

## Information on the insurance product

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

Product: Hogar Plus

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

The 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 policy.

**What does this kind of insurance consist of?** It covers the insurance requirements of a dwelling, whether the insured normally lives in it or it is used as a second home, is rented out or is unoccupied. Material loss related to the insured goods is guaranteed, as well as any expenses resulting from this loss, by the covers specified in the contract and up to the limits established.



### What is insured?

**Summary of the main cover provided by the insurance and the perils that can be insured by the party to the contract depending on the type of cover chosen in the contract:**

- ✓ Damage by fire, explosion and lightning strike
- ✓ Damage due to meteorological phenomena
- ✓ Impact by vehicles, animals or aircraft
- ✓ Acts of vandalism by third parties or tenants
- ✓ Total destruction of the building due to building work by third parties
- ✓ Water damage
- ✓ Unblockage without water damage
- ✓ Damage of electrical origin
- ✓ Costs to restore aesthetic harmony
- ✓ Loss of habitability of the dwelling or loss of rent
- ✓ Non-payment of rent
- ✓ Food in refrigerators
- ✓ Broken glass; marble, granite, natural or artificial stone and acrylic glass furniture
- ✓ Breakage of sanitary fittings; glass ceramics and glass in solar panels
- ✓ Breakage of mobile telephone screens
- ✓ Burglary and theft in the dwelling
- ✓ Damage caused by burglary or attempted burglary
- ✓ Replacement of keys and locks
- ✓ Accidental damage inside the dwelling

#### Perils outside the dwelling:

- ✓ Theft using intimidation or force
- ✓ Fraudulent use of cheques and cards
- ✓ Damage during travel for holidays
- ✓ Theft from a vehicle's boot

#### Defence of the interests of the people living in the dwelling:

- ✓ Civil liability of the property's owner and family



### What isn't insured?

**Main perils excluded, although other perils may be specifically excluded from each cover:**

- ✗ Gross negligence or events voluntarily caused by the party to the contract, owner, insured, their relatives or the people living in the dwelling, including employees in their service
- ✗ Indirect damage that exceeds the repair or replacement value of the things damaged
- ✗ Costs of locating and repairing faults causing leaks or drips
- ✗ Damage produced by snow, water, sand or dust entering doors, windows or other openings that are left open
- ✗ Damage resulting from the continued action of smoke
- ✗ Damage due to the lack of conservation, repair or maintenance, rust or damp
- ✗ Aesthetic damage to facades, roofs, swimming pools and sports facilities, gardens, fences and walls
- ✗ Eviction proceedings due to lack of payment
- ✗ Payment of personal fines and penalties



### Are there any restrictions to the cover?

**Main restrictions to the cover:**

- ! There will be some guarantees in which, in the case of an insured accident, the insured must be responsible for part of the compensation
- ! Damage by wind will be covered provided speeds have been recorded of between 80 and 120 km per hour, and damage by rain provided rainfall has been recorded in excess of 40 litres per square metre and hour
- ! Loss of habitability is covered up to the time the dwelling can be inhabited again and maximum one year
- ! The cover for accidental damage will not be

- ✓ Civil liability for damages due to occupational accidents by employees
- ✓ Civil liability for dangerous breed dogs
- ✓ Legal protection

**Assistance in the home and services for the insured:**

- ✓ Home assistance
- ✓ Legal and medical telephone helpline
- ✓ Home and domestic appliance repairs
- ✓ Computing support, by telephone and in the home

**Indemnity and sum insured:**

- ✓ Compensation for all covers as a whole will be maximum the sum insured for the building and its contents
- ✓ The sum insured for Civil Liability will be considered separately

applicable as a complement to the benefits specified in the rest of the guarantees, nor can it replace their limits or exclusions



## Where am I covered?

- ✓ Cover is restricted exclusively to the insured dwelling.
- ✓ For perils covered outside the home, the guarantees are valid in any country in the world.
- ✓ Civil Liability covers claims brought before the Spanish courts regarding events occurring in Spain, this being extended to anywhere in the world in the case of occasional travel of a private nature that does not last longer than 3 months.



## What are my obligations?

- To answer the insurance application questionnaire honestly.
- To pay the receipts stipulated by the contract.
- To notify the insurer when any accident occurs within a maximum period of 7 days after becoming aware thereof, and to provide all the information on its circumstances and consequences and any additional information and/or documentation that may be requested, as well as to employ all means within your reach to lessen the consequences as much as possible.



## When and how do I have to make the payments?

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



## When does the cover begin and end?

Cover begins once the first premium is paid and ends at the times and on the dates specified in the contract.



## How can I terminate the contract?

By notifying the insurance company in writing at least one month before the insurance period underway comes to an end.