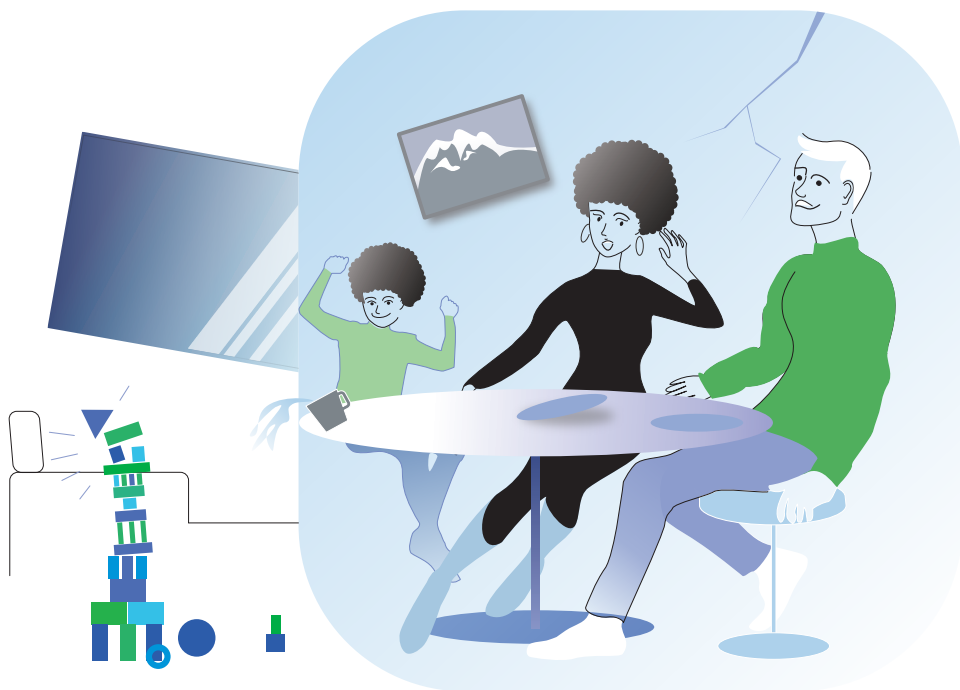
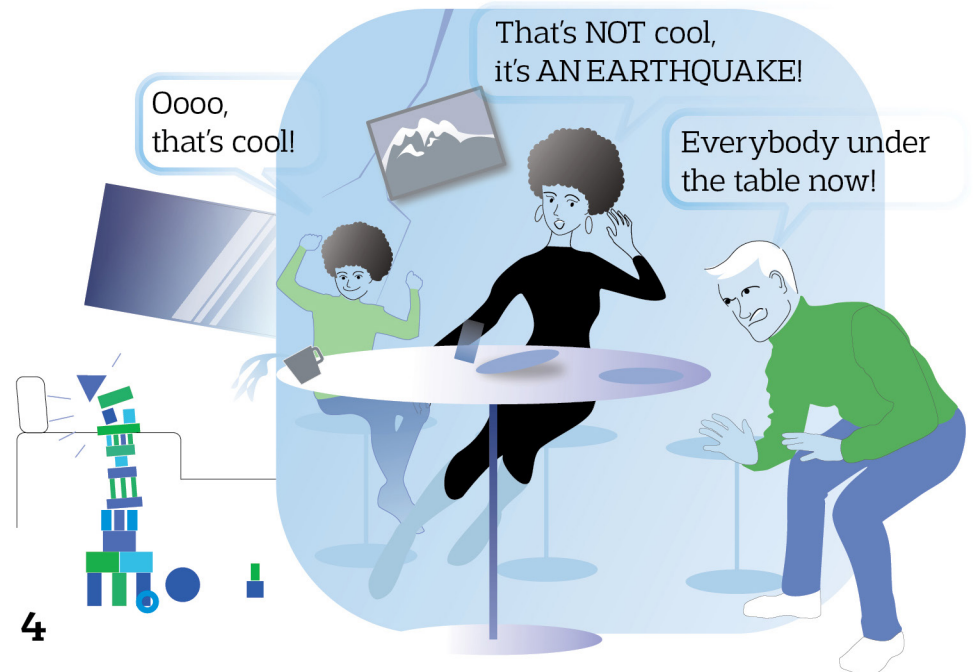
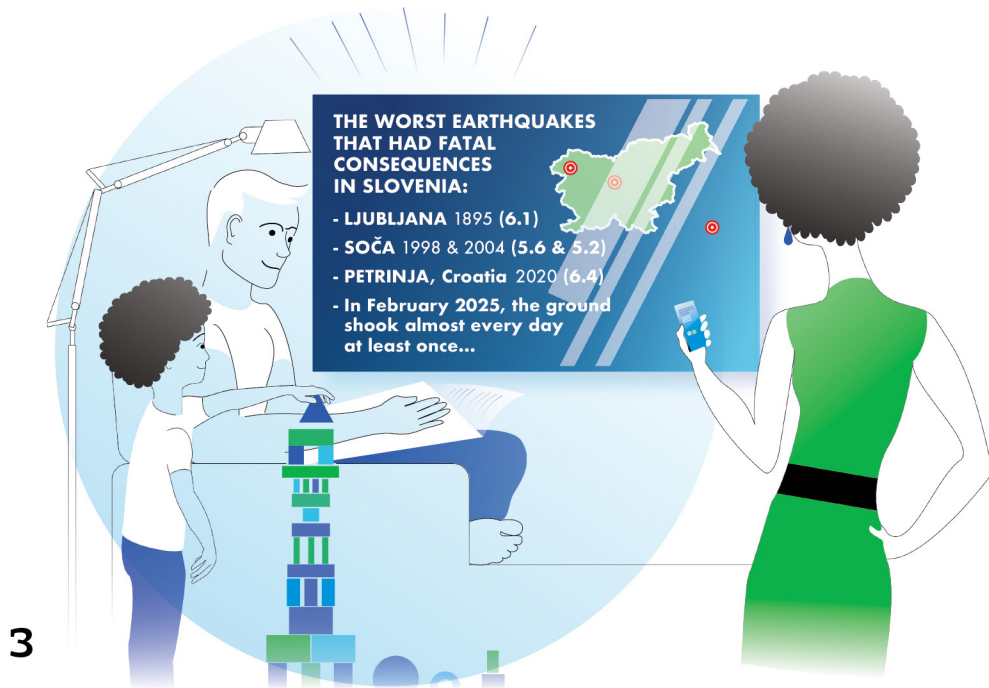
