



ALLIANZ HOGAR

Sharing  
the best  
moments



# Allianz hogar

Allianz multi-risk **home insurance** is designed to guarantee total protection against a wide variety of risks related to the home and the liabilities arising from the people who live in it.

The Allianz multi-risk home policy offers a set of guarantees and benefits with which it can adapt to the coverage needs that any type of home may require.

Check how the conditions, quality and price of Allianz home make it one of the most attractive home insurance policies on the market.

## Contracting modalities

Allianz Home Insurance has different modalities so that you can find the option that best suits your interests and the needs of your home.

If you need advice on coverage or the different modalities of Allianz Home Insurance, please contact us.

### Modality Básico:

This modality is aimed at those who seek basic protection to cover the most fundamental needs of the home.

This modality can also be contracted with a €150 excess (applies to natural phenomena and water damage).

### Modality Básico + Robo:

Theft coverage is added to the Básico package.

### Modality Plus:

The Plus mode is suitable for homes in which you live regularly or sporadically. It provides cover against all kinds of eventualities and includes more extensive services in your policy.

### Modality Extra:

This modality offers Allianz's most complete set of coverages and services.

### Modality Todo Riesgo:

If you are looking for the most comprehensive coverage and to cover any unforeseen event with the greatest protection, the Todo Riesgo home insurance modality is suitable for the most demanding policyholders.

# Coverage and services

Your insurance advisor will  
advise on the modality  
that best suits you.

## Modalities Allianz hogar

|   | Básico   | Básico<br>with Robo | Plus     | Extra        | Todo Riesgo  |
|---|----------|---------------------|----------|--------------|--------------|
| Fire  | ✓        | ✓                   | ✓        | ✓            | ✓            |
| Natural phenomena and other events            | ✓*       | ✓                   | ✓        | ✓            | ✓            |
| Impacts                                       |          | ✓                   | ✓        | ✓            | ✓            |
| Water damage                                  | ✓*       | ✓                   | ✓        | ✓            | ✓            |
| Broken private pipes without damage           |          |                     | €300     | €1.000       | €1.000       |
| Filtration through walls and facades          |          |                     |          | ✓            | ✓            |
| Preventive unblocking (single family)         |          |                     |          | €500         | €500         |
| Theft   |          | ✓                   | ✓        | ✓            | ✓            |
| Theft of money in the house                   |          |                     | €300     | Up to €5.000 | Up to €5.000 |
| Mugging on the street                         |          |                     | €1.500   | €2.600       | €2.600       |
| Electrical phenomena                          | €300     | €500                | €1.500   | ✓            | ✓            |
| Electric failure                              |          |                     |          | ✓            | ✓            |
| Window panes                                  | €300     | €500                | €1.500   | ✓            | ✓            |
| Rot   |          | €500                | €1.500   | ✓            | ✓            |
| Todo Riesgo                                   |          |                     |          |              | ✓            |
| Unpaid rent                                   | A.I.     | A.I.                | A.I.     | N/A          | N/A          |
| Expenses derived from a claim                 | 10%      | 10%                 | 20%      | ✓            | ✓            |
| Building aesthetic damage                     |          |                     |          | €6.000       | €6.000       |
| Cosmetic damage to furniture                  | €600     | €1.000              | €3.000   | €6.000       | €6.000       |
| Personal expenses arising from an accident    |          |                     |          | €1.000       | €1.000       |
| Civil Liability                               | €150.000 | €300.000            | €450.000 | €600.000     | €1.200.000   |
| Civil liability for pollution (single family) |          | €300.000            | €300.000 | €300.000     | €300.000     |
| Assistance and emergency                      | ✓        |                     |          |              |              |
| Basic services                                |          | ✓                   | ✓        | ✓            | ✓            |
| Plus services                                 |          |                     | ✓**      | ✓            | ✓            |
| Extra services                                |          |                     |          | ✓            | ✓            |

A.I.: Amount insured

N/A: Not applicable

\* Possibility of €150 excess.

\*\* If the property will be rented, the Plus Service is not available.

# Benefits

**Allianz home insurance** offers many benefits and a wide range of coverage, services and benefits that adapt to different situations, depending on the type of home. For example if it is an apartment or a house, if you are an owner or tenant, if it is your main or second home, or you use it for rent or you have it for sale.



