

### What is insured?

- Civil actions
- Criminal defence
- Civil defence
- Property matters
- Third Party Insolvency
- Bail
- "Compensation" assistance
- "After fire and associated dangers" assistance
- General contracts
- Property matters (General contracts)

### When are you insured?

- **Private life**
- **Professional life** (as an employee and/or public service official)
- **Property assets**  
(main and secondary residence, current and future)

### Who is insured?

- Policy holder
- Members of his/her family
  - spouse or person with whom he/she lives;
  - parents and immediate relatives who normally live in the household.
  - Children no longer living at home but still entitled to family allowances.

Insured as:

- an individual in his/her private life;
- an employer of domestic staff;
- owner and/or occupier of his/her main and secondary residence;
- employee, appointee, apprentice, public service official or equivalent to these statuses while pursuing his/her professional life.

Subjects insured	Sum insured°	Territorial coverage	Waiting period
<b>Civil actions</b> <ul style="list-style-type: none"> <li>You are the victim of an attack in the street and the culprit is identified. We claim your damages from him.</li> <li>Your neighbour's children break one of your windows while playing with a ball. We take action with the parents to recover your damages.</li> <li>Whether as a pedestrian, cyclist, passenger on public transport or in a vehicle belonging to a third party, you are the victim of a traffic accident while going to work or during business travel, we take care of recovering your damages for injuries from the third party.</li> </ul>	€ 100,000.00	World	None
<b>Criminal defence</b> <ul style="list-style-type: none"> <li>While unexpectedly crossing the road, you cause a serious accident. You are sued for unintentional damages and injury.</li> <li>A neighbour lodges a complaint against you for excessive noise at night. The fine imposed is excessive and you want to plead your case.</li> <li>You are taken to court for having caused a garden fire.</li> <li>Proceedings for alleged acts of harassment. We appoint a lawyer to represent you in court.</li> </ul>	€ 100,000.00	World	None
<b>Civil defence</b> <ul style="list-style-type: none"> <li>The neighbouring farmer takes you to court for damage to his crops caused by game fowl that have come from your property.</li> </ul>	€ 100,000.00	World	None
<b>Property matters (Civil actions + Criminal &amp; civil defence)</b> <ul style="list-style-type: none"> <li>A building is knocked down next to your house. The work has caused a crack in the facade. We recover your damages.</li> </ul>	€ 100,000.00	Europe + Mediterranean	None
<b>Third party insolvency</b> <ul style="list-style-type: none"> <li>Based on a non contractual liability case, a Court awards you compensation for damages you have suffered due to fault of a third party but who unfortunately is insolvent.</li> </ul>	€ 20,000.00	World	None

<p><b>Bail</b></p> <ul style="list-style-type: none"> <li>• Implicated in an accident, bail is required to obtain your release.</li> </ul>	<p>€ 20,000.00</p>	<p>World</p>	<p>None</p>
<p><b>"Compensation" assistance</b></p> <ul style="list-style-type: none"> <li>• During pushing and shoving at school, your child's glasses are broken. The liable person's family liability insurer compensates you but you still have to recover the excess. We advance you the amount of this excess.</li> <li>• Renovation work done by your neighbour damages your wall. The contractor's liability insurance compensates you but you still have to recover the excess. We advance you the amount of this excess.</li> </ul>	<p>€ 400.00</p>	<p>World</p>	<p>None</p>
<p><b>"After fire and associated dangers" assistance*</b></p> <ul style="list-style-type: none"> <li>• We take care of defending your interests in a dispute brought against your Fire insurer who unfairly limits your compensation after an incident.</li> <li>• After a hailstorm your awning is damaged and your insurance company refuses to take any action.</li> <li>• After a water leak, compensation proposed by your Fire insurer is less than the cost of the work.</li> </ul>	<p>€ 20,000.00</p>	<p>Europe + Mediterranean</p>	<p>None</p>
<p><b>General Contracts*</b></p> <ul style="list-style-type: none"> <li>• The suite delivered to you does not comply with what was ordered.</li> <li>• You are in dispute with your landlord following an excessive rent indexation that he intends to impose on you. After legal examination of the case, we persuade him of the illegality of this increase.</li> <li>• After your appointment in Belgium, you decide to stay permanently. You purchase household appliances, an appliance breaks down and the seller refuses to apply the guarantee. We intervene to make him do this.</li> </ul>	<p>€ 37,500.00</p>	<p>Europe + Mediterranean</p>	<p>9 months</p>

<b>Property matters (General contracts)*</b> <ul style="list-style-type: none"> <li>The new house you have just moved into is full of dry rot.</li> <li>You change accommodation and your landlord claims a series of unjustified rental damages from you.</li> </ul>	€ 37,500.00	Europe + Mediterranean	9 months
* Dispute minimum: € 500.00			
°The costs of any mediation are not applied to the sums insured (except for family mediation).			
<b>■ Rates</b>			
SILVER INDIVIDUAL			€ 121.58
Including Legal HelpLine			

For more information please download:

Special conditions individuals silver (F)

General conditions (F)