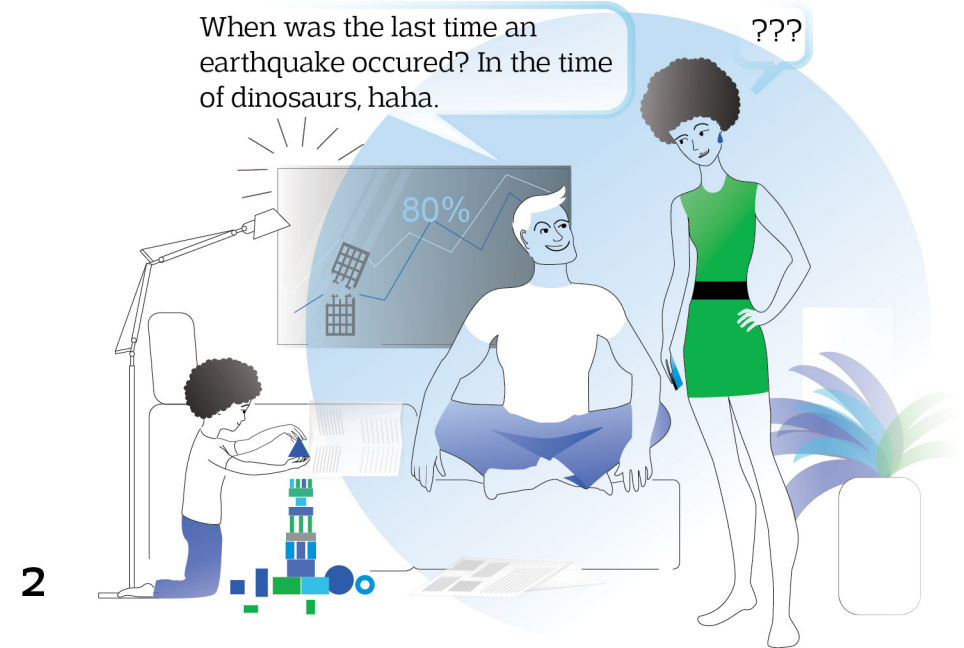
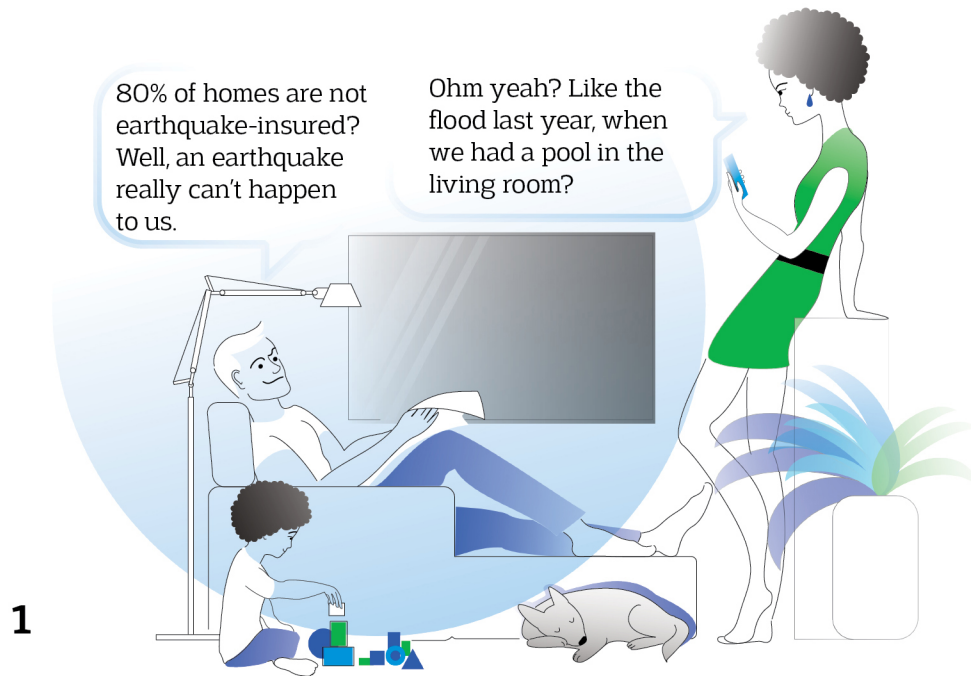


