

Insurance Policy Document



They bite, we fight

1. General Information

Insurer: Zombie Apocalypse Insurance (ZAI)

Policyholder: Any natural or legal person who has a legitimate interest in the services described herein.

Coverage Area: Worldwide

2. Insurance Benefits

Basic Insurance:

The basic insurance provides comprehensive protection in the following areas:

1. Protection Against Zombies

- Provision of emergency shelters and evacuation services
- Medical treatment for bite wounds and other injuries
- Psychological support following traumatic experiences
- Financial support for property damage caused by zombies

2. Protection Against Viruses

- Access to vaccines and antiviral medicines
- Coverage of costs for diagnostic tests and medical treatments for viral infections
- Quarantine and disinfection measures for infected persons and premises
- Emergency evacuation during massive virus outbreaks

3. Protection Against Aliens

- Defence and protective measures against extraterrestrial threats
- Provision of secure retreat locations
- Communication and negotiation with extraterrestrial life forms through specialised experts
- Coverage of damage to property and persons caused by extraterrestrial activities

Premium Insurance:

The premium insurance includes all benefits of the basic insurance and additionally:

4. Protection against Vampires

- Provision of protective measures such as garlic, holy water, and crosses
- Financial protection and medical care during vampire attacks
- Psychological support following traumatic experiences
- Replacement and repair of property damaged by vampires
- Emergency evacuation and relocation during large-scale vampire attacks

3. Exclusions

The insurance does not cover any damage, losses, or claims caused by any of the following circumstances:

- Intentional acts or gross negligence on the part of the policyholder
- Participation in illegal activities
- Damage that occurred before the insurance commenced
- Damage or losses caused by military conflicts, terrorist acts, or nuclear incidents, unless these are directly related to one of the insured services

4. Policyholder Obligations

- The policyholder is obligated to take all necessary measures to minimise damage.
- In the event of a claim, the insurance company must be notified immediately, at the latest within 48 hours.
- The policyholder must provide all relevant information and documents for damage assessment.
- In case of injuries from zombies, viruses, aliens, or vampires, medical assistance must be sought immediately and the insurance company notified.

5. Premiums and Payment

- Payment of the insurance premium is made monthly or annually. The exact amount depends on the chosen insurance plan (basic or premium insurance) and individual risk assessments.
- In case of late payment of the premium, the insurance may be temporarily suspended or cancelled.

6. Term and Cancellation

- Insurance contracts have a term of one year and automatically renew for one year unless cancelled with three months' notice before expiry.
- The insurance company has the right to terminate the contract without notice if the contractual conditions are not met.

7. Final Provisions

- Amendments or additions to this insurance policy require written form.
- Should individual provisions of this contract be or become invalid, the validity of the remaining provisions remains unaffected.

Contact

For emergency contacts and further information, please contact our ²⁴/7 Service Centre on: [Telephone number] or visit our website: [Web address]

Zombie Apocalypse Insurance (ZAI) - always by your side when the uncanny becomes reality.