

Country: Italy

Perils covered	Peril	Compulsory by law	Compulsory by design	Optional	Market Pen. ¹
	Windstorm	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0 %
	Hailstorm	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0 %
	Lightning — direct hit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0 %
	Lightning — surge	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0 %
	River flooding	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Overflow of stagnant waters	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0 %
	Torrential rain	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Storm surge	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0 %
	Earthquake	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0 %
	Snow pressure	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0 %
	Avalanche	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Frost	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0 %
	Landslide	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Subsidence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Collapsing sinkhole	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Volcanic eruption	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Meteor strike	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Tsunami	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %

Private Lines Building Content

Commercial Lines Building Content

Tariffs, deductibles and the importance of risk prevention The tariffs are variable due to the competition between companies. Any preventive measures can have effects on the tariff.

Sale, underwriting and claims process For the property insurance-private lines are taken standard measures of sale, underwriting and claims process.

State intervention There isn't State intervention

We don't have indications of the market penetration for each peril covered. Most perils covered are optional, that is are not included in the basic "fire guarantee". Perils covered compulsory by design are offered in the basic "fire guarantee".

¹ Please specify how the market penetration was calculated: