shockwave caused by airplanes.

### What is not covered

- exposure to fire or heat during processing
- short-circuit, over-voltage
- scorching not caused by fire
- explosion or a direct lightning (e.g., scorching caused by burning off the varnish while renovating windows)
- controlled explosion at the insured location and / or occurring during blasting works
- smoke leakage due to equipment failure
- loss or damage caused by improvised electrical, gas or heating system.

## Natcat

### What is covered

- storm, hurricane, windstorm, tornado
- hail
- flood and alluvia from overflowing of surface waters as well as from atmospheric precipitation including snow or ice melt
- landslide / landfall
- weight and pressure of snow, fall down of snow or ice layer from the building
- snow avalanche
- atmospheric precipitation.

### What is not covered

- infiltrations, penetration of rain, hailstorm (hailstones), snow through open windows or other openings and fissures of the building, unless such openings resulted from an insured event
- dDamage to items stored in open area contrary to general practice and auxiliary structures of wooden construction,
- damage to a building or auxiliary structure under construction, reconstruction or during maintenance work
- damage caused by failure to observe the detailed technical design, errors in design or execution, defective material or if the roof has not been in place or windows and doors have not been properly closed
- landslide and change of terrain caused by human activity or in landscapes shaped by human activity through transport, cluttering of equipment, construction material or landfills)
- cost of affected soil remediation due to damage to the object of insurance
- landslide if the sliding had already begun at the time of concluding the insurance contract
- subsidence, regardless of cause (natural or resulting from human activity).

## Business interruption

### What is covered

Allianz-Tiriac will cover your Company's **fixed costs** and **loss of profit** in the period of business interruption as a result of an insured event covered under Flexa, NatCat, Earthquake, Burglary and/or robbery related vandalism, Burglary and/or robbery, if included in the insurance policy.

You are entitled to compensation for loss from business interruption if the event that caused the loss is covered by the insurance policy at the date of the occurrence.

Loss from business interruption is the actual financial loss suffered by your Company through reduction in turnover during the business interruption period. The amount of actual financial loss means the difference between the loss of gross profit and the amount of profit recoveries and expenses no longer incurred as a result of business interruption.

The following fixed costs, which are due and obligatory regardless of the business

interruption, are covered, provided you would have earned for them if the loss that caused a business interruption had not occurred:

- gross salaries of employees and payment of fees recognized as economically justified if the retention of an employee is required
- rental costs of premises where your business activity is taking place if the rent was regularly paid and documented before the business interruption occurred
- other fixed costs directly related to your business activity (e.g., overheads for business premises, minimum subscription fees for energy consumption).

Allianz-Tiriac will cover the above-mentioned costs for a period of maximum 3 or 12 months, depending on the selected limit of indemnity.

In case of the damage, Allianz-Tiriac will compensate your loss if the business interruption lasts more than 10 business days from the day of the insured occurrence.

#### What is not covered

- business interruption as a result of damage resulting from uninsured events
- damage, destruction or loss of cash, accounting books, securities, deeds, plans, data media and records of any kind
- lack of capital for reconstruction or replacement of destroyed or damaged property
- interruptions and deficiencies in supply of water, gas, power or other services from third parties, without any causal relation to the insured events
- any loss resulting from machinery breakdown
- customs duties, sales and consumer taxes
- postage and other shipping costs, unless they are payable on the basis of current contractual obligations,
- patent costs
- variable operating expenses (e.g., purchased products, received services, raw materials, business trips).
- other fixed costs that are not directly related to the performance of business activities (fees for banking or other services, interest on loans, membership, license or investor fees).

## Third part liability (basic coverage)

### What is covered

General Third Party Liability in case of:

- damage (bodily injury, property damage), that occurs at the insured address during the period of insurance, as a result of unforeseen accidental act committed by negligence or imprudence and for which your company is legally liable, caused to:
  - third parties
  - tenants using the building at the insured address based on a valid rental / free lease agreement
  - the owner of the building with whom you concluded a valid rental / free lease agreement, unless the building at the insured address is owned by your company. If a risk covered in the property section occurs in the rented space and the owner of the rented property is at fault, the Insurer will grant compensation under the terms and conditions of the policy and will not exercise the right of recourse against the owner of the rented property.

### Coverage Trigger:

The general third party liability insurance covers all insured events occurring during the period of insurance, in relation to which you receive a claim during the period of insurance or afterwards, up to 36 months at the latest from policy expiration, provided that you notify such claim to the Insurer within 30 days at the most from the date it is received.

Product liability insurance in case of:

- accidental damage (bodily injury and/or property damage), that occurs during the period of insurance, caused by your Company's defective product and for which your Company is legally liable.

This coverage applies to any product delivered / placed on the market by your Company / any person acting under your authority that doesn't meet the safety requirements the consumer is expecting, according to the product user's manual and the date of the product distribution.

The cause of defect of a product may be an error of concept, design, manufacturing, storage, delivery, or instructions for use.



A product cannot be considered defective only for the reason that a superior quality product was subsequently produced/sold.

Product liability is covered only for certain types of activity. You benefit from this coverage unless expressly specified in the insurance offer: „Product liability is not insured for this type of activity“.

#### Coverage Trigger:

Product liability insurance covers the events occurring during the period of insurance caused by a defective product delivered by your Company during the period of insurance, as well as the direct consequence of such events occurring after policy expiry, provided that:

- it is certain they were caused by the events occurred during the period of insurance
- the claim is brought by the injured third party within the limitation period defined in the Benefits Guide or 36 months at the latest from policy expiry.

The cover applies to the sums which your Company is legally liable to pay as damages and to legal (judicial) expenses related to legal procedures and/or civil trial.

#### What is not covered

- claims brought by your Company (officers, administrators, shareholders or your representatives / employees), concerning their own bodily injuries or damage to property your Company owns or in its custody / care for repairing, processing, cleaning, painting, delivering or use
- pure financial loss and loss of profit which is not a consequence of a bodily injury or property damage under General Third Party Liability,
- professional liability, non-fulfilment or deficient fulfilment of any contractual obligations (e.g., consultancy, medical or other professional consultancies, services or practices, rendered by your Company)
- directors and officers liability
- loss caused by IT (e.g., data, software, hardware) or nanotechnologies,
- loss caused by errors and omissions in the professional activity or construction and/or erection activities,
- decennial Liability, fidelity insurance (claims for compensation made by your Company as employer against your employees), occupational diseases
- indemnity claims regarding moral damages (the price of pain), mental trauma caused by bodily injuries, other non-pecuniary damages

- claims for loss or damage to valuable papers, documents, records or titles, deeds, manuscripts, gemstones, platinum, gold or silver items, stamps, collector's items, paintings, sculptures or other items with artistic, scientific or historical value, as well as for the disappearance or destruction of money
- indemnity claims arising from the infringement of any intellectual property rights, trademark or patent
- claims for expenses related to any court judgment, arbitral decision awarded, settlement reached between parties, in countries where USA, Canada or Australia legislation is applicable.
- claims related to recall of a product (or its components) placed on the market by your Company or to costs regarding its repair, withdrawal from the market, reconditioning or replacement; of any product or part and/or any economic loss occurred as the consequence of these actions, as well as to any other costs related to the product's diminution in value or any economic loss resulting from such actions
- loss due to any unauthorized product or to a product not legally or technically complying with the conditions necessary for use or a product manufactured without complying with the manufacturing technology
- claims regarding the performance or characteristics of the product
- claims for injuries caused by the incorrect use of the products by clients
- claims related to loss sustained by products for which no contract is concluded and/or the contract concluded does not contain provisions regarding product quality / standard / an obligatory certificate of quality
- loss caused by any handmade or industrial alteration / addition / change of characteristics / action, which the distributor made to the product, as well as loss related to the fact that the distributor did not comply with their duties concerning the storage, adjustments, testing or services included in the contract concluded with your Company
- claims related to products delivered, erected or built by your Company for the aeronautic, naval or motor industry (including spare parts or component parts)
- liability for which you have the obligation to take out special liability insurance, or claims arising out from a Motor Liability Insurance (including cases where the cause of loss is an accident caused by motorized or towed vehicle), or by loading and unloading of means of transportation
- indemnity claims regarding rented property related to the depreciation, wear or normal deterioration, over time, or caused by atmospheric factors (temperature, humidity)
- claims arising from gradual pollution, any liability to areas or protected species,

as well as claims based on labour law, bodily harm caused by carcinogenic substances, damage directly or indirectly caused by contamination of water, air, soil that do not produce bodily injuries or damage to property

- costs of inquiry of, monitoring or checking the negative influence on the environment and substances harmful to the environment and costs of removing them from items in your Company's property or custody in case of an insured event.

