

Country: SLOVENIA

Perils covered	Peril	Compulsory by law	Compulsory by design	Optional	Market Pen. ¹
	Windstorm	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No data
	Hailstorm	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No data
	Lightning — direct hit	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Lightning — surge	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No data
	River flooding	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Overflow of stagnant waters	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Torrential rain	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Storm surge	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Earthquake	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Snow pressure	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Avalanche	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Frost	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Landslide	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Subsidence	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Collapsing sinkhole	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Volcanic eruption	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Meteor strike	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Tsunami	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data
	Other	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No data

Private Lines Building Content

Commercial Lines Building Content

Tariffs, deductibles and the importance of risk prevention Free market.

Sale, underwriting and claims process Organised by insurance companies.

State intervention According to the special Act on the elimination of consequences of natural disasters the state provides coverage of damage caused by natural disasters to individual, commercial or local community property (on buildings, roads, bridges, farmland, crops, forest areas, machinery, stock, loss of income). The cover is triggered if evaluated total direct damage exceeds 0,3 ‰ of planned state budget income. Perils covered by state intervention are earthquake, flood, landslide, avalanche, subsidence, frost, sleet, drought. Compensation is limited by the specified percentage of the claim for each type of losses and it takes into account the claim paid by the insurance.

[Click here to add links or further explanation](#)

¹ Please specify how the market penetration was calculated: