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## Definition of Assets Groups

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## 1. Application area

- 1.1. The Definition of Assets Groups applies to facilities used for industrial, agricultural, manufacturer, commercial and service, including office buildings, hospitals, sanitariums, medical institutions, hotels, inns, spas, sport facilities, event halls.
- 1.2. Different provisions apply for the building constituents of dwellings, homes (children-, youth-, student-, elder homes and similar), schools, churches, museums (see point A.4.).
- 1.3. Also different provisions apply for the building constituents of agricultural buildings (see point A.5.).
- 1.4. Provisions of the building constituents included in points 1.1. – 1.3. apply only to those premises and of those parts of the mixed use buildings, where exclusively operated.

## 2. Grouping

### A. Buildings

- A.1. According to the Definition of Assets Groups the following are qualified as building:
  - A.1.1. All edifices connected solidly to the ground, allowing people to enter and lastingly stay inside, provide protection by spatial delimitation against external impacts and possess certain lasting performance.

This definition of buildings includes e.g. lean-to and similar, but does not include e.g. caravans, any kind of staging, pressurised or other tents, canvas sheet halls, greenhouses and similar.
  - A.1.2. And the following:
    - A.1.2.1. Roof coverings, fence roofs, connecting plying/transporting bridges, ramps, elevator shafts and similar edifices which are structurally parts of buildings listed in point A.1.1.
    - A.1.2.2. Silos, bunkers, water- and other tanks which are
      - a) parts of a building described in point A.1.1. because of their joining and made of brick or concrete, or their execution done according to the building construction method; or
      - b) edifices made of brick or concrete which are not in architectural correlation with buildings according to point A.1.1.;
    - A.1.2.3. Chimneys, even free standings which are made of brick or concrete;
    - A.1.2.4. Channels, shafts for pipelines, cables and other fittings and underground connecting corridors, in case they are outside of the building and made of brick or concrete;
    - A.1.2.5. Every kind of fence, connected solidly to the ground.
  - A.2. The value of the building includes all those architectural components which were used for the preparation and maintenance of the building.

Here belong especially the following:

- Lightning protection systems of the buildings;



- Solidly built-in partition walls, partitions, other fixed building parts but not the removable ones and built-in furniture.;
- Solidly placed flooring and wall covering, hard finishes;
- Solidly mounted wainscoting or other wall facing;
- Stairs, ladders solidly attached to the building, even outside ones;
- Flag holders attached to the building;
- Electromechanically operated gates and/or gates heated by electricity (also barriers in fences) together with its operating- and/or heating appliances;
- Rolling shutters placed between windows or outside together with their contingent electromechanical units
- Solidly attached intermediary ceilings, ceiling covers and inner ceilings hung underneath, suspending ceilings;
- Trenches, floor channels, service tunnels, repairing pits and similar if those are found inside the building or have a direct architectural connection with the building and are made of brick or concrete;
- Brick ovens for manufacturing any kind of product and smokers if they constitute part of the building structure;
- Shops and shop windows if they are possessed by the owner of the building.

A.3. Foundations or basement walls and supporting walls under the ground level can be excluded from the insurance of the buildings with separate agreement.

Those parts of the building are qualified as foundation or basement walls which are situated under the lower side of the basement flooring in case of buildings with basement, or reach up to the lower side of the flooring of the ground floor in case of buildings without basement. A premise is qualified as a basement whose flooring is entirely under the ground level.

Those parts of the main and/or terminal walls are qualified as supporting walls which reach from the basement's lower side of the flooring till its upper side of the ceiling.

Even if the foundations or basement walls and supporting walls under the ground level are not insured, the windows, doors, floorings, walls, ceilings and other structural parts of the basement level are insured.

Machine bases don't belong to the building assets group (see group B).

A.4. Exceptions of dwellings and equivalent buildings

For dwelling-houses, homes (children-, youth-, student-, elder homes and similar), schools, churches, museums, the following appliances are part of the building, in case they are possessed by the building owner:

A.4.1.