## Insured expenses

### What is covered

the occurrence of an insured risk, up to the limit specified in the insurance policy, for:

- clearance of debris following occurrence of an insured event, removal of debris from the insured location, including dismantling of standing parts and their transport to the closest waste dump
- minimizing the damage due to attempts to eliminate imminent danger or limit harmful consequences of the occurrence of an insured event
- storage of the insured items if you cannot use the insured building as a consequence of the insured event occurrence
- fire protection/fire-extinguishing systems refill and restore (refilling of manual extinguishers, CO2 cylinders, replacing sprinkler heads)
- fire-fighters' expenses in case of fire, flood, landslide or falling of objects, provided that your Company is legally liable to pay such expenses
- claims expertise and loss assessment
- design costs.

### What is not covered

Allianz-Tiriac does not cover the costs arising from health damage during rescue operations.

## Assistance (basic coverage)

### What is covered

**Emergency assistance** to the address provided

Allianz-Tiriac will organize and cover the cost of repairs (travel and labour costs of the specialist as well as costs of necessary spare parts) incurred to prevent further damage or impairment of the working conditions in case of:

- damage to the plumbing and/or drainage system
- blocked toilets, baths & sinks
- breakdown of the power supply system
- failure or breakdown of the main heating system and/or the hot-water supply provided by the main heating system
- damage to exterior locks, roof, doors and windows of the insured building due to storm, fire, smoke, burglary, attempts of burglary or vandalism in which case Allianz-Tiriac will provide you with a temporary emergency solution
- locked external door (with mechanical locks), if you or your employees are locked out or inside your insured premises in which case Allianz-Tiriac will provide unlocking. In case of lost or stolen key, Allianz-Tiriac will cover the cost of the replacement service provided by the specialist (excluding costs of the new lock)
- pest infestation inside the insured premises: rats, mice, insects or nests of wasps and hornets (as well as nests of wasps and hornets on external wall, roof or roof soffit of the insured building).

If one of the events described above occurs and emergency repairs to the insured building are required to prevent further damage or impairment of your working conditions, you should notify our 24-hour Call Centre and Allianz-Tiriac will cover the visit of a qualified specialist.

The cost of the emergency assistance services is limited to EUR 300 per insured event and a total of 4 insured events per year.

### What is not covered

- events that occurred before the beginning of your insurance policy and the consequences of these events
- claims arising from the failure or disconnection of public services (including electricity, water or gas supply), regardless of their cause

- damage of an aesthetic/cosmetic nature (e.g., damage to knobs, plastic or metal casing)
- damage that is caused by design, manufacturing or other faults subject to a recall by the manufacturer,
- damage caused by repairs carried out by your Company,
- damage to service items, that are regularly used and replaced or object to a high level of wear (fuses, batteries, light bulbs, software, gaskets, hinges, filters)
- damage to installations under the responsibility of water, gas or power providers or of the owner of a building rented to your Company or to several parties
- cost of searching for damage (e.g., forging walls, dismantling equipment).

### General limitation

Allianz-Tiriac is entitled to delay the performance of the service in the event of officially declared natural disaster and catastrophes or due to force.

## Water damage

### What is covered

Damage caused to insured property by flooding as a result of:

- water spillage from water and sewage pipes and heating and cooling devices where Allianz-Tiriac will cover the costs of repair or replacement in case of damage to, clogging or freezing of pipes
- frost on the water supply if the water supply is located inside the building. In addition, Allianz-Tiriac will also cover the damage caused by frost on the gutters
- water, other liquid or steam from technological units (e.g., pipelines and items intended for a specific technological or manufacturing process)
- malfunction of the sprinkler system
- aquarium water.

Allianz-Tiriac will also cover water loss costs when the damage is caused by water spillage from water pipes and/or breakage of piping installations.

Allianz-Tiriac will also cover the costs of searching for damage, if the building structure is insured, up to a maximum of EUR 5,000 of the policy indemnity limit.

### What is not covered

- failure to perform the maintenance activities, spongy or fungus accumulations, wear and tear, rust and corrosion of the water and sewage network, heating and cooling devices at the insured location,
- water spillage from open taps in the insured buildings,
- water spillage from gutters and rainwater drain pipes other than those built into the building.
- penetrating and increasing groundwater levels.

## Glass breakage

### What is covered

Allianz-Triac will reimburse you for the direct loss and/or the damage caused by accidental breakage (including temperature variations) of glass and similar materials used for the same purpose (polycarbonate, plexiglass) for the following types of property:

- outer glass areas: panes of doors, windows, curtain walls and skylights
- objects placed on the building's exterior cladding (e.g., signboards, billboards, display cases, lighting fixtures)
- interior glazing (e.g., interior windows, wall mirrors, showcases, glass brick walls, furniture, aquariums and other similar property of your Company)
- sanitary facilities
- glazing of fireplaces and stoves.

### What is not covered

Allianz-Triac will not cover the damage caused:

- to movable glassware and its parts (e.g., vases), except those previously mentioned
- to glass in buildings under construction or renovation,
- to glass surfaces of machinery/ equipment
- to structural glass elements of buildings (glass bricks, glass floors),
- to works of art, stocks
- through scratching, scuffing or splintering
- by mounting, dismantling or handling of glass and similar materials.

## Burglary and/or robbery

### What is covered

- burglary, if there is a demonstrable overcoming of security systems at the insured place, e.g., if the offender:
  - intruded into the insured location by using instruments not
  - intended for proper opening; the mere fact that the insured asset has been stolen, damaged or destroyed does not prove the use of such instruments
  - Intruded into the insured location using a key which was stolen, provided you are in a position to prove it and the theft has been reported
  - In any way dismantled the insured property
- robbery.

### What is not covered

Allianz-Triac will not cover:

- damage when it is not certain that burglary / robbery occurred at the insured location and the offender has left no particular marks at points of entry, nor marks proving an offender's presence, except in case of a stolen key declared to the Police
- theft from unglazed or enclosed balconies, terraces with bottom edges lower than 3m above the level of the surrounding ground, with the exception of garden furniture, aerials and air-conditioners attached to the building,
- unexplained loss (disappearance of insured property from unknown or unascertainable causes or circumstances), inventory shortage or shortage due to accounting or counting errors,
- removal, disabling or improper usage by you or your employees of the protection and security systems,
- theft of machinery, installation, equipment, including theft of components thereof, located outside of the building, not-fenced, unlocked and not guarded.

## Burglary and/or robbery related vandalism

### What is covered

- intentional damage or destruction of an insured item by unknown party, upon the provision of the Police report
- destruction caused by animals
- strikes, civil commotions and malicious damage.

### What is not covered

- damage to buildings under construction
- any cosmetic or visual damage with no changes to material substances of the insured building
- graffiti, posters and similar and their removal.



## Breakdown of machinery and electric devices

### What is covered

Allianz-Tiriac will cover the accidental breakdown of machinery and electric equipment following a sudden and unexpected event, which requires repair or replacement and is caused by:

- work accidents occurring during operation of machinery, such as faulty adjustment of machines, tear of some component parts during operation, defects or errors in operation of the protection devices and/or accidental penetration of foreign objects into the machine's body
- dismantling due to centrifugal force
- accidental deficiency of water in boilers or vessels under pressure
- over-pressure
- short-circuit, over-voltage, over-loading, forming of electric arcs, induction
- defects or errors in design or manufacture, flaws in materials or errors in mounting or installing.

The insurance covers damage to devices and equipment that have been successfully implemented and serviceable before the damage.

Allianz-Tiriac will cover the cost of putting the device or equipment in the working condition existing immediately before the damage including disassembly, assembly and shipping costs.

