

BBVA Allianz Home coverage

		Essential	More	More security	Total
1. Basic Cover	Fire, explosion, smoke and total ruin	✓	✓	✓	✓
	Water and other liquids damage	✓	✓	✓	✓
	Extreme weather (heavy rain, strong wind, flood, lightning, hail and blizzard)	✓	✓	✓	✓
	Expenses of aesthetic restoration	✓	✓	✓	✓
	Cost of removing debris, rescue and firefighter fees	✓	✓	✓	✓
	Temporary accommodation (main home)	✓	✓	✓	✓
	Loss of rental income (Rented property)	✓	✓	✓	✓
	Damage directly caused by robbery of premises	✓	✓	✓	✓
	Replacement documents and computer files	✓	✓	✓	✓
2. Civil Liability	CL as the owner of the property and Private/Family	✓	✓	✓	✓
	Civil liability for bodily harm to home help staff in performing their duties	✓	✓	✓	✓
3. Breakage, Impacts, Electrical Damage and Refrigerated Goods	Breakages of windows, marble, sanitary ware, and glass-ceramic cooktops		✓	✓	✓
	Sound waves and impacts from outside caused by third parties		✓	✓	✓
	Electrical damage		✓	✓	✓
	Frozen or refrigerated goods		✓	✓	✓
4. Robbery and acts of vandalism	Robbery inside the insured property			✓	✓
	Robbery outside the insured property (main home)			✓	✓
	Fraudulent use of cards (main residence)			✓	✓
	Damage caused by robbery of contents			✓	✓
	Replacement of locks due to theft of keys			✓	✓
	Acts of vandalism third parties			✓	✓



5. Superior Protection	Comprehensive Accidental				✓
	Leaks in walls and façades due to heavy rain				✓
	Electrical damage due to an internal short circuit				✓
	Replacement locks due to loss of keys				✓
	Employee disloyalty				✓
	Temporary transfer of insured goods (main home)				✓