- a) Electric appliances with their meters but without light fixtures and electrical fittings;
- b) Gas appliances with their meters but without gas utilities;
- c) Water pipes, water supplies and bleeders with their meters, fittings, pumps, filters and accessories;
- d) Sanitary equipment such as toilet, bath, basin;
- e) Heating-, ventilating-, air-conditioning appliances;
- f) Elevators.

A.4.2.

Besides these the following objects belong to the building's insurance amount as accessories of the building, in case possessed by the building owners:

- a) Electric ovens, electric water heaters and electric continuous hot-water suppliers;
- b) Gas ovens and gas operated continuous hot-water suppliers;
- c) Kitchen sinks;
- d) External shades, blinds, inner shutters, valances;



- e) Coverings on balcony;
- f) Antenna appliances;
- g) Telephones, entry phones and two-way phone systems;
- h) Refuse disposal appliances;
- i) Garage equipment;
- j) For apartment-, condominium buildings and housing cooperatives:

Appliances of washing- and drying premises such as washing machines, tumble dryers and ironing machines, laundry spin dryers, hangers and small appliances.

Appliances and other equipment for maintaining the building and its surroundings, like snow-blowers and lawnmowers, light fixtures for outdoor lighting and common areas.

#### A.5. Exceptions of agricultural buildings:

Those objects - defined in point A.4.1. - belong to the building, which are not used for advertisement purposes and were not excluded from the insurance contract.

### **Pre-care insurance of buildings**

The pre-care insurance covers the value increases, new constructions, extensions, redevelopments, reconstructions, unsatisfactory valuations and buildings accidentally not included in the insurance.

Moreover it balances the underinsurance, in case of damage, by dividing **of** the insurance amount of those buildings which have valid insurance and which are underinsured. The apportionment is adjusted to the extent of underinsurance to each item.

### **B. Technical and commercial factory appliances**

Those appliances, which serve the factory, are qualified as technical and commercial factory appliances if they are found on the factory's premises, regardless whether they are in- or outside of the building, above or under the ground surface.

Mainly the following belong here:

Machines, appliances, facilities and equipment for producing, transforming, transporting, storing and using all kinds of energy and water, such as heating, ventilating, air-conditioning, drying and burning appliances, industrial ovens, gas- and electric equipment with their meters, lighting appliances, water pipes, water supply and waste water appliances with their meters, armatures, filters and accessories;

Machines, appliances, equipment necessary for creating, processing, transmitting, forwarding and storing all kinds of data, information and news (but not data media – see D.2.);

All kinds of machines together with their base, driver units and accessories;

Self-propelled vehicles, the whole transportation fleet, tracks, railway cars, all kinds of tractors and forklifts. (But not the motor vehicles, vessels and aircrafts which are obliged to official permission – see D.1.);

Appliances, machines and equipment used for measuring, auditing, signalling, regulating and controlling all kind of products, states and work processes.



Machines, appliances, equipment, elevators and goods lifts used for transportation of people and all kinds of material and goods;

Appliances, facilities, tanks and containers, furthermore reusable packaging materials, pallets, shipping containers and similar used for storing all kinds of materials and goods;

Power tools and all kinds of tools, instruments and other producing devices for manual or machine use, in case they cannot be considered reproductive aids according to D.3.;

All kinds of office furniture, equipment, periodicals, books and safety deposit boxes;

Movable internal walls;

Fire extinguishing, fire protection, plant safety, medical and sport appliances and all kinds of work equipment and work clothes;

Furnishing of community rooms, accommodations, guest rooms and kitchens, canteens, libraries and others;

Sanitary equipment such as toilets, baths, basins;

Cooling towers including brick and concrete towers;

Catalysts;

Industrial and commercial equipment out of order and/or reserved, spare parts and new, but not installed objects mentioned above, including spare parts of motor vehicles according to D.1.;

Sign-boards, advertising appliances.