The following types of machinery and electric devices are covered: office equipment, medical facilities, production facilities, lifts and entrance facilities, heat pumps, air conditioning and low voltage wiring in the building (e.g., data transmission, communication systems, smart home control units).

### What is not covered

- aging and wear of the insured items
- using the insured item for a purpose for which it is not normally intended
- damage covered by the manufacturer's, supplier's or repairer's warranty,
- software or computer system failure or malfunction, damage on prototypes, loss of electronic data, databases, visual and audio recordings,
- all portable consumer electronics that are not used for business purposes,
- cavitation, erosion, corrosion or mineral deposits and oxidation, mould
- penetration of moisture or water into the device,
- parts of equipment, materials or substances that are regularly used, replaced or

have a high level of wear (drills, knives and grinding wheels, developers, fuels and detergents).

## Third part liability (extended coverage)

### What is covered

- bodily injury and/or property damage resulting from escape, discharge / spillage or other type of release of smoke, fumes, acid, gases, waste or other infectious, contaminating or polluting substances into soil, water or air, only if the following conditions occur cumulatively:
  - The cause of escape, discharge or other type of release was neither expected nor deliberate by your Company / employees and it occurred suddenly and by accident
  - It was found out within 72 hours from the beginning of escape, discharge or other type of release
  - The beginning of escape, discharge or other type of release occurred within the policy period.

All claims against your Company or one of the Company's employees must be reported to Allianz-Tiriac without delay, the latest term being 30 days from the beginning of the release, discharge or other type of emission.

### What is not covered

- cost of inquiry, monitoring or checking of the substances harmful to the environment and their negative influence
- cost to remove substances harmful to the environment from the items in your possession or which you use based on a lease agreement,
- claims against your Company for the damage caused by a deliberate violation or non-compliance with the law
- claims against your Company for the damage caused by deliberate failure to observe directions or instructions provided by manufacturers of equipment used in the conduct of your business, including those particular to their proper operation or use - manner of use, regular checks, inspections or maintenance, or to carry out necessary repairs
- damage related to the use of land or buildings or facilities intended for processing, modification, temporary and permanent storage, or disposal of waste

- claims based on loss sustained as a result of escape, discharge or release of underground substances (e.g., mineral oil, gas etc.) which occurred as a result of underground work or intervention
- bodily injury caused by carcinogenic substances
- liability arising from gradual pollution
- liability towards the environment as per EU Directive 2004/35/EC, including, but not limited to any liability to protected species or area.

## Assistance (extended coverage)

### What is covered

Allianz-Tiriac will organize and cover the costs of data recovery services in case of:

- loss of data due to electronic breakdown of your business equipment (PC, notebook, tablet) if the following conditions are met:
  - they are installed at your company address specified in the insurance policy,
  - they do not exceed 5 years' lifespan as of the date of the purchase invoice (if no original purchase invoice is available, the age of the equipment will be verified for free by an Allianz-Tiriac specialist).

In case of lost data, please call the Allianz-Tiriac 24-hour Assistance Centre in order to be directed to a specialist to determine if the lost data can be recovered. For that, you have to send the equipment to the specialist's workshop in which case Allianz-Tiriac will cover the cost of transportation. If recovery of data is possible, the specialist will arrange with you the time of return of the equipment (Monday to Friday, from 9:00 to 17:00). Please bear in mind that Allianz-Tiriac cannot guarantee the successful recovery of the data. For the data recovery, depending on the type of device, you need to send Allianz-Tiriac either the whole broken equipment or just its hard disk. Please be aware that in special cases it is necessary to open the hard disk, which will not be able to be used after recovery of data. Such operation will only be performed after your approval.

The cover for Data Recovery is limited to EUR 2.000 per insured event and a total of one insured event per policy period.

**What is not covered**

- events that occurred before the beginning of your insurance policy and the consequences of these events
- loss of software programs,
- loss due to failure (crash / corruption) of the file system
- loss of data which is not related to electronic breakdown of the hard disk (e.g., failure in operating system, virus, malware)
- loss of data due to improper storage, faulty design or power supply other than a power surge
- loss of data caused by temperature variation, pollution, heat or by act of nature
- loss caused by liquid damage or accidental damage of the equipment,
- costs of any repairs / services carried out without the Insurer's prior approval, in case repair wasn't arranged through the Allianz-Tiriatic assistance centre
- costs incurred with the broken equipment/hard disk or its replacement
- costs of software installation.

**General limitation**

Allianz-Tiriatic is entitled to delay the performance of the service in the event of officially declared natural disaster and catastrophes or due to force majeure.

## Earthquake (optional)

**What is covered**

Allianz-Tiriatic will compensate the damage to the insured buildings and property caused by an earthquake, as a natural phenomenon.

**What is not covered**

Allianz-Tiriatic does not cover damage caused by earthquake to the insured location in case that:

- the buildings / contents are included in seismic risk classes I, II, III / emergency categories U1, U2, U3, “-” established by the competent authorities.
- it is not registered by a seismograph of the National Institute for Research and Development of Earth Physics
- it is caused by human activity (such as explosion of classical or nuclear devices)
- it generates debris needing removal consisting of pollutant / hazardous substances that, according to the applicable legislation, require special decontamination / neutralization procedures.



# What are the general exclusions of the product ?

## 2.2 WHAT ARE THE GENERAL EXCLUSIONS OF THE PRODUCT?

### Types of excluded activities

The following types of activities are not included under the insurance cover and are not indemnified, regardless of the chosen cover:

- B – mining
- D – electricity, gas, and oil, power plants, public service suppliers
- E – water supply, sewerage and waste management
- H – transportation and storage
- T – activities of households
- U – extraterritorial activities.

### Extraordinary events not covered by the policy

- riot, strike, civil commotion
- pandemic, epidemic
- sabotage
- violation of legal regulations,
- intervention of an official or state authority
- act of terrorism (political, social, bio terrorism, ideological, religious).
- atomic explosion, radiations or radioactive contamination
- any loss or damage, liability, claim, cost or expense of any nature directly or indirectly caused by, contributed to, resulting from or related to a communicable disease or the fear or threat (whether actual or perceived) of a communicable disease regardless of any other cause or event contributing concurrently or in any other sequence to it
- war of any kind; including, but not limited to, war, invasion, act of foreign enemy, hostilities and warlike operations (whether declared or not), civil war or loss caused by unexploded relics (ammunition) of war or any munitions of war and/or explosion/detonation thereof
- political risks; any type of coverage related to “political risks”/political events, including but not limited to:
  - nationalization
  - confiscation
  - expropriation (including selective discrimination or forced abandonment)
  - limitation of rights and liberties
  - requisition
  - revolution



## 2.2 WHAT ARE THE GENERAL EXCLUSIONS OF THE PRODUCT?

- rebellion
  - insurrection
  - civil commotion of the size or extent of a riot or uprising
  - usurpation of military power
  - any kind of event, organized resistance or action made with the intent to overthrow, replace or change a country's existing leadership or constitutional government will be deemed "political risk" / political event
- Notwithstanding the political risk exclusion, insurance coverage is provided for:
- "strikes", meaning any wilful act of any striker or worker who has been restricted access to the workplace committed in support of the strike or to oppose a restriction to / lockout of the place of work or any act of any lawfully constituted authority for the purpose of suppressing or minimising the consequences of such act
  - "riots and civil commotions" meaning any act insurrection committed during a public disturbance (where such disturbance is politically motivated) by any person participating with others in such disturbance or any act of any lawfully constituted authority for the purpose of suppressing or minimizing the consequences of such act
- military dictatorship, conspiracy, forfeiture, destruction or damage ordered by any lawful or factual government or by any public authority.

