

# How well do you know European natural hazard insurance systems?

## COUNTRY FACT SHEET SLOVENIA



**Before  
(Prevention)**

**A voluntary private insurance with an ad-hoc State intervention for natural/legal persons insured or not**



individuals



farmers

Private insurance companies

- **State** (Slovenian Water Agencies) - preparation and implementation of the Flood Protection Plans, risk assessment, selection of the measures and get the budget (*from own State budget and other European funds*) (*legal obligation but not always implemented*)

- **Municipalities** - responsible for harmonizing Municipal Spatial Plan with Flood Protection Plan

- **Individuals** - targets of the communication to raise their risk awareness  
**Voluntary insurance coverage**  
**market-based premiums/deductibles for fire and natural hazards coverage**

€€€ ~€165/year/one family building

- **Private insurance companies**

can refuse to cover properties and agricultural areas



individuals



farmers

can choose to be reinsured by Private reinsurers



**Event occurrence**



**Administration for the Civil Protection and Disaster Relief (ACPDR)** ← cooperation → **Municipalities**  
during the event occurrence the ACPDR both ensures protection of properties and people within the 32 municipalities (rescue services)

\*natural disasters are defined within the insurance contract

**After  
(Recovery)**



Private insurance companies

Law on the elimination of consequences of natural disasters  
**define the conditions of allocation of the national budget**

damage assessment by the ACPDR

Damages ( only) exceed 0.3‰ of the national budget income/year  
The government approves (or not)

unlock

Water Rehabilitation Program

€€€

Are individuals farmers insured?

**YES:**  
€€€

they will receive both State/EUSF and private insurance compensation /deductible based on the policy

**NO:**  
€€€

they will receive only State and EUSF compensations

European Union Solidarity Fund (EUSF)

€€€

State

€€€

Private reinsurers reinsure insurers in accordance with the policy

time