

“Insurance policy for the Lessor” Regulations
for real estate lease agency agreements and property lease management agreements
(hereinafter referred to as the “Regulations”)

1. These Regulations specify the rules under which Homfi, as part of the remuneration, will purchase an insurance policy for you covering: interruptions in rent payments (no payment from the lessee or temporary exclusion of the apartment from the possibility of renting), coverage of legal assistance costs, specialist costs and insurance of household movables, in accordance with the General Insurance Terms and Conditions, which are an annex to the policy (hereinafter referred to as the "Policy").
2. The Regulations apply to you if you have concluded a real estate lease agency agreement or a property lease management agreement with Homfi (hereinafter referred to as the "Agreement").
3. You are entitled to the Policy as part of the remuneration referred to in the Agreement that you will pay to Homfi for the real estate brokerage or real estate rental management service only if:
 - a) you will rent the property to a lessee who has obtained a positive certificate issued by Homfi's partner, simpl.rent (simpl sp. z o. o.) and
 - b) Homfi's remuneration (commission) rate will not be lower than that provided for in Table 1 (lease agency agreement) or Table 2 (property lease management agreement) for a specific transactional rental rate, respectively.

Table 1. Lease agency agreement

POŚREDNICTWO W WYNAJMIE NIERUCHOMOŚCI			
Czynsz najmu	Minimalna stawka prowizji netto dla PZU gratis	Czynsz najmu	Minimalna stawka prowizji netto dla PZU gratis
1 000 zł	135%	3 600 zł	110%
1 100 zł	135%	3 700 zł	110%
1 200 zł	130%	3 800 zł	110%
1 300 zł	125%	3 900 zł	110%
1 400 zł	125%	4 000 zł	110%
1 500 zł	125%	4 100 zł	110%
1 600 zł	125%	4 200 zł	110%
1 700 zł	120%	4 300 zł	110%
1 800 zł	120%	4 400 zł	110%
1 900 zł	120%	4 500 zł	110%
2 000 zł	120%	4 600 zł	110%
2 100 zł	120%	4 700 zł	110%
2 200 zł	120%	4 800 zł	110%
2 300 zł	115%	4 900 zł	110%
2 400 zł	115%	5 000 zł	110%
2 500 zł	115%	5 100 zł	110%
2 600 zł	115%	5 200 zł	105%
2 700 zł	115%	5 300 zł	105%
2 800 zł	115%	5 400 zł	105%
2 900 zł	115%	5 500 zł	105%
3 000 zł	115%	5 600 zł	105%
3 100 zł	115%	5 700 zł	105%
3 200 zł	115%	5 800 zł	105%
3 300 zł	115%	5 900 zł	100%
3 400 zł	110%	6 000 zł	100%
3 500 zł	110%	itd.	100%

Table 2. Property lease management agreement

ZARZĄDZANIE NAJMEM			
Czynsz najmu	Minimalna stawka prowizji netto dla PZU gratis	Czynsz najmu	Minimalna stawka prowizji netto dla PZU gratis
1 000 zł	18,0%	3 800 zł	16,0%
1 100 zł	18,0%	3 900 zł	16,0%
1 200 zł	17,5%	4 000 zł	16,0%
1 300 zł	17,0%	4 100 zł	16,0%
1 400 zł	17,0%	4 200 zł	16,0%
1 500 zł	17,0%	4 300 zł	16,0%
1 600 zł	17,0%	4 400 zł	16,0%
1 700 zł	17,0%	4 500 zł	16,0%
1 800 zł	17,0%	4 600 zł	16,0%
1 900 zł	17,0%	4 700 zł	16,0%
2 000 zł	17,0%	4 800 zł	16,0%
2 100 zł	17,0%	4 900 zł	15,5%
2 200 zł	17,0%	5 000 zł	15,5%
2 300 zł	16,5%	5 100 zł	15,5%
2 400 zł	16,5%	5 200 zł	15,5%
2 500 zł	16,5%	5 300 zł	15,5%
2 600 zł	16,5%	5 400 zł	15,5%
2 700 zł	16,5%	5 500 zł	15,5%
2 800 zł	16,5%	5 600 zł	15,5%
2 900 zł	16,0%	5 700 zł	15,5%
3 000 zł	16,0%	5 800 zł	15,5%
3 100 zł	16,0%	5 900 zł	15,0%
3 200 zł	16,0%	6 000 zł	15,0%
3 300 zł	16,0%	6 100 zł	15,0%
3 400 zł	16,0%	6 200 zł	15,0%
3 500 zł	16,0%	6 300 zł	15,0%
3 600 zł	16,0%	6 400 zł	15,0%
3 700 zł	16,0%	itd.	15,0%

4. For the lessee to obtain the positive certificate referred to in point 3 a) he must successfully pass full verification carried out by a Homfi's partner. Verification of the lessee involves checking, with his consent, his identity, payment and credit history and earnings. Homfi is not responsible for the accuracy of the data provided by the lessee for the purposes of this verification.
5. If the lessee does not obtain a positive certificate or it is not carried out at all on your instructions, and you nevertheless conclude a lease agreement with such a lessee, you will not be entitled to the Policy as part of the remuneration.
6. If you are not entitled to the Policy under these Regulations, you can purchase it yourself at any time by clicking on this link: <https://www.homfi.com/uslugi/dla-ciebie/ubezpieczenia>
7. If you withdraw from or terminate the Agreement, you will be obliged to reimburse Homfi for the cost of purchasing the Policy.

8. The Regulations enter into force on July 1, 2024, and its provisions apply from October 1, 2023. If the Regulations change, you will be informed about it via e-mail.