## Damage not covered under contract

- losses arising out of the conduct of other activities than those described in the policy as part of the Insured business heading
- damage incurred before the policy inception date, even if its consequences do not become manifest / apparent before such date
- damage to a building, auxiliary structure caused by faulty workmanship, work under inappropriate climatic conditions or caused by wear and tear and/or improper maintenance,
- losses for which the vendor, manufacturer or other contractual partner of your Company is liable
- compensations stemming from your obligation to pay fees and/or fines under any legal or contractual relationship
- any financial loss subsequent to the policy period
- consequential loss of any kind, resulting from the interruption of use of property (e.g., delays, loss of market share)
- damage, loss, destruction, distortion, erasure, corruption, alteration, theft or other

## 2.2 WHAT ARE THE GENERAL EXCLUSIONS OF THE PRODUCT?

- dishonest, criminal, fraudulent or unauthorized manipulation of electronic and digital data from any cause whatsoever (including, but not limited to computer attacks and/or cyber war and terrorism events) or loss of any nature, reduction in functionality, any costs, expenses and/or fees of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss or damage
- contamination or corrosion
- any loss or damage due to asbestos
- any loss or damage arising out of: demolition, wrecking activities; construction, repair and maintenance of dams; subaqueous works; mining, quarrying, excavating, drilling construction or repair of tunnels
- any loss or damage arising out of ownership, operation or use of sea ports, dry docks, docks, quays and wharves, offshore platforms and rigs, naval platforms, vessels, railways, tramways, cable-cars, chair-lifts, aerodromes, airports, amusement parks and devices, stadiums and stands, ski resorts
- infiltration (water penetrating buildings from the soil or through roofs, terraces or walls through capillarity or gravity) causing dampness, staining or mould of floors, ceilings or walls of buildings
- damage resulting from vibrations caused by road or railway traffic, by industrial or construction plant / equipment
- losses caused by handling of ammunition, explosives, dangerous substances or waste
- losses caused by genetically modified organisms and/or their derivatives or the use of genetically modified organisms
- AIDS/HIV exposed products such as human blood, serum and other human body liquids products
- hormone releasing contraceptives, intrauterine devices, vaccines.

## Additional exclusions

Allianz-Tiriac will not provide indemnities if the damage is caused by:

- intentional acts, negligence or instigation committed by you, the beneficiary or any person authorised by you
- wilful misconduct of people working for the company and having access to your insured premises
- gross negligence
- consumption of alcohol or narcotic or psychotropic substances
- fraudulent requirements of indemnities or requirements based on false declarations.

# What are your responsibilities? – general obligations

In this section we will inform you about your obligations during the period of the contract.

## 2.3 WHAT ARE YOUR RESPONSIBILITIES? – GENERAL OBLIGATIONS

### Your obligations regarding the conclusion and performance of the insurance contract

- communicate to Allianz-Tiriac complete and accurate information necessary for the analysis of insurance needs and factors that may determine the insured risks occurrence
- allow the Insurer to carry out the risk survey, at its request
- read the insurance policies and all other documents made available by Allianz-Tiriac carefully
- declare the existence of other policies for the same type of insurance, including those placed at different insurers, both at policy conclusion and during the period of insurance
- pay the insurance premium in the amount and by the due dates specified in the insurance policy.

### During the insurance period, you have the following obligations:

- inform Allianz-Tiriac as soon as possible of any change that has occurred in the information you provided when concluding your insurance contract, as well as any change of the circumstances that may determine the occurrence or aggravation of risk
- maintain the property insured in good condition (buildings, content, insured premises)
- comply with the measures established by the legislation in force and/or by competent authorities/ institutions specific to the relevant activity field, obtain and maintain in force all necessary authorizations, permits, approvals as stipulated therein for the legal development of your company activity.
- pay the insurance premium in the amount and by the due dates specified in the insurance policy.

### Your obligations regarding the prevention of insured risk occurrence:

- not implementing and not accepting changes that would trigger the increase of risk, except with the prior written confirmation of Allianz-Tiriac

## 2.3 WHAT ARE YOUR RESPONSIBILITIES? – GENERAL OBLIGATIONS

- use technical means for risk removal or mitigation and keep these means in working order according to legal provisions
- implement strict measures for hot works to be carried out either by its own staff or by third parties only based on hot work permits according to legislation in force, under the supervision of its own designated responsible person and securing necessary firefighting equipment
- in the absence of the insured or its employees or while the activity is suspended, make sure that operational burglary alarm systems are in place or permanent surveillance is in place (security company or guarding personnel professionally approved / certified).

### Obligations regarding the prevention of insured risk occurrence:

- notify Allianz-Tiriatic in writing about the insured risk occurrence, the causes and circumstances of the occurrence no later than the time limits specified in the section **2.4 A loss has occurred – What comes next?**
- take necessary measures to minimise the loss and in case of fire, explosion or theft promptly notify the firefighting brigade, the Police or other competent public authorities
- preserve the affected parts and make them available for survey to the Allianz-Tiriatic experts or representatives
- allow us to investigate/verify the cause, circumstances and the extent of the loss
- preserve the right of recourse against the persons responsible for the loss.

In case of theft and/or destruction of insured property by vandalism:

- maintain the building properly secured (locks and other security system)
- take care that all evidence of the damage or destruction stays untouched until investigation of the scene
- inform Allianz-Tiriatic and the police no later than 24 hours after you become aware of the loss
- provide Allianz-Tiriatic and the police a signed list of the stolen, damaged or destroyed property
- make available all police findings reports to Allianz-Tiriatic.

In case of situations falling under legal liability:

- not admitting any liability and not making any offer, promise or payment without

## 2.3 WHAT ARE YOUR RESPONSIBILITIES? – GENERAL OBLIGATIONS

- the written consent of Allianz-Tiriatic
- organize a good defence in case the injured party initiates a legal action, considering the recommendations made by Allianz-Tiriatic, including regarding the employment of counsel both in the court of first instance as well for the appeals.

In case of non-compliance with these duties, Allianz-Tiriatic has the right to decline indemnity / compensation payment if for this reason the insurer could not determine the cause or real extent of the loss arising out of the insured risks or if you contribute to the increase of the loss or fail to preserve Allianz-Tiriatic right of recourse.

### Allianz-Tiriatic obligations

Allianz-Tiriatic is liable to cover the risks insured under the contract and, in case of occurrence of such insured risks, to indemnify the Insured or the insurance beneficiary, as the case may be, or the injured third party/ final beneficiary of the product for the damage or injury suffered, provided that the Insured or the Policyholder has paid the insurance premium in the amounts and by the due dates set in the contract.

After payment of each loss, the sum insured shall reduce by the amount paid as compensation and the insurance cover continues for the remaining sum insured.

Allianz-Tiriatic keeps the right to adjust your sum insured and premium once a year using local indexation and/or following an insured event or any changes in your business parameters.

For detailed information on your and our obligations in case of a claim, please refer to a separate chapter **Claim happened – what comes next.**

# Claim happened – what comes next?

In this section we will inform you about notifying your claim in a fast and simple manner.

## 2.4 CLAIM HAPPENED – WHAT COMES NEXT?

### Claim process





## Discovery of damage

If one of the insured events occurs at the insured address:

- take loss minimisation measures
- immediately notify the police in case of finding about a theft, attempted theft, burglary etc.
- immediately notify the firefighters in case of fire
- if possible, take photos of the details to capture the damage incurred (e.g., fallen tree, broken pipe)
- without unnecessary delay, report us the damage:  
by phone: 021 201 91 81  
at [www.allianztiriac.ro](http://www.allianztiriac.ro)
- Useful phone numbers:  
emergency number: 112  
NON-STOP Allianz-Tiriac Assistance Centre: 021 312 22 39

If you cause damage to someone else, you need to:

- Immediately notify Allianz-Tiriac on any third party claim or any incident that has come to your attention that could trigger third party claim even if you believe that you are not responsible. In such case, you must immediately deliver to us any judicial or extrajudicial documents communicated to you regarding the damage and inform us of any such document the content of which you have been made aware of by any means
- You must not take any form of action that could mean or imply acceptance of your responsibility or acknowledgment of liability to third parties, nor make an outward or judicial compromise or settlement of the damage without the written consent from us
- Follow Allianz-Tiriac instructions during the proceedings of compensation for damage.



## Reporting the claim

Before submitting any claim for compensation, please check that My Company insurance package that you have selected covers the damage that has occurred. Allianz-Tiriac Contact Centre is at your service to help you with any queries or questions.

When reporting a claim, you need to:

- provide a detailed description of the event and information on the identity of the persons involved in the event
- provide the necessary help to our representatives and/or experts who are responsible for identifying the causes and circumstances under which the damage has occurred and share any additional information that will assist them in assessing the damage. If additional information or supporting documents are needed, Allianz-Tiriac will contact you either through our Contact Center or by email (subject to your prior agreement regarding electronic communication).



