

## Commercial and individual lines (buildings and contents insurance)

Peril	Compulsory cover	Standard cover	Optional/ additional cover	Market penetration <sup>1</sup>
Windstorm			✓	~15%
Hailstorm			✓	~15%
Lightning — direct hit			✓	~15%
Lightning — surge			✓	~15%
River flooding			✓	~15%
Overflow of stagnant waters				
Torrential rain			✓	~15%
Storm surge			✓	~15%
Earthquake			✓	~15%
Snow pressure			✓	~15%
Avalanche				
Frost			✓	~15%
Landslide			✓	NA
Subsidence			✓	NA
Collapsing sinkhole				
Volcanic eruption				
Meteor strike				
Tsunami			✓	~15%

<b>Tariffs, deductibles and risk prevention</b>	Insurance companies set their own tariffs. Deductibles apply in most cases. For earthquakes (also covering tsunamis), the standard deductible is 2% of the sum insured. For floods, storms, snow, hail and frost, the deductible is usually a percentage of the loss (a minimum applies). Some companies require risk prevention measures to be implemented. Based on on-site visits, insurers provide advice to companies on risk prevention.
<b>Sales, underwriting and claims processes</b>	Insurance companies handle the sales, underwriting and claims processes.
<b>State intervention</b>	Following a natcat event, the state partially covers the damage incurred. The extent of this coverage is not fixed or guaranteed and largely depends on the magnitude of the event and the availability of funds.

<sup>1</sup> Broad estimate based on the number of homes insured as reported to the national insurance association.