

# General Terms and Conditions (GTC) for Combined Household Insurance

## C4 Household contents – water

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#### C4.1 Insured perils and losses

The insurance covers losses to household contents resulting from:

- 4.1.1 Outflow of water and other liquids from pipe systems and connected installations and apparatus; also, outflow of water from water beds, aquariums, decorative fountains and humidifiers inside the building
  - 4.1.2 Rain, snow and melt water that has entered the building from external drain pipes, roof guttering or through the roof itself, but not through open skylights or openings in the roof in the case of new buildings, conversions or other work
  - 4.1.3 Rain, snow and melt water that has entered the building through closed windows and doors
  - 4.1.4 Back-up from sewers inside the building
  - 4.1.5 Groundwater inside the building
  - 4.1.6 Oil and other liquids that have flowed out of heating systems
- and
- 4.1.7 Costs of repairing and thawing water pipes and appliances connected to them installed by the Policyholder in his/her capacity as tenant inside the building that have been damaged by frost
  - 4.1.8 Costs of loss of water as a result of an event defined in Article C4.1.1

#### C4.2 The insurance does not cover

- 4.2.1 Losses arising as a result of events defined in Articles C4.1.4 and C4.1.5 if the owner of the building/sewer system is liable
- 4.2.2 Losses which occur as a result of events insured under the fire cover

#### C4.3 Additional contractual bases

Except as otherwise provided herein, the following provisions of the General Terms and Conditions (GTC) for Combined Household Insurance underlying the contract shall apply:

- a) A Joint provisions for all lines
- b) C1 Joint provisions for household contents