## Claims assessment and handling

In case of any claim for damage caused to your Company, insured building and/or its content, Allianz-Tiriac is entitled to:

- carry out any research to determine the circumstances under which the damage occurred and to confirm the existence and value of the insured items at the time of the damage
- in case Allianz-Tiriac does not perform a risk survey, the insurer is entitled to fully rely on the statement and information you supplied and considering your legal duties or the obligations expressly identified in the policy, Allianz-Tiriac may presume a priori that these statements and information are true and compliant with the actual legislation
- after the claim handling has been completed, inform you about the results and/or report you the reasons in case the claim has been denied

## 2.4 CLAIM HAPPENED – WHAT COMES NEXT?

- handle on your behalf any third parties' judicial or extrajudicial claims
- compensate third parties directly, as a result of your civil liability
- act in its sole discretion with regard to the conduct of civil or criminal lawsuits,
- pay the compensation up to the sum insured specified on your insurance policy (the amount shall not exceed the amount of damage you have suffered when the insurance event occurred)
- return the insured items found after being stolen, which you are obliged to accept and for which you are not entitled to compensation except for those which have suffered damage or loss. If those items are found after the claim compensation is paid, then they are the property of Allianz-Tiriac and you must take any action needed to transfer the ownership rights. The insured items can be delivered back to you if you return the compensation that you have received
- pay no claims if criminal proceedings have been instituted against you or your company, for fraudulent or negligent treatment, unless you are irrevocably relieved.



### Claims compensation

The reimbursement amount depends on My Company insurance package that you have selected.

If the fixed/ movable assets and/or building were insured considering its new replacement value, the amount of the compensation is:

- In case of total loss, the sum insured, for the damaged fixed/ movable assets and/ or building,
- In case of partial loss, the cost to restore the damaged building/fixed/ movable assets to its state prior to the insured event occurrence, but not more than the sum insured.

If the stocks suffer damage or loss, the basis for calculation the amount of compensation is their current value (production or acquisition costs depending on insured's option, calculated at the maximum value at risk of the stock existing at any given time).

## 2.4 CLAIM HAPPENED – WHAT COMES NEXT?

In case of a partial loss, Allianz-Tiriac needs to cover the repair cost of the insured item, unless repair cost is higher than the cost of replacing the item.

Following scenarios explain how the value of an insured item affects the amount of the compensation paid by Allianz-Tiriac:

- if the total sum insured for building, declared and listed in your insurance policy, is less than the value of the insured item at the time when your contract was concluded, you are underinsured and the compensation shall be reduced by the ratio between the sum insured listed in your policy and the new replacement value.
- if the total sum insured for fixed /movable assets and stocks, declared and listed in your insurance policy is less than the value of the insured item at the time of the damage, you are underinsured and the compensation shall be reduced by the ratio between the sum insured listed in your policy and the value of the item at the time of the damage
- if the value of the item you have declared and listed in the Insurance policy is up to 15% less than its replacement value at the time of the damage, then Allianz-Tiriac will pay the compensation at replacement value, provided that you will pay the amount of premium that corresponds to the increased insured capital (up to 15%), for the insurance period that the damage occurred
- if the value of the insured item that was declared and listed in your insurance policy is greater than the value of the item as if it was new at the time of the damage, Allianz-Tiriac is not obliged to pay the excess of the current or the usual value of the item.

In that case, you are over-insured and you can claim a reduction in the value of insured item with a corresponding reduction of the premium.

Furthermore, for the final calculation of the compensation amount to be paid, the following items are deducted:

- any agreed deductible listed in the policy,
- any payments on accounts already made
- any salvage value of the damaged items
- any premiums or premium instalments due until the expiry of the insurance period in case of total loss.

# What is the most important information about your contract?

In this section, we will inform you about the payment of premiums, the validity of the insurance policy and what can trigger policy termination.

## Payment of premiums

The insurance premium is annual and can be paid in full or in instalments. The premium payment is a pre-condition for the policy to enter in force. Insurance premiums are to be paid in lei. For policies issued in other currency, the payments are made in lei at the BNR exchange rate on the debit note issue date or on the date of payment if no debit note has been

The number and amount of the premium instalments are specified in the insurance policy.

Allianz-Tiriac is not obliged to remind you about the due date of the premium instalments.

If, for any reason, you are not able to pay the premium, you should contact Allianz-Tiriac immediately.

The premium of each instalment must be paid by the due date, but Allianz-Tiriac will provide a grace period of 5 days from the due date, except for the first instalment, for which the payment deadline is 2 days. If the premium is not paid during the grace period, the insurance contract will be automatically suspended for 25 days, starting immediately after the expiry of the grace period and our liability for the risks occurring during the suspension period shall implicitly cease.

The suspension can be lifted by means of an insurance supplement, provided that:

- you pay the overdue premium instalment within 30 calendar days as of the due date
- you request in writing the reinstatement of the policy, expressly stating that no losses whose causes lie within the suspension period occurred.
- the insurance policy is in force as of 24:00 hours of the day when the premium instalment and
- your no claims declaration for the suspension period are received.
- if after expiry of the suspension period the overdue premium instalment is still unpaid, the insurance contract will automatically terminate.

### Reinstatement of your contract

You have the right to ask for your contract to be reinstated, in case it has been cancelled.

The relevant preconditions are:

- no losses whose causes lie within the suspension period occurred
- the insurance premium is paid
- Allianz-Tiriac confirmation of the reinstatement, after assessing the underwriting risk.

## 2.5 WHAT IS THE MOST IMPORTANT INFORMATION ABOUT YOUR CONTRACT?

The insurance contract is deemed to be in force as of 24:00 hours of the day when the previous conditions were cumulatively met.

### Policy information

#### Policy inception

The liability of Allianz-Tiriac begins on the date and at the time specified in the insurance policy, provided that the insurance premium or the first premium instalment is paid as per the policy provisions.

#### Policy expiration

Your policy ends at 24:00 on the expiration date defined in your policy or upon the cancellation of your contract.

#### Policy termination

Please note that your policy will be terminated in the following cases:

- if you fail to pay the insurance premium by the expiry of the suspension period and no insurance endorsement is issued to lift the suspension, the insurance contract terminates starting with the day after the premium due date, without any prior formality and without the intervention of any court of justice. Starting with this date all obligations or liability of Allianz-Tiriac terminate for any risks occurring as of the suspension date, even if overdue premiums are paid after the suspension
- deceitful or inaccurate provision or withholding of information you know which is essential for the risk assessment or manifestation of any aggravation of risk both at policy conclusion and during the policy period. In this case, the insurance policy shall be declared null and void and the collected insurance premiums shall not be returned.
- the transfer of ownership rights over the insured item(s), without prior written agreement of Allianz-Tiriac regarding the continuation of the insurance cover.

The insurance contract can be terminated subject to a notice of at least 20 days calculated from the date when Allianz-Tiriac receives the notice.

#### Modifications of your contract

In case you would like to modify your insurance policy, please contact Allianz-Tiriac. Any change will be in effect after issuance of the relevant insurance supplement.

## 2.5 WHAT IS THE MOST IMPORTANT INFORMATION ABOUT YOUR CONTRACT?

#### Changes affecting the policy

All communication regarding changes to the insurance contract must be made by electronic correspondence (email) using the means provided by the Insurer. If you didn't sign an electronic communication agreement with Allianz-Tiriac, you will use the post mail services.

If you or the person concluding the policy provided inaccurate or incomplete information that would have determined Allianz-Tiriac not to conclude the insurance policy or not to conclude it under the agreed terms and conditions, even though the omission or declaration were not intentional, the following possibilities are considered:

- if the situation is discovered before the insured risk occurrence, Allianz-Tiriac has the right to continue the contract by requesting the increase of the premium or to cancel the contract after a 10-day period (calculated from the date when you receive the notification); the portion of the paid premium corresponding to the period after the cancellation will be refunded to you.
- if the situation is discovered after the insured risk occurrence – the indemnity amount will be reduced proportionally to the ratio between the amount of the paid premium and the amount of the premium that ought to have been paid, should the circumstances have been known.

