

EXPLANATION FOR FEES OF FIRE INSURANCE PREMIUMS

- Croatian Firefighting Law (Official Gazette No. 125/19, 114/22), Article 112.:
 - 1) Insurance companies allocate funds in the amount of 5% of the fire insurance premium, which are paid in the amount of 30% to the account of the Croatian Firefighting Association, in the amount of 30% to the account of the county firefighting association i.e. the City of Zagreb in the area where the insured property is located, and in the amount of 40% to the account of the firefighting association of the municipality or city in the area where the insured property is located.
 - 2) The funds referred to in paragraph 1 of this article need to be on a separate account and to be used for the implementation of firefighting activities and activities of firefighting organizations, according to the standards established by the Firefighting Headquarters of the Croatian Firefighting Association.
 - 3) Legal entities that establish their own insurance funds for fire insurance of their property must pay funds in the amount and in the manner determined by paragraph 1 of this article.
 - 4) Insurance companies for legal entities that have a industrial professional firefighting brigade and a industrial voluntary firefighting brigade established by this Act reduce the calculated amount of the fire insurance premium by 30% of the amount determined in paragraph 1 of this article only for property that their brigades insure in accordance of fire protection plan.
 - 5) Insurance companies and insurance funds are obliged to fulfill the obligation to pay the funds from paragraph 1 of this article at least quarterly of a year.
 - 6) Insurance companies and insurance funds from paragraph 3 of this article are obliged to submit a report containing the following information to the Croatian Firefighting Association no later than the end of February for the previous year:
 - the insurance company's total income from fire insurance premiums
 - the amount of payment in accordance with this Law
 - the total amount paid to the Croatian Firefighting Association
 - the total amount paid to the county firefighting association / the firefighting association of the City of Zagreb
 - the total amount paid to the firefighting association of the municipality or city
 - difference for payment or refund.
 - 7) Supervision of the obligations of insurance companies and insurance funds from paragraph 3 of this article is performed by the Croatian Financial Services Supervisory Agency.

- Also, regarding to firefighting association of the local self-government unit (of the municipality or city), Article 23. Paragraph 9. and 10:
 - (9) If at least two volunteer firefighting brigades and/or a professional firefighting brigades operate in the territory of the local self-government unit, a firefighting association of the local self-government unit (of the municipality or city) will be established.
 - (10) If only one voluntary firefighting brigade operates in the territory of a local self-government unit (of the municipality or city), it has all the rights and obligations of a firefighting association of a local self-government unit.

- Accounts of these firefighting organizations (sorted by counties + Croatian Firefighting Association) are available on the web-site: hvz.gov.hr/premije-osiguranja/142