

INFORMATION DOCUMENT ABOUT THE INSURANCE PRODUCT

Company: Allianz, Compañía de Seguros y Reaseguros, S.A., a Spanish entity subject to the control and supervision of the Insurance and Pension Fund General Directorate registered in the Insurance Entity Registry with number C0109, with registered address at C/Ramírez de Arellano, 35. 28043 Madrid.

Producto: Home Plus COMPREHENSIVE

Full pre-contractual and contractual information relating to the product is provided in other documents.

WHAT DOES THIS TYPE OF INSURANCE CONSIST OF?

It is the insurance policy through which damage caused to the property or the assets appearing therein is covered as a result of an extensive range of risks, such as: fire, theft, third party liability, water damage, etc.



WHAT IS INSURED?

- ✓ Fire.
- ✓ Impact.
- ✓ Windows.
- ✓ Spoilage.
- ✓ Comprehensive.
- ✓ Water and other liquids.
- ✓ Pipe breakage with no damage.
- ✓ Electrical phenomena.
- ✓ Breakdown (internal short circuit).
- ✓ Nature phenomena and other events.
- ✓ Theft.
- ✓ Theft of money from the home.
- ✓ Robbery on the street.
- ✓ Expenses derived from a claim.
- ✓ Aesthetic damage to the building.
- ✓ Aesthetic damage to furniture.
- ✓ Personal expenses derived from a claim.
- ✓ Excess water consumption.
- ✓ Preventive obstruction removal in single-family homes.
- ✓ Third-party Liability
- ✓ Third-party liability for contamination in single-family homes.
- ✓ Claiming damage as a pedestrian or cyclist.
- ✓ Home emergencies, medical telephone line, legal advice.
- ✓ Appliance repair, home help, pet and plant assistance, pest control, IT assistance and data recovery, home repairs, digital erasure, digital reputation, online will.
- ✓ Extra home repair services, travel assistance in Spain and abroad.

AMOUNTS INSURED

Value of the building, the contents as well as third-party liability capital, pursuant to the amount specified in the application.



WHAT IS NOT INSURED?

- ✗ Causes other than those specifically described above as covered.
- ✗ Serious and evident deficiencies in the conservation of the damaged assets or by the perpetrators of the incident.
- ✗ When the Insured Party acts fraudulently or in bad faith or with gross negligence.
- ✗ Catastrophic situations.
- ✗ Situations of an extraordinary nature, including nature phenomena such as flood, earthquake, volcanic eruption, atypical cyclonic storm, fall of astral bodies.
- ✗ Events derived from terrorism, mutiny, public disturbance, actions of the armed forces and security forces in peacetime.
- ✗ Nuclear reaction or radiation; radioactive contamination.
- ✗ Events or phenomena that are covered by the Insurance Compensation Consortium.
- ✗ Differences between the material damage caused and the amounts compensated by the Insurance Compensation Consortium due to the application of excesses, deductions or applications of proportional rules or other limitations.



ARE THERE ANY LIMITATIONS ON THE COVERAGE?

- ! Pipe breakage without damage: up to €1,000.
- ! Theft of money from the home: up to €5,000.
- ! Robbery on the street: up to €2,600.
- ! Aesthetic damage to the building and aesthetic damage to furniture: up to €6,000.
- ! Personal expenses derived from a claim: up to €1,000.
- ! Excess water consumption: up to €1,000.
- ! Preventive obstruction removal in single-family homes: up to €500.
- ! Third-party liability: €1,200,000.
- ! Third-party liability for contamination in single-family homes: up to €300,000.



WHERE AM I COVERED?

✓ In Spain.



WHAT ARE MY OBLIGATIONS?

- Provide the data required to issue the Policy. This data must be current, accurate and truthful in order to be able to correctly insure the risk.
- Read and check the terms and conditions of the Policy carefully. If there are any errors, request rectification within one month.
- Pay the premiums. The Policy will be duly formalised and effective only once the premium has been paid. Claims made from that moment on will be covered.
- Communicate any modification to the content of the answers as soon as possible and adapt the Policy to the new situation through the corresponding actions.
- Notify the incident, its circumstances and consequences immediately and within a maximum period of seven days. They must also make every effort to reduce the consequences of the incident, cooperating in rescuing people and property.



WHEN AND HOW DO I HAVE TO MAKE THE PAYMENTS?

Payment must be made through any of the company's available payment methods on the day the Policy is formalised and in the same way for successive renewals and/or payment instalments.



WHEN DOES COVERAGE BEGIN AND END?

Coverage begins on the day the Policy is formalised. The Policy duration is specified in the Specific Conditions of the Policy. The Policy expires every year, except in special cases, and is renewed automatically. If the Policyholder objects to the renewal, the Insurer must be notified as such at least one month prior to the expiry date. If the Insurer objects to the renewal, the Policyholder must be notified as such at least two months prior to the expiry date.



HOW CAN I RESCIND THE POLICY?

Through written communication to the Insurer, at least one month prior to expiry.
Right of withdrawal, within 14 days from signing the Policy if it is contracted online.