If you or the person concluding the policy acted in bad faith when you provided inaccurate or incomplete information regarding those circumstances that would have made Allianz-Tiriac decline conclusion of the insurance contract or sign it under different terms and conditions, the insurance contract is null and void. The paid insurance premiums are non-refundable and Allianz Tiriac is entitled to request payment of any premium due up to the moment when it becomes aware of the nullity cause.

#### Renewal of your contract

Your insurance contract can be renewed upon expiration.

#### Liability exemption

Allianz-Tiriac is exempt of any liability and will not pay any claims in the following cases:

- the claim is supported by false statements or proof which show the occurrence of the insured risk as true although it did not actually occur under the conditions and circumstances presented by you



## 2.5 WHAT IS THE MOST IMPORTANT INFORMATION ABOUT YOUR CONTRACT?

- the insured property was acquired or appropriated by fraudulent means or the risk occurred by illegal use of the property or with the purpose of attaining unlawful purposes
- the damage occurred while the insurance policy was suspended.

### **Additional information**

Allianz-Tiriac takes over the Insured's rights against the parties liable for the occurrence or aggravation of the loss or damage to the extent of indemnities paid. The Insurer may waive the exercise of such right unless the loss or damage was wilfully caused.

### **Coinsurance**

In case of other insurance coverages for the insured content and/or building, you should notify Allianz-Tiriac immediately. In this case, if Allianz-Tiriac agrees to cover a percentage of the value of the insured content and/or building, this will be clarified in the insurance policy under an additional special term. In case of loss, Allianz-Tiriac will reimburse according to the respective percentage agreed.

### **Communication between parties**

All policy related communication between the parties shall be in writing or confirmed in writing.

### **Change of information regarding the insured risk**

Notify Allianz-Tiriac in writing within 30 days regarding:

- change of business activity, turnover or number of employees,
- change of the insured property and/or construction alterations,
- decrease in number, functioning capacity or size of the safety and protection systems and devices,
- initiation of the insolvency procedure or bankruptcy of your company by a definitive and irrevocable court decision,
- vacant buildings for more than 3 months, alteration of the building occupancy status existing upon conclusion of the policy.

### **Change of ownership of insurance objects**

You should immediately notify Allianz-Tiriac in case of any change in the ownership of the insured objects.

Based on the notification about the change of the insurance risk or ownership of the insured objects, the Insurer assesses the possibility to continue your insurance.

## 2.5 WHAT IS THE MOST IMPORTANT INFORMATION ABOUT YOUR CONTRACT?

### **Change of contact details**

Notify Allianz-Tiriac in case of any change in the contact details you have provided upon conclusion of the insurance contract.

## Additional information

### **Sanctions**

The insurer shall not provide cover, nor shall the insurer be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Allianz-Tiriac to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

### **Jurisdiction of Courts**

This Contract is subject to Romanian laws and the settlement of any dispute related to or arising out of this contract shall be under the responsibility of the Courts of Romania.

### **Limitation period**

The right to claim indemnities from Allianz-Tiriac will cease after 2 years from the date of the insured event occurrence for the property damage insurance, while for third party liability insurance, where the persons claiming compensation are third parties in relation to the insurance, the prescription term is 3 years.

### **72-Hour clause**

Any loss arising out of the risks of landslide, flood, earthquake shall constitute one and the same loss if:

- two or more similar earthquake or landslide/landfall risks occur within 72 hours during the insurance period,
- the flood occurs between the onset of the overflow of a river or watercourse and its end, when the water level drops to normal.

If an event listed above occurs during the insurance period and continues to have effects after its expiry, Allianz-Tiriac shall indemnify you for any such event occurring within 72 hours as if the loss entirely occurs during the insurance period.

## 2.5 WHAT IS THE MOST IMPORTANT INFORMATION ABOUT YOUR CONTRACT?

Nevertheless, Allianz-Tiriac shall not cover the loss arising out of the events mentioned above occurring before the commencement of the policy or after its cessation.

In all instances above, the commencement of any such 72-hour period shall be decided upon by the Insured.



# Insurance decoded

In this section Allianz-Tiriac explains in greater details the terms used in the insurance contract.

# 2.6

## A

**Accidental damage**

Damage caused by an event occurring for unforeseen reasons, by chance, in an unexpected manner due to external effect.

**Act of Terrorism**

An act, (as defined in this product and in domestic law or international conventions and treaties), including, but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Aircraft impact**

Fall, collision or impact of a manned aircraft or of an aircraft capable of flying without a pilot on board, of its parts or cargo.

**Atmospheric precipitation**

Precipitation (e.g., rain, snow) formed in the atmosphere which penetrated parts of the building or structure before falling on the ground. It includes intrusion of atmospheric precipitations into the building, leakage of melting snow or ice and expansion of ice due to freezing rain gutter placed on the building cladding.

**Auxiliary structure**

A structure erected based on an issued building permit or a small structure reported to the building authority and firmly attached to the ground and located at the insured address.

**Avalanche**

Sliding of a sheet of snow or ice from natural slopes (mountainous coast, ridge)..

## B

**Beneficiary**

Person specified in the insurance contract who is entitled to receive the indemnity in case of insured risks occurrence.

**Building elements**

- All components of technical equipment of a building or auxiliary structures, built-in or properly fixed on walls, ceilings or floors - electricity, gas, water, heating, sewage, air-conditioning installations and conveyance lines including consumption meters (e.g., technical pipes, heat pumps, sprinklers, fireplace)
- All firmly built-in elements in a building or auxiliary structure, or firmly attached to the building or auxiliary structure, forming its inseparable part (e.g., insulation, sheet-metal and locksmithery work, solar panels, doors, windows in outer walls of the building/ auxiliary structure or enclosed balcony windows, including outer / inner sun- blinds or roller-shades, glazing of all structural openings, balcony blinds, jalousie walls, outer/inner window sills, firmly built-in roller-shades and marquise, floor tiles, wall tiles, flooring, wall-paint, wall-paper, coating, spray-coating).
- Objects and equipment designed for the operation of a building or auxiliary structure, firmly built-in or attached (e.g., staircase, elevators, pumps, water heaters and tanks, boilers, heating elements, gas stoves, sanitary conveniences and equipment of bathrooms, toilets, waste disposal installations, kitchen sinks, service lines, communal aerials, water fittings and fixtures).
- Built-in closets, kitchen unit including glazing, built-in lamps and equipment designed by the manufacturer to be built-in.

**Building improvements**

Building fixtures: railings, glass, curtain walls, dropped ceilings and flush mount, spot or recessed type lighting fittings.

**Building under construction**

A building under construction with a declaration of the building authority or a building permit issued.

**Building under reconstruction**

The building on which reconstruction work is under way, authorized by the building authorities, for which a building permit or other documents provided by law were issued and a works contract was concluded.

**Buildings**

Buildings and constructions in their constructive entirety, auxiliary structures or fixed platforms, building elements, including guard stations, fences, pillars, concrete platforms, walkways, access ways existing in the insured location as well as other elements situated in the immediate vicinity of the insured location for which the Insured has an insurable interest, other elements/ fixed installations servicing the buildings and ensuring their functionality, building equipment, lifts , automatic garage doors, video monitoring systems.

**Buildings in poor technical condition**

Construction which is not properly used or maintained and typically has very damaged elements of long-term life (e.g., cracks in the walls and base walls, foundation sagging, frayed roof constructions, strong masonry moisture, deformation of ceiling structure). Alternatively, it may have damaged elements of short-term life, so that it harms long-life elements (e.g., heavily damaged roofing, gutters heavily corroded, missing windows, long term water leakage from damaged pipes).

**Business parameters**

These parameters include your business activity, turnover and number of employees.

## C

**Cadaster**

An official register showing details of ownership, boundaries, and value of real property in a district.

**Cavitation**

The formation of a partial vacuum in a liquid flow giving rise to vapour bubbles which cause blows into the walls of the pipe where the liquid circulates, followed by its implosion (the opposite of explosion).

**Communicable disease**

Any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- the substance or agent includes (but is not

limited to) a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

- the method of transmission, whether direct or indirect, includes (but is not limited to) airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms and
- the disease, substance or agent can cause or threaten bodily injuries or damage to human health or property damage.

