

Commercial lines (buildings & contents insurance)

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

Individual lines (buildings & contents insurance)

Peril	Compulsory cover	Standard cover	Optional/ additional cover	Market penetration
Windstorm			✓	NA
Hailstorm			✓	NA
Lightning — direct hit		✓		50%
Lightning — surge		✓		50%
River flooding			✓	5%
Overflow of stagnant waters			✓	NA
Torrential rain			✓	NA
Storm surge			✓	NA
Earthquake			✓	5%
Snow pressure			✓	NA
Avalanche				
Frost			✓	NA
Landslide				
Subsidence				
Collapsing sinkhole				
Volcanic eruption				
Meteor strike		✓		50%
Tsunami				

Tariffs, deductibles and risk prevention	Insurance cover for most perils is optional. Coverage for certain perils is standard in basic fire insurance policies. The tariffs are set by individual insurers and are therefore subject to market competition. The extent to which policyholders have implemented prevention measures can influence the premiums.
Sales, underwriting and claims processes	The sales, underwriting and claims processes are handled by insurers.
State intervention	There is no state intervention in the management of natcat risks.