

# Guide to taking photos of the property

## Which photos will need to be submitted according to the chosen insurance option?

Insurance option	Apartment insurance	House/cottage insurance
<b>Building, household property and/or other structures</b>	Property exterior      See <b>1</b>	Property exterior      See <b>1</b>
	Property interior      See <b>2</b>	Property interior      See <b>2</b>
	Other structures      See <b>3</b>	Other structures      See <b>3</b>
	Additional (if required)      See <b>4</b>	Additional (if required)      See <b>4</b>
<b>Only building</b>	Property exterior      See <b>1</b>	Property exterior      See <b>1</b>
	Property interior      See <b>2</b>	Property interior      See <b>2</b>
	Additional (if required)      See <b>4</b>	Additional (if required)      See <b>4</b>
<b>Only household property*</b>	Property interior      See <b>2</b>	Property exterior      See <b>1</b>
	Additional (if required)      See <b>4</b>	Property interior      See <b>2</b>
		Additional (if required)      See <b>4</b>

\* Insuring only household property:

- In the case of a wooden/log apartment, a photo of the apartment's exterior must also be submitted, according to the instructions described in point 1;
- It is not necessary to submit additional photos of the apartment plan.

### PHOTO MUST BE:

- Original (unedited), taken no more than 7 days ago;
- Clearly show the insured objects;
- Make sure that there are no people in the photos and that you are only taking photos of your insured property;
- No larger than 20 MB, in suitable format (.jpg, .jpeg, .png, .gif, .bmp, .webp, .heic, .heif) and high quality.

**Important!** The photos submitted must meet the requirements specified in this guide. If these requirements are not met and/or if false photos or data are submitted, the Insurer may reduce the insurance benefit accordingly or refuse to pay it.

### SUBMITTING PHOTOS:

- You can conveniently and quickly upload photos of the insured property via the Lietuvos draudimas [mobile app](#) or in [savasLD self-service](#).
- If you are choosing an insurance option from several offers – upload the photos to the selected/desired offer.

# GUIDE TO TAKING PHOTOS:

## 1 PROPERTY EXTERIOR

### Apartment exterior



- 1 photo that clearly shows one side of the apartment building with windows.
- If there are any defects on the exterior of the house or unfinished construction work, it is mandatory to provide photos showing this.

### House exterior

- 4 photos from different angles of the house, showing the 2 exterior edges of the building, the sloping roof, the walls and the foundation.
- If there are any defects on the exterior of the house or unfinished construction work, it is mandatory to provide photos showing this.



## 2 PROPERTY INTERIOR

- 1 photo of all rooms in the building (including the kitchen, bathroom and heating unit), showing at least 3 walls, and fragments of ceiling and floor.
- If there are any defects of the room or unfinished construction work, it is mandatory to provide photos showing this.



### 3 OTHER STRUCTURES

- If you have other structures (bathhouse, utility building, garage, etc.), submit 4 photos from different angles/sides of the building, showing the 2 outer edges of the building, the sloping roof, the walls and the foundations.
- If there are defects in the other structures or unfinished construction work, it is mandatory to submit photos showing this.
- If you have stationary structures on the land plot (parking lot, storage room, yard gate, solar power plant, greenhouse, hot tub, swimming pool, etc.), submit 1 photo clearly showing the facade.
- A general photo or several photos that reflect the arrangement of buildings and structures on the land plot.



### 4 ADDITIONAL

- If there are additional premises near/on the building, e.g. a solar power plant on the roof, provide photos showing this.
- If the actual layout of the premises or the interior layout of the property does not correspond to the information of the Centre of Registers, provide a photo of the house plan.
- If you have valuable items worth more than EUR 1,000, e.g. video and audio equipment, large household appliances, paintings, antique furniture or other works of art, provide photos of them.