**Computer attack**

Any malicious direction of network traffic, introduction of malicious computer code, or other malicious attack directed at, occurring within, or utilizing the computer system or network of any nature.

**Cyber event**

Any unauthorized processing of data by you, breach of laws and infringement of regulations pertaining to the maintenance or protection of data and any network security failure in your sphere.

- Data includes, but is not limited to personal data, facts, concepts and information, software or other coded instructions in a formalized manner usable for communications, interpretation or processing.
- In addition, personal data means any information relating to an identified or identifiable natural person (the one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person).
- Processing means any operation or set of operations which is performed on data or on sets of data, whether or not by automated means, such as collection, recording, organization, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.
- Damage to data means any loss, destruction

## 2.6 INSURANCE DECODED

and/or corruption of data. Any damage to data of a Third Party by you is not a cyber event if there is not any network security failure involved

- Insured sphere means any system or device leased, owned, operated, or lost by or which is made available or accessible to you for the purpose of processing data
- Network security failure means any non-physical and technological failure of computer system security or other technological security measures leading to unauthorized access and/ or theft of data, loss of operational control data, transmission of virus or malicious code and/ or denial of service.

### Cyber war and terrorism event

- Act of terrorism (as defined in this product and in domestic law or international conventions and treaties) regardless of any other cause or event contributing concurrently or in any other sequence to the loss or damage. Act of terrorism shall also cyber terrorism, for instance any attack or deliberate disruptive activity, committed for political, religious, ideological (or similar) purposes, or the threat thereof by a group or an individual against the computer system or network, of any nature or to intimidate any person in order to promote such purposes
- Hostile or warlike action in time of peace, civil war or war.

## D

### Deductible

The part of the loss or damage amount borne by the Insured per each and every event (this amount is deducted from each indemnity specified in the insurance policy).

### Defective product

Any product that doesn't meet the safety requirements that the third party user is entitled to expect, taking in consideration all the circumstances, respectively: the product presentation manner, all foreseeable uses of the product, the date of the product putting into circulation.

### Design costs

The cost of the design, based on the invoice issued by the designer.

### Door/ gateway

All doors/ gateways allowing access into the insured location (e. g. doors / gateways of annexes, garage door).

## E

### Earthquake

Powerful and sudden torsion moves, either horizontal or vertical, of the earth's crust, caused by geophysical processes in the earth's interior.

### Electric devices

These devices include devices that use electronic components for their function – computing and audio-visual equipment including antenna systems, phones, tablets, alarm security and emergency systems and fire alarm systems, communication systems, bells, smart home control units, including accessories.

### Electric devices breakdown

Accidental breakdown or sudden and unforeseen destruction necessitating repairs or replacements and preventing the normal use of the electronic equipment for the purpose it was made.

### Electronic and digital data

Data of any kind including, but not limited to facts, concepts or other information in a form useable by computers or other electronic or electromagnetic data processing equipment. It also includes computer software and all other coded instructions for the processing or manipulation of data on any equipment.

### Explosion

Sudden emergence of force, even when it occurs outside the insured building, based on the tendency of steam or gases to expand, not including a nuclear explosion and the explosion caused by devices, pyrotechnic materials and substances, including ammunition. The explosion of a pressurized vessel (boiler, pipes etc.) exists only when the walls of the vessel are hollow

## 2.6 INSURANCE DECODED

to such a measure that there is equalization of interior and exterior pressure.

## F

### Fencing, fence

A free-standing construction which encloses and delineates a landed property and is designed to prevent unauthorized access or restrict movement across the property. The fence usually has a structure made of pillars and panels in various materials.

### Fire

Self-sustaining combustion process in the form of flames spreading undesirably and uncontrollably in time and space, including the effects of smoke released due to this process.

### Flood

Flooding of the insured building/containing the insured items by water which naturally overflowed the banks of a water course or reservoir, or which broke the banks as a result of natural phenomena (e.g., rain, melting, ice shift).

### Force majeure

Any circumstance not within the Insured's reasonable control including, without limitation:

- acts of God, flood, drought, earthquake or other natural disaster;
- epidemic or pandemic;
- lockdown of public life in full or in part due to a crisis situation
- terrorist attack, civil war, civil commotion or riots, war, threat of or preparation for war, armed conflict, imposition of sanctions, embargo, or breaking off of diplomatic relations;
- nuclear, chemical or biological contamination or shock wave caused by planes
- any law or any action taken by a government or public authority, including without limitation imposing an export or import restriction, quota or prohibition
- collapse of buildings, fire, explosion or accident;
- any labour or trade dispute, strikes, industrial action or lockouts (other than in each case by the party seeking to rely on this clause, or

companies in the same group as that party)

- interruption or failure of utility service.

### Foreign object

Any object / item not insured under the policy (e.g., third party pillar, tree).

### Frontage

External thermal insulation composite system with thermal insulation made of foamed polystyrene or mineral wool with a final surface finish.

## G

### Gross negligence

Negligence is deemed to be gross when the author acted in such a negligent or reckless way that even the most ignorant person would have not manifested against his/her own interests, breach of law, contracted obligations or common business practices that caused damage or increase in its consequences (e.g., serious violation of fire regulations, serious violation of traffic regulation, serious violation of technological rules).

### Gross profit

The gross profit represents the difference between turnover and working expenses, the equivalent of the amount including the standing charges and the operating profit (before taxes).

## H

### Hail

Precipitations formed in the atmosphere consisting of ice pieces/ particles impacting the insured items.

## I

### Implosion

Sudden and fast penetration of air with pressure in an enclosed space.

## 2.6 INSURANCE DECODED

### Indexation

A system or technique used by organizations or governments to connect prices and asset values to inflation. This is done by linking adjustments made to the value of a product, service or other metric to a predetermined index.

### Individual belongings of employees / third parties / visitors

Individual belongings of the employees/ third parties/ visitors while they are at the insured location

### Ionising radiation or contamination by radioactivity

Radiation or contamination which has its source in any nuclear fuel or nuclear waste, or is caused by radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or its nuclear component.

### Injured third party

The person entitled to receive compensation / indemnity for the loss or damage suffered as a result of the Insured's civil liability, covered under the insurance, being triggered.

### Insurance indemnity

The amount that the Insured owes the Insured or the injured third party, as the case may be, for loss or damage arising out of the insured risks occurrence.

### Insurance period

The period of time during which, in exchange for the insurance premium paid by your company, Allianz-Tiriac covers the insured risks.

### Insurance policy

The document signed Insurer and the Insured containing their identification information, scope of cover, sums insured, insurance premiums, premium payment terms, deductibles, indemnity limits, other elements probating conclusion of the insurance contract.

### Insurance premium

The amount paid by the Insured based on the insurance contract in exchange for Allianz-Tiriac

taking over the obligation to pay the indemnity upon occurrence of the insured risks.

### Insured event

Any possible, yet uncertain future event, specified in the Benefits Guide, selected by you to be included under the scope of the insurance policy, upon occurrence of which the Allianz-Tiriac undertakes to indemnify accidental, unforeseen and direct material damage. For liability insurance, this is an event where you, your employee or a person authorized by your company inadvertently harm someone else during the term of the insurance, for which you will be required to compensate by law.

### Insured property

Buildings and content insured by the insurance policy.

### Insured / your company

A legal person specified in the insurance contract, owner of the insured items or having an insurable interest in them.

### Insurer

Allianz-Tiriac Asigurări S.A., registered under no. RA-017 in The Registry of the Romanian Insurance undertakings and intermediaries.

### Internal insulation

Thermal insulation material or a multilayer applied onto the inner side of the peripheral walls, roofs or in the floor structure with a final surface finish.

## L

### Land subsidence

Descent of the earth's surface (subsidence, compaction) due to the action of natural forces or human activity.

### Landslide

Sudden downslope or collapse of soil, earth or rocks caused by natural factors.

## 2.6 INSURANCE DECODED

### Lightning

An atmospheric electrical discharge during which the insured items are hit by lightning.

### Loss of profit

Profit your Company would otherwise have received if the insured event had not occurred. Actual financial loss of your company in the business interruption period due to the insured event.

