

INSURANCE PACKAGE



WHY POLISA.NL

The team in Polisa B.V. Group are people who enjoy long-standing experience in insurance and energy.

We operate on the Dutch market providing complex tailor-made services. Polisa.nl offers a wide range of insurance plans.

We are the only Dutch insurance company with English, Polish, Romanian, Bulgarian, Lithuanian, Hungarian, German and Dutch-speaking staff.

The Insurance Package in Polisa.nl means saving up to 10%. The more insurance plans you choose, the lower premium you pay. It is all about convenience and peace of mind. Call the same number in case of an accident, damage or if you just want to ask a question. Our staff are available 24/7 to help you deal with the damage. Moreover, we accept a foreign no-claims bonus.

We always put the top priority on providing the best offer along with the best performance standards. You choose only these insurance plans you need.

Our mission is to constantly extend our offer that is why Polisa Energy B.V. created the up-to-date solutions to optimize the energy and gas costs.

Thanks to our experienced staff we manage to provide high-quality services at reasonable prices.

If you are insured elsewhere or have an agreement with another electricity supplier, please just check our offer! We will help you switch insurers or suppliers and everything will be done for you.

We provide competent assistance and consulting in all areas just to make you feel safe. You and your family will be in good hands.

So do not hesitate and check us out!

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VEHICLE INSURANCE

Polisa.nl, as your advisor in motor insurance, offers you an excellent vehicle insurance plan in the Netherlands for a highly competitive price (**private cars, business cars, vans, motorbikes, scooters**).

Polisa.nl accepts your foreign no-claims bonus. We will contact your insurance company to transfer your policy at no costs. We also provide assistance in terminating current plans with other Dutch insurers.

What you get at no costs is:

- Assistance in your mother tongue
- Highly competitive insurance prices
- ✓ Foreign no-claim bonus
- Termination of your old insurance plan

Damages covered by a given type of insurance are listed below:

Damages covered by a given ty	pe of insurance are listed be	HOW.	
	LIABILITY INSURANCE	LIABILITY INSURANCE + LIMITED MOTOR HULL INSURANCE	LIABILITY INSURANCE + FULL MOTOR HULL INSURANCE PAUTOCASCON
Damage cause	WA	WA + Beperkt Casco	WA + Volledig Casco
Damage to third party / mutual damage	~	~	~
Property damage, crashes, skids, vehicle in water	Ş	-	✓
Other outer damage	•	*	~
Fire, explosion, thunderstruck		✓	~
Theft	-	~	~
Windscreens cracked or broken		~	~
Animal car crashes	-	~	~
Storm and other natural disasters	-	~	~
Polisa.nl	Liability insurance covers only damages to the third party. If a car is more than 10 years old, it has already lost its initial value. Regular compensations paid by insurers for such damages are disproportionate to the premium paid for an extended cover.	Liability insurance + limited motor hull insurance means an extended liability insurance. Liability insurance + limited motor hull insurance covers damage to third party caused with your car and some of your own damage, such as broken windscreens or damage resulting directly from ¹ re, theft, hurricane, hail, and animal car crash. We recommend such insurance plan for cars 6 to 10 years old.	Liability insurance + full motor hull insur- ance, also called 'all risk insurance', is the most comprehensive motor insurance. Liability insurance + full motor hull insurance covers not only damage to thin party caused with your car, but also damage to your own car, even self-inoicted damage. Moreover, you are also insured against vandalism and theft. We recommend the liability insurance + full motor hull insur- ance always for cars up to and 6 years old

BREAKDOWN COVER FOR CARS AND MOTORBIKES

Something unexpected always can happen.

It is not pleasant, especially if you drive a car or a motorbike.

Please imagine your vehicle breaks down and you get stuck at the roadside? What to do? Whom to call?

Polisa.nl cooperates with Allianz Global Assistance, the largest insurance company providing travel insurance and breakdown cover. It is always available, day and night.

You will get help immediately, in a comfortable and reliable way.

- 24h help, 7 days a week
- ✓ Own emergency centers in 34 countries all over the world
- More than 50 years of experience in breakdown covers
- ✓ Fast and reliable damage repairs
- Assistance in finding mechanics, garages, or tow trucks in the Netherlands and abroad
- Replacement vehicle without delay and at any place
- Competitive price
- Global network meaning the fastest help any time any place
- All-in assistance: no extra charges, e.g. for replacement car rental

WHAT DOES THE ASSISTANCE INSURANCE COVER?

Both in the Netherlands and Europe, depending on the type of breakdown, it covers:

- Repair at the roadside, if possible
- Transporting your car or motorbike to the nearest dealer, garage, or a given destination
- Transporting the passengers to their homes
- ✓ In the Netherlands: a replacement vehicle for max. 2 days, if the car or motorbike cannot be repaired on the same day
- ✓ In Europe: a replacement vehicle for max. 30 days, if the car or motorbike cannot be repaired within 48 hours.

