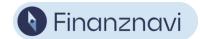


Checklist

Your guide to taking out insurance

	✓	Description
Applying for insurance		Think about the risks you would like to be insured against.
		Seek advice from different insurance companies or independent experts (when needed).
		Compare the policies offered by the different companies and choose one based on the policy conditions. Pay particular attention to the scope of cover, cost of the premium, exclusions from cover and length of policy term.
Reviewing your Being accepted for insurance		Fill in the application for insurance cover and send it, together with all necessary documentation, to the company you would like to be insured with.
		Wait for your application to be accepted by the insurance company. You will then receive the insurance contract (including the insurance policy and the terms and conditions).
		Review the contents of the insurance contract carefully. Make sure that it matches the application you submitted and provides cover for all the risks relevant to you.
		If the contract deviates from the application, contact your insurance company as soon as possible to clarify any deviations or withdraw from the contract.
		Keep your insurance contract and all associated documents in a safe place.
		Regularly review whether the insurance policies you have taken out are still relevant and still meet your current needs.
		If necessary, increase or decrease your insurance cover to be properly protected and to avoid paying unnecessarily high premiums.





What to do in the event of a claim

Making a claim	If damage occurs, document it thoroughly.
	Notify your insurance company as soon as possible about the damage incurred.
	Cooperate with your insurance company and provide all the necessary documents and information.
	Once coverage has been confirmed, your insurance company will pay out on your claim. Depending on the policy, you might also have to pay a deductible.

