

Home Insurance

Information document on the insurance product

BBVA Allianz Seguros y Reaseguros, S.A., with registered office in Spain
(code DGSFP C-0807)

Product: Seguro Vivienda BBVA Allianz

The complete pre-contractual and contractual information for the product is provided in other documents.

What does this type of insurance consist of?

This is a policy aimed at covering any damage to your home and to the goods it contains as a result of an event covered by the contract, and as you are the owner, any damages that may be caused by your home to third persons, as established in your contract.

There are five different types of contract available for this insurance: Essential, Plus, Security, More Security and Full Cover. The insured amount is specified in the Specific Terms and Conditions of your contract.



What is insured?

✓ Insured property

Main construction (foundations and walls, terraces, floors, beams and pillars, walls, ceilings and floors, roofs and facades, doors and windows), garage, lumber room, swimming pool, annexes, walls and fire installations.

✓ Furniture and insured objects

Furniture, kitchen units and countertops, electrical appliances, household goods for personal use, clothing, jewelry, collectors' items, food and supplies inside the insured building that you own or are owned by the persons living with you.

COVER PACKAGES

✓ Basic Protection and Civil Liability

Fire, explosion, lightning and smoke. Floods, damage due to liquid, water, rain, wind, hail and snow drifts. Aesthetic restoration. Costs of debris removal, rescue and fire-fighters' fees. Temporary accommodation (main) and rent reimbursement. Damage caused by robbery in the insured property and Extra-contractual Civil Liability.

✓ Breakages, Electrical Damage and Refrigerated goods

Breakage of windowpanes, glass, marble or similar, ceramic hobs and sanitary fittings. Electrical damage. Damage to food, medicine or drugs stored in the fridge or freezer of your insured property due to the breakdown of the appliance or a power cut.

✓ Extended Cover and Theft

Robbery inside the insured property and robbery outside the home. Compensation for the stolen amount in the event of stolen or lost credit cards. Damage to any property you have in your home in the case of robbery or attempted robbery.

Replacement of personal identity documents (DNI, driver's license, etc.). Cost of changing the lock if your keys are stolen. Damage due to acts of vandalism on insured goods.

✓ High Value Extensions

All Accidental Risk (covers any damage to your insured property, for whatever cause, spontaneously and outside your control, such as scrapes, scratches and chips on furniture). Robbery without violence outside the home. Cost of changing the lock if you lose your keys. Disloyalty by your employees. Damage to your insured goods during your move and/or stay of up to three months outside your habitual home. Special damage guarantee (for example, this covers elements that are in a poor state of conservation when these have caused the damage). Extraordinary Assistance (additional limit if you use the company's own services).

CONTRACT TYPE AVAILABLE

✓ Essential

Includes Basic Protection and Civil Liability.

✓ Plus

Includes Basic Protection and Civil Liability. Breakages, Electrical damage and Refrigerated goods.

✓ Security

Includes Basic Protection and Civil Liability. Extended cover and Theft.

✓ More Security

Includes Basic Protection and Civil Liability. Breakage, Electrical damage and Frozen goods. Extended cover and Theft.

✓ Full Cover

Includes High-Value Extensions, and can only be subscribed if you include all the cover packages in the contract. Also includes the Express Service.

ASSISTANCE AND ADDITIONAL SERVICES INCLUDED

✓ Home Assistance

Assistance network available 24 hours a day.

✓ Handyman Service

Professional help for taking care of minor domestic DIY tasks.

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Computer Assistance Service

Online and/or in-person assistance in your home for IT help and support, including a range of services.



Maintenance Service due to Wear and Tear

Maintenance and minor repairs in the home.



Legal Defense Service

Legal protection for you and your family (as consumers, parents of minors, rights relating to your habitual residence and illegal occupation, labor defense, service contracts, supplies, etc.).

OPTIONAL SERVICES



Major Appliance Repair Service

Service for Assistance, Breakdown Repair, Replacement of original parts or Compensation for insured washing machines, dishwashers and/or fridge/freezers.



Express Service

Commitment to improving the service periods for damage covered by the contract.



What is not insured?

Below is a list of the main exclusions; you can find the complete list in the Information Notice and General Conditions.



Properties made of wood: whose columns, beams, load-bearing walls and other load-bearing and enclosing elements, or only the latter, are made predominantly of wood.



Time-share properties.



Properties that have been vacant for over 12 consecutive months.



