

Property damage private liability insurance

The insurance covers civil non-contractual liability of the Insured for any claims arising from damage to or destruction of property of third parties.

The insurance shall apply to the following losses:

- a) engendered in the capacity of a private person while engaging in his/her daily activities other than trade activities or any other profitable activity;
- b) due to possession and use of bicycles without motors;
- c) due to pursuing sports other than hunting on an amateur basis;
- d) due to keeping domestic animals, except where animals are kept for the purpose of making money.

The insured event is a future, uncertain loss event which is independent of the exclusive will of the Insured and on the basis of which a third party could claim indemnity. The insured event shall be deemed to have occurred at the time when it began to occur.

The Insured is obliged to notify the Insurer of the occurrence of the insured event within three days of gaining the knowledge thereof, as well as of the respective claim that has been submitted.

After a claim for damages submitted by an injured party, insurer is also obligated to reimburse the costs of legal proceedings.

Insurance does not cover damage caused by intention (e.g. theft).

This clause is an excerpt from ["Terms and Conditions for Travel Insurance Package 243-1213"](#) and whole regulations are set out in Terms and Conditions.

For more information about Insurance, please contact us at Allianz info telephone +385 1 4653659 or via e-mail osiguranje@allianz.hr