

### Commercial lines (buildings and contents insurance)

Peril	Compulsory cover	Standard cover	Optional/ additional cover	Market penetration
Windstorm		✓	✓	100%
Hailstorm		✓	✓	100%
Lightning — direct hit		✓		100%
Lightning — surge		✓		100%
River flooding		✓	✓	100%
Overflow of stagnant waters		✓	✓	100%
Torrential rain		✓	✓	100%
Storm surge		✓	✓	100%
Earthquake		✓	✓	100%
Snow pressure		✓	✓	100%
Avalanche		✓	✓	100%
Frost		✓	✓	100%
Landslide		✓	✓	100%
Subsidence		✓	✓	100%
Collapsing sinkhole		✓	✓	100%
Volcanic eruption		✓	✓	100%
Meteor strike			✓	25%
Tsunami			✓	25%

### Individual (buildings and contents insurance)

Peril	Compulsory cover	Standard cover	Optional/ additional cover	Market penetration
Windstorm		✓		100%
Hailstorm		✓		100%
Lightning — direct hit		✓		100%
Lightning — surge		✓		100%
River flooding		✓		100%
Overflow of stagnant waters		✓		100%
Torrential rain		✓		100%
Storm surge		✓		100%
Earthquake		✓		100%
Snow pressure		✓	✓	75%
Avalanche		✓		100%
Frost		✓		50%
Landslide		✓		100%
Subsidence		✓		75%
Collapsing sinkhole		✓		50%
Volcanic eruption		✓		75%
Meteor strike			✓	50%
Tsunami				

<b>Tariffs, deductibles and risk prevention</b>	In commercial lines, deductibles vary considerably between companies and products. In individual lines, deductibles range from €150 to €1 000.
<b>Sales, underwriting and claims processes</b>	The sales, underwriting and claims processes are handled by insurers.
<b>State intervention</b>	There is no state intervention.