

Insurance Activities Act
Annex

Subclasses of non-life insurance

1. Subclasses of accident insurance

- 1.1 Fixed indemnity insurance
- 1.2 Incurred damage indemnification insurance
- 1.3 Combined indemnity insurance
- 1.4 Health damage insurance

2. Subclasses of sickness insurance

- 2.1 Fixed indemnity insurance
- 2.2 Incurred damage indemnification insurance
- 2.3 Combined indemnity insurance

3. Subclasses of land vehicles insurance

- 3.1 Land motor vehicles insurance
- 3.2 Insurance of land vehicles other than motor vehicles

4. Subclasses of water craft insurance

- 4.1 River and canal vessels insurance
- 4.2 Lake vessels insurance
- 4.3 Sea vessels insurance

5. Subclasses of fire and natural forces insurance

- 5.1 Fire insurance
- 5.2 Explosion insurance
- 5.3 Storm insurance
- 5.4 Natural forces other than storm insurance
- 5.5 Nuclear accident insurance
- 5.6 Land subsidence insurance

6. Subclasses of credit insurance

- 6.1 General insolvency insurance
- 6.2 Export credit insurance
- 6.3 Instalment credit insurance
- 6.4 Mortgage insurance
- 6.5 Agricultural credit insurance

7. Subclasses of suretyship insurance

- 7.1 Direct suretyship insurance
- 7.2 Indirect suretyship insurance

8. Subclasses of financial loss insurance

- 8.1 Employer risk insurance
- 8.2 Insurance of insufficiency of income
- 8.3 Unfavourable weather conditions insurance
- 8.4 Loss of benefits insurance
- 8.5 Fixed costs insurance
- 8.6 Unforeseen operating expenses insurance
- 8.7 Decline of market value insurance
- 8.8 Loss of rent or sales revenue insurance
- 8.9 Other operating loss insurance
- 8.10 Insurance of loss other than operating loss
- 8.11 Other financial loss insurance