LET 'S NOT WAIT FOR THE EARTHQUAKE – LET 'S INSURE OUR HOME!



Agencija za zavarovalni nadzor
Insurance Supervision Agency

When everything can collapse in a minute ...



5



6



7



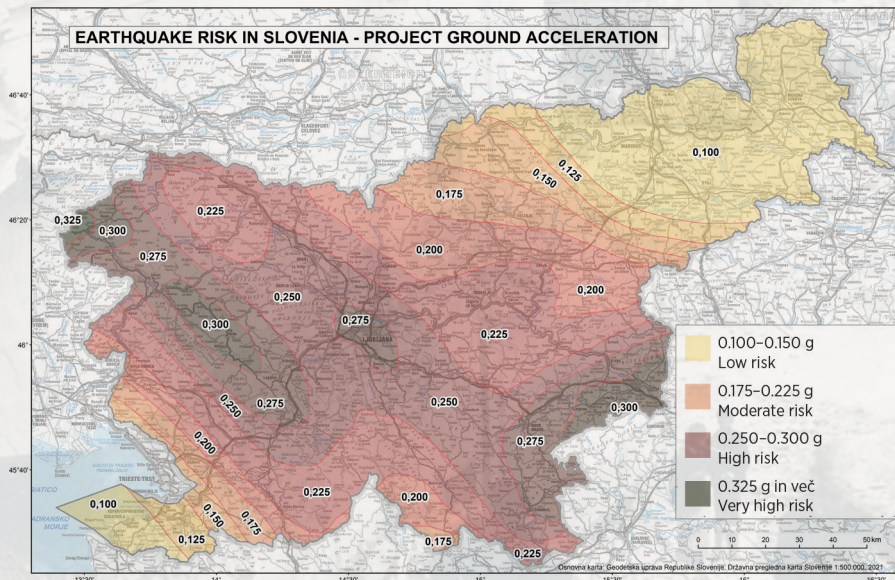
8

**Are you ready
when the ground starts shaking?**

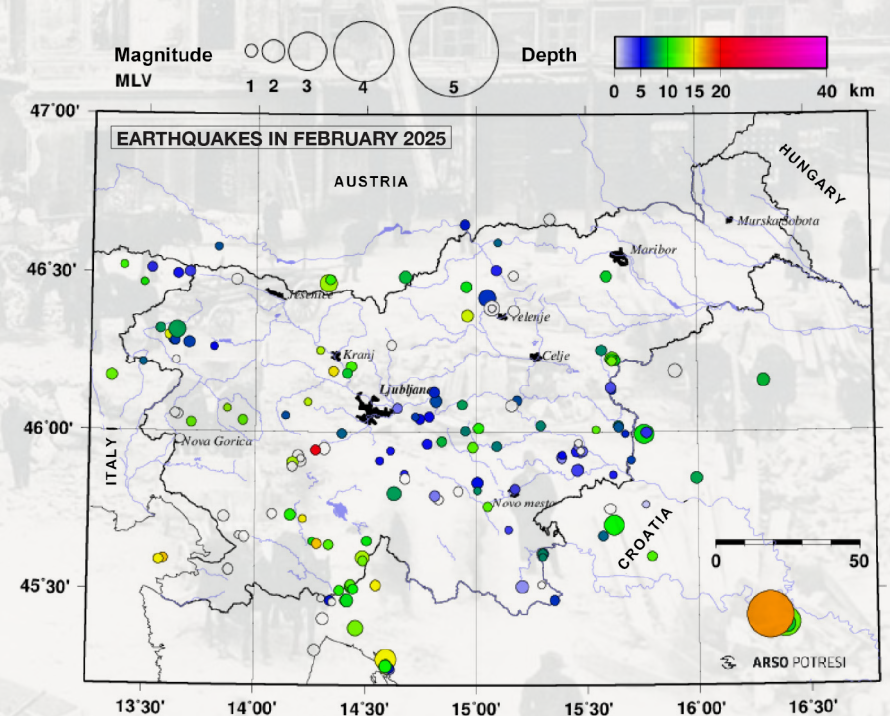


DID YOU KNOW THAT ...

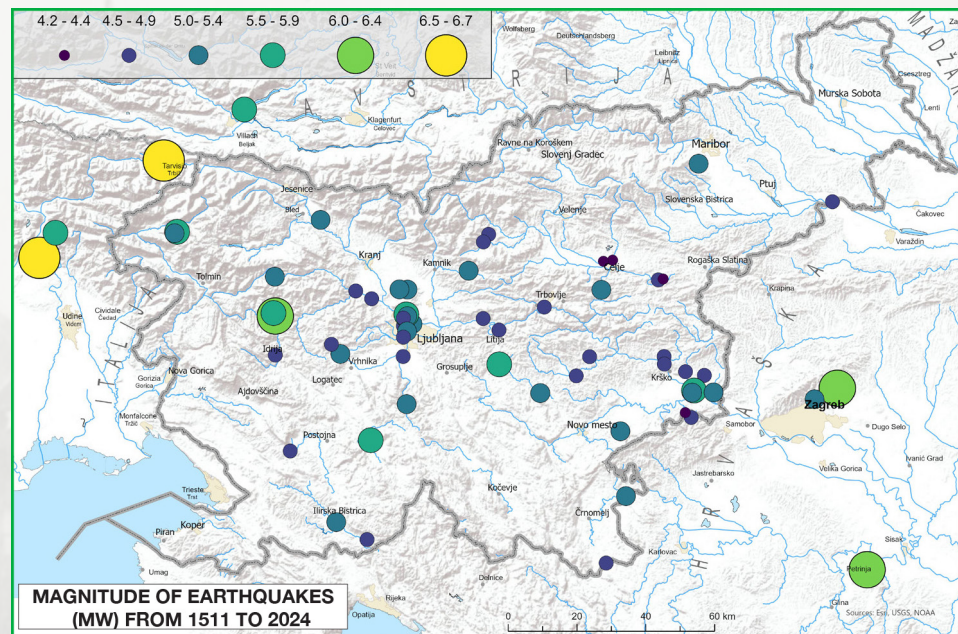
- **Slovenia is threatened by earthquakes**, as it lies in an earthquake-active area?
- in the **20th century** alone, **10 strong earthquakes** occurred in Slovenia, leaving damage to buildings?
- there has been a **strong earthquake** at least 50 times in the seismic history of Slovenia since the beginning of the 16th century?
- we can't predict earthquakes?



- in **February 2025** seismographs of the national seismic observatory network detected **135 earthquakes** that occurred in Slovenia or in its surrounding area?
- in **February 2025 we felt 10 earthquakes** with a centre in Slovenia?
- as much as **80% of homes** in Slovenia are **not earthquake-insured**?



