

Scope of cover:

Insurance of houses / apartments and objects of household:

Compensation for damage on buildings is paid without deductibles (insurance is concluded on the new value)

Insurance of the installations (in case of breakage of water pipes in the wall, the cost of replacement is paid)

NEW

Possibility to insure antiques, art values and various collections for a real value

Contracting insurance with indefinite duration period, with discount

NEW

Quick and efficient resolving of damage claims

A bonus is approved, depending on whether there were insurance claims/ payments in the previous year

Insurance of household members:

Insurance of all household members

Insurance against the loss of profession

NEW

Increased payment of the sum insured if percentage of disability is over 50 %

NEW



The Insurance of a New generation.

UNIQA is with you

Info tel: +382 (0)20 444 700

UNIQA. The Insurance of a New generation.

For all information and questions you can contact our staff, through post, telephone or e-mail, at UNIQA insurance headquarters in Podgorica or at UNIQA insurance local branch offices in following places:

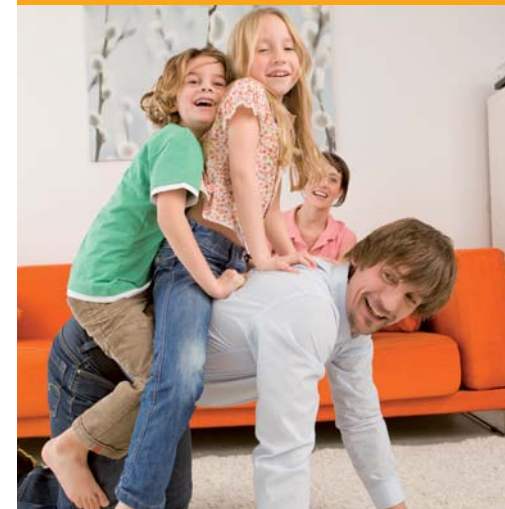
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Home & Family

Insurance of houses/apartments and household members





The Insurance of a
New generation.



Your dream about your own home

Planning, financing, construction – a lot of time, money and effort has been invested into your home. But you have created a real value. In case of any unpredictable event, you would surely want the damage to be compensated - and everything to be as it was before. Thus, the choice of optimal insurance of your house / apartment and the members of your family is one of your most important decisions.

Our future depends on our present

Carefree life is the wish of everyone, but no one can predict or prevent accidents. They happen every day and suddenly, so you need to plan the future in order to mitigate consequences of an accident.

Invested time and money

To the proverb „Let us be alive and healthy” one can easily add „...and safe”, for safety has nowadays, in these unsafe times, become a very precious commodity. Today, various ways exist to insure ourselves and enjoy a safe life, but only UNIQA provides this unique offer.

Your home breathes out with your personality. You have invested time and money to arrange and equip everything just the way you have always wanted to. The insurance of your household should also be structured in the most optimal way. That way, in case of an accident, you could put everything back in the previous shape, without having to give up on something due to financial reasons.

From now on your choice is simple – **Home & Family** - combined insurance of houses / apartments and household equipment, as well as household members, from accidents, in one single UNIQA insurance package.



Insure the true values

- inhabited and uninhabited residential and auxiliary objects
- household objects/ equipment
- cash, securities, objects of art and antique
- items in basement, shed, attic and garage
- household members.

Within each type of insurance you can choose different packages - STANDARD, KOMFORT or EKSKLUZIV.

The combined insurance package covers the following risks:

- fire and some other dangers /including storms, hail, explosions, thunderbolt, fall of an aircraft, impact of your own or unknown vehicle, manifestations and demonstrations/
- water tap insurance (sewer pipes, attached devices),
- glass breakage,
- installations breakage,
- burglary and robbery,
- general third party liability,
- earthquakes.

The insurance doesn't cover damages caused by: terrorism, planting or throwing of explosive devices, war or civil war, pollution or contamination.

Insurance of family/household members from accidents covers the following risks:

- death due to an accident,
- death due to an illness (natural death),
- disability.

...because your home is your security and freedom!

Insurance of your family house / apartment and equipment, as well as household members, represents a unique combination of protection against risks which can put you, as the owner, and your family in danger. With a number of additional solutions, it adapts to your individual needs.

