

Country: Norway

Peril	Compulsory by law	Compulsory by design	Optional	Market Pen. <sup>1</sup>
Perils covered				
Windstorm	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	100 %
Hailstorm	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
Lightning — direct hit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
Lightning — surge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
River flooding	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	100 %
Overflow of stagnant waters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
Torrential rain	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
Storm surge	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	100 %
Earthquake	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	100 %
Snow pressure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
Avalanche	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	100 %
Frost	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
Landslide	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	100 %
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 checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	100 %
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                      One-size tariff (0/00 of fire sum insured)  
All NatCats are automatically covered and bundled under the property insurance  
Deductible 1000 Euro  
Risk prevention is not part of the NatCat pool/system

Sale, underwriting and claims process                      [Click here to add your answer](#)

State intervention                      [Click here to add your answer](#)

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<sup>1</sup> Please specify how the market penetration was calculated: