



ALPHA BANK

**VLERA E ZËVENDËSIMIT REFERENCË
NË POLICËN E SIGURIMIT**

**REFERENCE REPLACEMENT VALUE
IN THE INSURANCE POLICY**



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KUSHTET E PUNES / TERMS AND CONDITIONS

Kodi / Code	Lloji i prones	Property type	VLERA E ZEVENDESIMIT / REPLACEMENT VALUE		
A	VLERA E ZEVENDESIMIT REFERENCE/ REFERENCE REPLACEMENT VALUE			Zona 1 / Zone 1	Zona 2 / Zone 2
1	APARTAMENT	APARTMENT	600 €/m ²	350 €/m ²	
2	SHTEPI	HOUSE	600 €/m ²	350 €/m ²	
3	GARAZH	GARAGE	600 €/m ²	350 €/m ²	
4	VILA	VILLAS	900 €/m ²	550 €/m ²	
5	ZYRA	OFFICES	900 €/m ²	550 €/m ²	
6	QENDRA BIZNESI / ADMINISTRATIVE	INDUSTRIAL/ADMINISTRATIVE PREMISES	900 €/m ²	550 €/m ²	
7	DYQANE	SHOPS	700 €/m ²	500 €/m ²	
8	RESTORANTE	RESTAURANTS	700 €/m ²	500 €/m ²	
9	BAR	BAR	700 €/m ²	500 €/m ²	
10	NJESI TREGTARE	COMMERCIAL UNITS	700 €/m ²	500 €/m ²	
11	MAGAZINA	WAREHOUSES	300 €/m ²	200 €/m ²	
12	PRONA TE TJERA	OTHER PROPERTIES	Sipas preventivit minus 5% amortizimin vjetor	According to the constructions works minus 5% amortization yearly	

* Vlerat reference te mesiperme do jene te aplikueshme ne rastet kur si vlere sigurimi perdoret vlere e zevendesimit. Keto vlere reference do te jete subjekt I ndryshimeve te herepashershme ne varesi te marrveshjes se bankes me shoqerite e sigurimit dhe te kushteve te tregut.

The above reference values will be applied in case when as insured value is used the replacement value. These reference values will subject of frequent changes based on the agreement between the bank and the insurance company as well as the market conditions.

Zona 1 perfshin pasuri te zonave te Tiranes, Durrsit, Elbasanit, Fierit, Vlores, Shkodres, Lezhes, Korces, Gjirokastres / Zone 1 includes properties in Tirane, Durres, Elbasan, Fier, Vlore, Shkoder, Lezhe, Korce, Gjirokaster area

Zona 2 perfshin pasuri te qyteteve te ndryshme nga ato te perfshira ne listen Zona 1 / Zone 2 includes properties in cities different from the ones included in Zone 1

Kodi / Code	Lloji i prones	Property type	PRIMET SIPAS LLOJIT TE PRONES /PREMIUM PER TYPE OF PROPERTY	
A	Pershkrimi	Description	Primi per 1 vit / Premium for 1 year*	Primi per 5 vit / Premium for 5 years*
1	SHTEPI BANIMI, APARTAMENT, GARAZH	RESIDENTIAL, APARTMENTS, GARAGES	0.09%	0.36%
2	VILA	VILLAS	0.11%	0.44%
3	ZYRA, QENDRA BIZNESI/ ADMINISTRATIVE	OFFICES, BUSINESS/ ADMINISTRATIVE CENTERS	0.11%	0.44%
4	DYQANE, LOKALE, NJESI TREGTARE	STORES, CLUBS, COMMERCIAL UNITS	0.15%	0.60%
5	LINJA PRODHIMI, MAGAZINA	PRODUCTION LINES, WAREHOUSES	0.20%	0.80%
6	IMPIANTE DHE PIKA KARBURANTI	FUEL, GAS STATIONS IMPLANTS	0.35%	1.40%
7	MAKINERI & INVENTAR	MACHINERY & INVENTORY	0.25%	1.00%
8	PRONA TE TJERA	OTHER PROPERTIES	I negociueshëm	Negotiable

*Shenim/Note:

Rast pas rasti per kliente preferencial mund te aplikohen koeficientet me te ulet primi sipas marrveshjes me kompanine e sigurimeve/ On a case by case for preferential customers can be applied a lower premium percentage as per the agreement with the insurance company

SHËNIME / NOTES

Handwriting practice area consisting of 30 horizontal dotted lines.



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