 If your vehicle can be repaired within 48 hours, and you have to stay for a night, we cover the hotel | accommodation costs.









HOME INSURANCE

With Polisa.nl you can insure your house or apartment and enjoy peaceful living there. Such a plan covers the building and its parts, e.g. a roof or windows. Fire, hurricane, flood, or thunderstruck can cause damage.

A reliable insurance will protect you against financial consequences in such situations.

Among other things, the plan covers damage caused by:

Fire or fire fighting - Explosion - Thunderstruck - Storm - Burglary and theft



HOUSEHOLD INSURANCE

We offer the best cover, i.e. the All-risk insurance. This plan covers damage to all movable belongings at your home and garden caused by fire, storm, flood, or theft.

Of course, it does not cover damage resulting from deliberate acts, so please remember to provide all necessary documents.

Among other things, the plan covers damage caused by:

Fire and thunderstruck - Water leak and damage caused by water - Explosion



ENERGY & GAS

The mission of Polisa B.V. Group is to constantly extend its offer by state-of-the-art solutions. Polisa Energy means optimization of energy and gas costs. It combines high standard of services and affordable price. This the best tailor-made offer available in Polish.

Available energy and gas subscription plans: PEWNOŚĆ **FLEX STANDARD** - Fixed energy price for 1 year - Fixed energy price for 5 years - Fixed energy price for 3 years - After the agreement has come to the end, - Flexibility and safety. - Lowest price the price of energy and gas may increase. - Maximum certainty of fixed prices



LIABILITY INSURANCE

If you or your family member unintentionally causes damage to other people's belongings or if someone gets hurt because of you, you may be sued for claims. The damage caused by you will be covered by your liability insurance.

Cover your entire family with the insurance policy: your partner, kids,

and even pets will be insured up to € 2,500,000.

Among other things, the insurance covers:

- Damage caused by your children, e.g. when your kid scratched the table at your friend's house - Damage caused by your pets, e.g. when your dog bit your neighbor.



PERSONAL INJURY COVER

Accidents waiting to happen. And it can mean severe consequences of physical, mental, and financial character. With your personal injury cover you will get extra compensation.

You can get the insurance plan not just for you, but also for your entire family.

You do not need to get medical examination before you order a chosen insurance. It is time-unlimited plan covering even medical treatment abroad which means you are insured all over the world.

Types of cover:

- Life insurance
- ✓ Permanent disability insurance



LEGAL ASSISTANCE

Disputes may happen to everybody. For example, you can suddenly get fired from work or have an argument with your neighbors about the fence.

With your legal costs insurance you always know your position and you will always get the legal assistance you need.

The annual premium is lower than a lawyer's rate per hour.

The regular insurance covers the following items:

- ✓ Home: disputes regarding rental or purchase of a house/apartment, construction or reconstruction of your home, or noisy neighbors.
- ✓ Road traffic: disputes regarding, for example, purchase or selling a motor vehicle, damage compensation in case of a traffic accident, or the seizure of your vehicle or driving license.
- Work and income: disputes regarding your employment contract, state benefits or pension, among other things. For example, when your employer unexpectedly lowers your salary or suddenly fires you for no apparent reason.







TRAVEL INSURANCE

Holidays should be just about resting and relaxing.

However, something unpleasant may happen.

That is why you need your travel insurance.

You will get on-site help 24 hours a day, 7 days a week.



If you go on holidays several times a year, we recommend buying an annual multi-travel insurance which provides you with cover during each trip for the entire year. So simple. The only thing to do is to pack your suitcase. Moreover, such an annual multi-travel insurance is often cheaper than buying several single travel insurance policies.

The travel insurance covers:

- Luggage theft
- Illness
- Medical treatment abroad
- Legal assistance
- Longer stay abroad

TRAVEL CANCELLATION INSURANCE

Sometimes, you suddenly have to cancel or terminate your holidays in the middle.

With our unlimited travel cancellation insurance you are insured for the entire year against travel cancellation costs. The insurance covers, among other things, the costs of travel cancellation, suspension or termination in the following cases:

- ✓ Death, severe illness or injury to you, your family member, co-habitant, business partner, or a close friend;
- Complications during your or your partner's pregnancy or any other medical reasons to cancel the travel;
- Medical reasons against you getting certain vaccines required in the chosen destination;
- Severe damage to your real estates in the Netherlands or to your holiday venue;
- You unexpectedly became unemployed.















Passenger cars

Company cars

Motorbikes

Scooters

Internet

Energy & gas



Breakdown service



Home insurance



Household insurance



Liability insurance



Legal assistance



Travel insurance

Insurance in the Netherlands Multilingual assistance

www.polisa.nl | 088 1021 544

All your insurance plans in one place!