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"GAN HABITATION" household policy coverage:

- Private life general liability
- Legal protection & recourse
- Fire, explosion, lightning
- Natural and technological catastrophes
- Climatic events
- Thefts & acts of vandalism
- Water damage and frost
- Plate glass
- New for old non-movable property
- New for old movable furniture
- Electrical damages
- Loss of goods in fridge
- Travel and trips (personal liability also abroad when travelling or renting)
- Home help, assistance
- Repairs directly through FMB (agreed repair companies)
- Reconstruction of building as new with identical or modern materials

Up on these you have options for:

- *Garden side (covering terraces, outside furniture, gates, statues, saunas, tennis etc.)*
- *Sport equipment and instruments*
- *Swimming pool*
- *Underground canalizations*
- *Loss of water*
- *Schooling insurance*
- *Nomad devices less than 5 years old (laptops, cameras, net books etc.)*