#### **Pre-care insurance of technical and factory appliances**

The pre-care insurance covers the value increases, new purchases, replacements, reconstructions, unsatisfactory valuations and the technical and factory appliances accidentally not included in the insurance.

Moreover it balances the underinsurance, in case of damage, by dividing the insurance amount of those buildings which have valid insurance and which are underinsured. The apportionment adjusts to the extent of underinsurance to each item.

#### **C. Stocks**

All kinds of raw material inventory, all semi-finished and finished products under processing, available pre-made parts, all types of commercial goods, marketable waste, promotional material, all kinds of automotive fuel and additives, solvents, lubricants, fuels, industrial gases, building material, food and consumer goods found in canteens, all types of single-use wrappers and precious metals, precious- and semi-precious stones used in production regardless whether they can be found in the building, outdoor or under the ground surface.

#### **D. Other property assets**

##### **D.1. Motor vehicles:**

All motor vehicles, vessels and aircrafts which are obliged to official permission belong here.

All other vehicles, trailers and other motor vehicles and motor vehicle parts belong to group B.

##### **D.2. Data media and data on them**

See point 4 of the Fire Insurance Conditions of Industrial and Commercial Appliances.



All kinds of data media, data processing programs, books, files, prescripts of lease-, patent-, licence-, publishing-, authorship, trademark, and other rights and laws, plans, blueprints, data media of NC-controlled machine-tools, typographic paints, colour-, material-, and other samples and similar.

**D.3. Reproductive aids**

See point 6 of the Fire Insurance Conditions of Industrial and Commercial Appliances.

All assets serve the operation and are compliant with the following definition:

- a) reproductive aid which holds shape, pattern, design, description or other information referring to a certain product and
- b) this shape (pattern, design, description other information) directly or indirectly is transferred to the product by mechanical contact, on the other hand
- c) in case of altering or making the product obsolete, the reproductive aid cannot be used or at least it needs to be altered.

For example:

Moulds, weaving and jacquard cards, different templates, moulding-, injection moulding- and press forms, patterns, cold-press tools and similar, decals, clichés, plates and pression rollers, die plates, -rollers and similar.

**D.4. Secured cash and securities**

All kind of cash, foreign currency, non-postmarked postal stamps, non-cancelled fee stamps, other securities and other documents used in this nature, e.g. savings books, letters of credit and similar belong here.

**D.5. Belongings of workers**

Cash, securities, jewellery, motor vehicles and household equipment in the employees' homes

**E. Incidental costs**

**E.1. Costs of ruin removal**

Costs of removal are those expenses chargeable to insured, which are spent on clearing of the site of the damage, transporting the debris and not reusable remains to the nearest appropriate and licensed dump, in case these affect the assets of the insured.

**E.2. Costs of demolitions**

Costs of demolitions are costs which are spent on necessary demolition and transportation to the nearest appropriate and licensed dump of the remains of the insured's assets due to damage.

**E.3. Costs of uninstalation and installation**

Costs of uninstalation and installation are those unavoidable costs which necessarily occur after damage for uninstalation and re-installation the injured or intact insured technical and commercial appliances, or if they need to be moved or protected in any other way.

**E.4. Costs of conservation and moving of non-insured assets**

**E.5. Radioisotopes; costs of handling, neutralising and isolating**

Costs of cleaning, neutralising and isolating of those objects, which are radioactively contaminated (mixed) due to a damage covered by the insurance, they are co-insured as much as these arrangements are ordained by the authority.

**E.6. Costs of fire extinguishing**

Costs of fire extinguishing are those inputs which are supposed to be necessary to restrain the fire by the insured, in case they referred to the insured's assets.



**F. Other costs**

F.1. Additional charges insurance for fire insurance

In case of refunding liable damage, those costs count as among additional charges which exceed the cost of reconstruction to the original status of the insured buildings and/or factory appliances, based on official data provisioning.

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