## Benefits of Allianz Home Insurance

Enjoy your home without worries with Allianz insurance. Allianz offers many benefits in home insurance, with the guarantee of the insurance group.

Allianz home insurance adapts to your needs. Check it out for yourself!

## Allianz improves the price while adapting to your needs

Your home insurance needs are covered at the best price.

You can also enjoy the benefits and coverage of Allianz Hogar, one of the most comprehensive insurance policies on the market.

Allianz covers damage caused by water, fire, electrical damage and theft, with ample capital in continent and content, including jewellery and valuables.

Insurance for penthouses, apartments, studios, flats, houses, chalets, etc. Whatever type of home you live in, Allianz Hogar has the solution for your needs.

## Domestic Emergencies

Allianz helps in all kinds of emergencies that may arise in your home. Insure your home with Allianz and live in peace. A network of professionals will always be available to deal with any emergency in your home such as plumbing, electricity, security or locksmithing, every day of the year, 24 hours per day.

Discover all the benefits that only a leading insurer can offer you.

## Home Assistance Services

Allianz offers different **home assistance** services to make your life easier.

Depending on the modality chosen, there are also different assistance services:



### Bricofácil

If you need it, depending on the method chosen, one or two DIY services per year are covered.



### Computer Assistance

Remote assistance is offered related to your computer, for the use of applications, configuration of the computer equipment or recovering data from hard drives or memories. One service per year for data recovery is included.



### Pet and Plant Assistance

When you have an unexpected situation with your pet or any questions about how to take good care of your plants, you can call a specified phone number to receive assistance on what to do.



### Appliance Repair

Two repair services per year are offered for white goods: refrigerator, washing machine, dryer, dishwasher, oven. In the Extra and Todo Riesgo modalities, the service also includes televisions.



### Medical Line

A telephone service is provided to receive advice about general medical issues, simple advice about health education and clarification of any queries about treatments that you may be following.



### Legal Advice and Protection

A telephone consultation and legal advice service is available to claim possible damages for inappropriate services in a supply contract or if action needs to be taken due to defective services. It also includes an assistance service for drafting documents, such as: sale of homes, rental contracts, etc.



### Home assistance service

With just one call, you will be able to contract a wide range of services related to dependence, young families and residences for the elderly, with the best market conditions.



### Pest control

If your home is affected by pests that are covered within the policy, up to two services per year are offered in which a professional will come to your home to carry out an inspection and, if necessary, carry out the appropriate treatment.



### Online will

This is a service in which one of Allianz's solicitors will provide advice over the phone and help you to write your will. Once you're satisfied with the document, it will be sent to you by email and an appointment scheduled with the notary public to sign it. Both the solicitor and the notary public services are included in your policy.



### Digital deletion

In the event of the death of the Insured, a digital content deletion service is offered: deactivation of email accounts, social networks, storage platforms, delete unwanted photographs, personal data from blogs, etc.



### Digital reputation

An annual Internet Research service reveals the references and content that appear in the main internet search engines related to the person.



### Travel assistance

Spanish and international travel assistance services are available 24 hours per day and every day of the year through a telephone switchboard where you can request this service.





## Quality Commitment: Fast and efficient customer service

More benefits of Allianz Home Insurance: Quality Commitment

Allianz promises that when you report an urgent claim, a professional will contact you in under one hour and will be at your home within 24 hours for a first visit. If these deadlines are not met, the total amount of the net premium paid will be refunded.

This refund will be made when you renew your policy the following year: the amount paid the previous year will be deducted from the total price. This amount can only be received once per insurance annuity.

This agreement does not include repairs by Technical Assistance Services or interventions at the customer's request for benefits not directly related to a claim covered by the policy.

## Laundry and Restaurant Expenses

If an accident covered by your policy leaves your kitchen unusable, the costs of laundry and restaurant meals are included in your home insurance.

If your home becomes temporarily uninhabitable, accommodation is also offered while the repairs are being carried out.

## Arbitration service

Allianz works to ensure a service of the highest quality. If you are not satisfied with the repair carried out, you can request a review by Allianz specialised staff. If it is verified that the repair has not been adequate, it will be carried out again at the Company's expense.

## Allianz Seguros

Customer service:  
900 300 250

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Your advisor at Allianz Seguros