## N

### New replacement value

The amount necessary to reconstruct buildings or to acquire a new item of the same kind as or having similar characteristics or quality with the insured item which was damaged or destroyed at the insured location due to an insured event.

## O

### Overpressure

Pressure exceeding the reference pressure caused by the shock wave generated in certain circumstances.

### Overvoltage

Electric pressure exceeding the nominal one, manifesting by a pressure peak in the power grid Tor by a static discharge in the atmosphere.

## P

### Pipe

Inlet, outlet or waste pipe/ pipe assembly of water conduit, heating or solar equipment of an insured building or auxiliary structure.

### Place of insurance / insured location

The insured location is the address of the insured items, as specified in the policy.

### Product

Any movable good manufactured, produced, built, repaired, installed, processed, modified, maintained, tested, sold, supplied or distributed by the Insured within the validity period of the policy (including the packaging and labelling)

and which is not in possession of the company at the time of the insured event occurrence.

### Protection and security system

- The alarm and emergency system for burglary protection with acoustic signalling. The design, installation, operation and maintenance of the alarm and emergency system must correspond to the applicable norms and regulations. Compliance of these requirements must be evidenced by the alarm and emergency system certificate.
- Set consisting of mortise lock with safety cylinder and safety fittings. Usually, the security hardware prevents breakage and drilling and is not removable from the outside of the door.

## R

### Reconstruction

Process involving a change of ground plan, height or inner or outer design of a building or auxiliary structure.

### Robbery

- Larceny of an insured item by use of force, endangering the life or health of your company's representatives
- Surrendering or larceny of an insured item under the threat of death or bodily injury of the company's representatives while at the insured location
- When an insured item is taken from your company's representatives because of their injuries or aggravation of their health condition, thereby disabling their resistance.

## S

### Short-circuit

An abnormal electrical connection that may cause an accidental power supply interruption.

### Storm

Air flow reaching at the min. of 75 km/h. If the air velocity cannot be determined, it will suffice, if it is proven that the air movement around the place of insurance has caused damage to buildings in perfect condition or equally durable matters.

## 2.6 INSURANCE DECODED

### **Sum insured**

The amount stipulated in the insurance policy. The amount of the sum insured is decided by you at the conclusion of the insurance policy. The sum insured of a building should correspond to its real value.

## T

### **Time excess**

The first part of the period of indemnity for which no indemnity is paid.

## V

### **Valuables**

- Artwork
- Articles of precious metals, precious stones, pearls, jewellery, watches, genuine fur coats, hand – woven rugs and other valuable items (e.g., musical instruments, coins)
- Antiques (e.g., things of artistic value or unique objects), usually older than 100 years
- Items of historical value
- Items of collectible value

### **Vandalism**

Wilful damage or destruction of the insured property by someone other than a representative of your company (authorized person, a person working on your behalf).

## W

### **Water spillage**

Unexpected and improper spillage of water from water pipes and sewage treatment system, as well as devices for heating with hot water and for steam heating and other devices which are connected to the water supply network due to damage (breakdown, sprinkling or failure of regulation and safety devices) to these pipes and devices.

### **Wear and tear**

Depreciation, degradation, deterioration of the insured property which is determined by age, use and status of maintenance.

### **Weight and pressure of snow**

Destructive loading of a structure by snow, icing or sheet of ice exceeding values set out in the relevant standards.

# Useful tips



## General advice how to protect your property

- Regularly check the condition of the building/ premises.
- Keep distance of at least 1 meter between stored products and electric panels and undertake appropriate maintenance of the electric panels as per the constructor's instructions.
- Consider the removal of dangerous branches or high trees near your building..
- Make sure that the charging of electric vehicles shall take place in a separate or external space in your company and that there are no inflammable objects nearby (in a radius of 2 meters).



## Safety tips against theft

- Check if all windows, access doors and gateways, including balconies and terraces, are safely shut and locked. Do not facilitate entrance of foreign persons into the premises by placing ladders or other similar objects in areas easily accessible.
- Any time you suspect a burglary or robbery occurred, call the police.
- Install a modern alarm system, connected to the phone of an especially appointed representative of your company or directly to a security company.



## Safety tips in case of fire

Although fire is not among the most frequent causes of insured events, spreading flames cause greater damage than any natural element.

- Comply with standard rules of a clean and safe building, instructions for the operation of electrical equipment and do not interfere with them in any other way than through authorized personnel.
- Buy fire extinguishers and install a smoke/fire alarm which will notify you in time about the occurrence of a fire and smoke density.
- Get acquainted with the evacuation plan, plotted emergency exit routes, meeting sites in open space and locations of fire extinguishers.



## Safety tips in case of storm & flooding

- The best prevention of damage by windstorm is to keep the roof in good technical condition.
- In case of imminent storm, carefully shut the windows and doors (and also roof-lights or ventilation, if any), unplug all electrical equipment or disconnect circuit-breakers.
- If there is increased risk of flood, prepare yourself in advance, watch the news and get information about the way and place of evacuation.

# Frequently asked questions

In this section you can find answers to some of the most frequent customer questions. Should you have any further concerns, do not hesitate to contact us at 021 20 19 100 or at [info@allianztiriac.ro](mailto:info@allianztiriac.ro).

We will be glad to assist you.

## 4 FREQUENTLY ASKED QUESTIONS

### ...About your insurance premium

**Q: What is going to happen if I fail to pay the insurance premium in due time?**

A: The contract will be suspended or cancelled.

**Q: Shall my premium increase after an insured event?**

A: If you have already a no-loss bonus, and compensation is paid for the insured event, then yes.

### ...About your policy coverage

**Q: How do I determine the sum insured for a building?**

A: If a surveyor's report, construction contract or calculation of construction price is not available, Allianz-Tiriac will help you with its determination by providing sum insured suggestions in the offer application, based on Allianz-Tiriac evaluation tables.

### ...About changes to the policy

**Q: When can the value of the insured building and/or content be adjusted?**

A: Any amendment to the insured values can be made at any time. In this case, you must send us a signed request, either through your insurance agent, or by mail (by fax, post or e-mail).

**Q: The insurance can also terminate due to a change of ownership of the building. What documents should I submit?**

A: Insurance can also terminate by transfer of ownership to another person (e.g., sale of a building). It is necessary to submit the decision of the Cadastre Authority that the ownership has been registered.

### ...Further frequently asked questions

**Q: What should I do in case of an emergency?**

A: Please call Allianz-Tiriac Assistance Centre, available 24/24. Also, call relevant authorities immediately if needed.



# Help us be better!

At Allianz-Țiriac we are always aiming to deliver clients quality services.

If you have any difficulties, we will treat them promptly. You will receive our reply as soon as possible and via the communication channel you prefer.

## 5 HELP US BE BETTER!

### **For information about the insurance contract, products and services:**

Infoline: 021 20 19 100

Business hours: Mon-Fri, 8:00-20:00 (except for legal holidays)

Email: [info@allianztiriac.ro](mailto:info@allianztiriac.ro)

### **To report a claim and for information about the claim file status**

Claims Centre: 021 201 91 81,

021 201 91 80, \*21 201 918 (available only in the Orange network)

Business hours: Mon-Fri, 8:00-20:00 (except for legal holidays)

Email: [info@allianztiriac.ro](mailto:info@allianztiriac.ro)

021 208 22 11

### **For emergency technical home assistance**

Non-stop assistance: 0431 525 03 6551 or Claims Centre (+ dial for Assistance)

### **For suggestions or complaints**

Email: [reclamatii@allianztiriac.ro](mailto:reclamatii@allianztiriac.ro) Allianz-Țiriac Asigurări S.A.,

Buzești St., Floors 3, 4, 12, District 1,

Zip Code 011 017, Bucharest, Romania

### **To notify incidents regarding personal data processing**

Email: [datepersonale@allianztiriac.ro](mailto:datepersonale@allianztiriac.ro)

You can also access Allianz-Tiriac products and services via:

[www.allianztiriac.ro](http://www.allianztiriac.ro) -

section Choose the right insurance Branches and partners

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Code allotted in The Registry of the Romanian Insurance Undertakings and Intermediaries: RA-017

Code LEI 52990XKNXM9MBH8GS45. Data controller no. 779 SR EN ISO 9001

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