

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		✓		NA
Frost				NA
Landslide			✓	NA
Subsidence			✓	NA
Collapsing sinkhole				NA
Volcanic eruption				NA
Meteor strike		✓		NA
Tsunami				NA
Rockfall			✓	NA

Individual 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		✓		NA
Frost				NA
Landslide			✓	NA
Subsidence			✓	NA
Collapsing sinkhole				NA
Volcanic eruption				NA
Meteor strike				NA
Tsunami				NA
Rockfall			✓	NA