

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

Tariffs, deductibles and risk prevention	<p>Currently, stand-alone insurance products for natural catastrophes are not available on the market. Instead, coverage for natural catastrophe perils is typically included as part of standard fire insurance policies. Earthquake coverage, however, is optional and can be added to the standard policy.</p> <p>Insurance companies determine both premiums and deductibles, with deductibles commonly applied to earthquake coverage. Additionally, implementing preventive measures often leads to a reduction in premium rates.</p>
Sales, underwriting and claims processes	<p>The sales and underwriting processes are managed by insurers, agents (including agencies and banks), or brokers. Claims handling is the responsibility of insurers. Individual risk assessments are standard practice in commercial insurance lines.</p>
State intervention	<p>The government may offer ad hoc financial support following major natural catastrophe events, such as the 2020 earthquakes in Zagreb and Petrinja.</p>