THE STRONGEST EARTHQUAKES IN SLOVENIA AND THE SURROUNDING AREA



1. Ljubljana, 1895 (magnitude 6.1) – 11% of buildings demolished
2. Friuli, 1976 (magnitude 6.5) – caused damage to buildings in the Soča region
3. Soča Valley, 1998 & 2004 (magnitude 5,6 and 5,2) – demolished houses and damaged infrastructure
4. Petrinja, Croatia, 2020 (magnitude 6.4) – claimed fatalities and injuries, half of the city destroyed, earthquake strongly felt in Posavje, where older buildings were damaged

1348

1511

1895

1917

1956

1963

1974

1976

1982

1998&2004

2015

2020



VILLACH

MAGNITUDE
6.4IDRIJA,
CERKNOMAGNITUDE
6.8

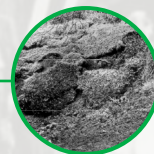
LJUBLJANA

MAGNITUDE
6.1

BREŽICE

MAGNITUDE
5.7ILIRSKA
BISTRICAMAGNITUDE
5.1

LITIJA

MAGNITUDE
4.7

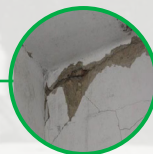
KOZJANSKO

MAGNITUDE
4.8

FURLANIJA

MAGNITUDE
6.5SAVINJA
VALLEYMAGNITUDE
3.9

POSOČJE

MAGNITUDE
5.7 & 4.9

GORJANCI

MAGNITUDE
4.2PETRINJA,
CROATIAMAGNITUDE
6.4

The earthquake risk in Slovenia is real, and the consequences can be devastating.

We make sure that we have Earthquake INSURANCE with an insurance company.

A stronger earthquake can severely damage or completely destroy our home today or tomorrow. **Let's also insure** our home with the insurance company against the **risk of an earthquake**, as this coverage is not in itself included in the basic fire and/or home insurance.

Earthquake insurance is additionally concluded to:

- **fire insurance (building or property insurance)** – covers damage to the building due to an earthquake, including the restoration of damaged structures;
- **home insurance (home equipment insurance)** – covers earthquake damage to interior equipment such as furniture, electronics and personal belongings;
- **insurance for additional costs** – covers the cost of accommodation and other emergency supplies if our home is unsuitable for living due to an earthquake.

Apartment owners in multi-apartment buildings should check whether the **fire insurance** of the building also covers the **risk of an earthquake**. Otherwise, submit an initiative for such insurance to the manager of your facility or ask insurance companies if and how you can insure the danger of an earthquake on the building yourself and how it is with the payment of compensation in the event of an earthquake. Also, make sure to ensure the equipment in your apartment against earthquake risk and **include earthquake insurance** for your home.

Why does earthquake insurance make sense in Slovenia?

Seismic activity in Slovenia is a real and unpredictable factor

- Recovery costs after an earthquake are usually very high.
- No state aid is guaranteed.
- With earthquake insurance, we reduce financial risk and solve our housing problem faster.
- The price of earthquake insurance is not high compared to possible damage after an earthquake.
- With insurance, we ensure safety and a carefree everyday life.

The price of earthquake insurance can vary according to the type of facility, the age of the building, the location and the extent of the insurance coverage. It is important to compare the different offers of insurance companies and choose the one that best suits our needs and financial capabilities.

We obtain all information from the insurance company or its insurance agent regarding the coverage of damage and costs that may arise from the earthquake, and we express our wish or request that they **include** appropriate **earthquake insurance in the fire and home insurance**.

The Insurance Supervision Agency is a supervisory institution that supervises insurance companies, pension companies, insurance agents and insurance brokers and ensures that they operate legally and in accordance with risk management rules. Its role is to protect the interests of policyholders, insured persons and beneficiaries of insurance contracts.

The Insurance Supervision Agency is not an appeal body, so it does not decide or advise consumers on specific concluded insurances and is not competent to resolve disputes between the consumer and the insurance company in relation to an individual insurance contract.

Each insurer has an out-of-court dispute resolution procedure and publicly available complaints procedure rules. If you disagree with the decision of the insurance company's board of appeal, you can address your complaint to:

Mediation Center of the Slovenian Insurance Association GIZ, Železna cesta 14, 1000 Ljubljana, regarding insurance and compensation relationships based on insurance contracts;

The guardian of good business practices in the insurance industry regarding non-compliance with good business practices and basic standards of the insurance profession.

If you believe that there has been a misrepresentation or unfair business practices, this is the responsibility of Market Inspectorate of the Republic of Slovenia.

Details at www.azn.si.



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The source of statistical data and images in the leaflet are the websites of the Environmental Agency of the Republic of Slovenia (<https://potresi.arso.gov.si/>).

Ljubljana, May 2025

This brochure is for information only.