

Insurance Product Information Document

Company: Plus Ultra Seguros Generales y Vida, S.A. de Seg. y Reaseg.

Product: Fire Plus

Registered in: Spain. Insurance company authorisation no.: C0517

Complete pre-contractual and contractual information related to the insurance product is provided in other documents such as the information sheet, as well as the general, particular and, if applicable, special conditions of the insurance contract.

What does this type of insurance consist of? It is an insurance intended to cover material and direct damage that affects the insured goods and which has been caused by fire, explosion or lightning strike.

The Insurance Compensation Consortium is responsible for losses arising from Extraordinary Events occurring in Spain, in accordance with current Legal Regulations, which are reflected in the Contract.



What is insured?

The following can be insured at the choice of the Insured: property, furniture or both.

BASIC COVERS INCLUDED:

- ✓ Damage due to fire, explosion or lightning strike.
- ✓ Damage caused by measures taken by the insured or authorities to extinguish the fire.
- ✓ Transportation expenses to salvage the effects of the fire
- ✓ Detriment suffered by salvaged objects due to fire, its extinction or transport.

OPTIONAL COVERS that can be taken out:

- Extension of guarantees.
- Electrical damage.
- Stoppage of work.
- Loss of Rent due to fire, explosion and lightning strike.
- Forced evacuation due to fire, explosion or lightning strike.
- Costs of filing, titles, securities, moulds, models, dies and plans damaged by fire, explosion and lightning strike.
- Expenses required to extinguish the fire.
- Clearance expenses.
- Civil liability due to fire and/or explosion against the owner of the buildings and/or third parties.



What isn't insured?

- ✗ *Dolus* or gross negligence on the part of the policyholder, insured or persons dependent on them or living with them.
- ✗ Damage or loss occurring outside the place described in the insurance contract.
- ✗ Indirect damage or loss not specifically insured.
- ✗ Damage or loss produced by conflicts of any kind or caused by national Catastrophe or Calamity, thus classified by the Public Authorities
- ✗ Damages covered by the Insurance Compensation Consortium.
- ✗ Nuclear reactions, radioactive contamination, any environmental liability.
- ✗ Damage or loss due to water, air or soil contamination and its decontamination.
- ✗ Activities other than those indicated in the contract.
- ✗ Money, bills and documents representing value
- ✗ Optional covers not included in the contract.



Are there any restrictions to the cover?

- ! The contract details the scope of each cover, as well as the cases that are not covered.
- ! The Insurance Compensation Consortium only provides its cover in Spain.
- ! The amounts to be paid by the Insured and the limits of the covers are stated in the pre-contractual and contractual documentation.



Where am I covered?

- ✓ At the location where the insured risk is located and declared in the particular or special conditions of the contract



What are my obligations?

- Answer the insurance questionnaire with true and accurate information.
- Pay the price of the insurance and any successive renewals, should these occur.
- Report any variation in the insured goods according to the contract questionnaire completed.
- Declare the damage within a maximum period of 7 days from its occurrence and present, if required by the contract, a report of the facts to the police authority, allowing access to the services sent by the company in order to assess the damage.
- Use the necessary means to minimise the damage and to save and preserve the damaged goods.
- Should a liability arise that is covered by the insurance, immediately pass on to the insurer any notices, summonses or other related documentation.



When and how do I have to make the payments?

At the time of taking out the contract and according to the payment terms indicated in the contract. If the contract is extended, on the effective renewal date. Payments can be made via bank debit or, if applicable, credit or debit card.



When does the cover begin and end?

Once the first payment has been made, cover begins and ends at the times and dates indicated in the contract.



How can I terminate the contract?

By sending notification in writing to the insurance company at least one month before the current insurance period ends.