Where any professional or commercial activity is conducted.



In the *Express Service*, this commitment will not be applicable in situations of force majeure, catastrophes or in situations covered by the Insurance Compensation Consortium, or in the provisions of the rest of the additional Services.



Civil Liability for all professional or business activities, and outside any contractual obligation.



In the *"Handyman" Service*, works not described in this service, works that are not done on the insured property, damage resulting from an incident whether it is covered by the contract or not, and works that require special resources to perform, such as harnesses, scaffolding or similar.



Damage resulting from voluntary infringement or non-compliance with the regulations governing the activities insured, and damage caused by deliberate or serious negligence on the part of the Insured party.



Any damage not expressly specified as being covered in the contract.



Any damage covered by the Insurance Compensation Consortium. Properties located outside Spanish territory.



Are there any restrictions to the cover?

Below is a list of the main restrictions. You can find the complete list in the Information Notice and General Conditions.



Damage caused by wind with speeds of less than 70 km/hour is not covered.



Damage caused by rain when the amount is less than 40 liters/m² per hour is not covered.



If your insured property is not your habitual residence:

- The maximum capital covered for Special goods (jewellery over 3,000 euros, collectors' items, games, etc.) is 6,000 euros.
- Robbery outside your home is not covered, or robbery without force even if you have the Full Cover format.



If you are the owner of the insured property and it is rented, the guarantee of *Civil Liability* will only cover the damage caused to third parties, as the owner of the property.



If you insure the *Furniture and insured goods*, the people who habitually live with you will also be considered as insured parties (as though they were you).



If you insure the *Furniture and insured goods*, the damage caused by your pet to third parties will be covered provided it is under your guardianship, complies with local and national regulations and is not being used in business and/or professional activities.



Civil Liability. The actions derived from damage covered during the period of validity of the contract will expire two years after their occurrence. The maximum capital insured is 250,000 euros, and 500,000 euros if you have a Full Cover policy.

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- ! The *Costs of Aesthetic Restoration* are covered with the limit described in the contract type you have taken out, provided the aesthetic composition was not damaged before the occurrence of the covered incident.
- ! The time limit to declare that your credit card has been used after its theft or loss is 24 hours and the maximum compensation limit is 300 euros.
- ! We cover you to a limit of three hours for displacement and labor for urgent assistance (lock repair and electricity), and to a limit of 48 horas if you require security staff due to any damage that is not covered.
- ! *Legal Aid*. Guarantees relating to contractual material have a three- month period in which cover is not yet available and six months for illegal occupation.
- ! Limit of seven consecutive days from the date of an event covered in the contract for a stay in a hotel or similar (max. 1,500 euros - 100 euros per person per day) and for food and laundry costs for you and your family (max. 1,000 euros - 30 euros per person per day).
- ! The limits of *Legal Defense* are: 100% / Unrestricted access to a lawyer: 6,000 euros / Minimum litigation: 250 euros.



Where am I covered?

- ✓ Material damage, in Spain.
- ✓ Civil Liability: the cover is valid all over the world provided the claims are formulated according to the Spanish legislation and courts. Payment must be in euros and in Spain..



What are my obligations?

- To pay the insurance policy.
- To indicate correctly the characteristics and built area of the property.
- To verify that the capital of the Furniture and insured objects listed in the contract are correct.
- To notify BBVA Allianz Seguros as soon as possible if you are planning to move house and/or if you need to modify the capital of the Furniture and insured objects. Observation: If you sell the insured property, you must first notify the buyer of the existence of the insurance and then BBVA Allianz Seguros, within 15 days.
- If any damage occurs, you must notify BBVA Allianz Seguros within a maximum period of seven days from its occurrence and use all the means you have available to mitigate its consequences.



When and how must I make the payments?

The receipt will be charged by direct debit on the start date of the insurance policy, in the payment format you choose: annual, biannual or quarterly.



When does the cover start and end?

The duration of the contract is one year from the start date until the end date indicated in the Specific Conditions. It will then be automatically renewed each year.



How can I cancel the contract?

You must request to do so in writing, attaching a photocopy of your national ID document or equivalent document accrediting your identity, and send it to BBVA Allianz Seguros at the address shown in the Specific Conditions at Calle Ramírez de Arellano, 35 28043 Madrid - or in any of the branches of the BBVA Group, or to the email address (seguros@bbvaallianz.es), one month prior to the date of termination and/or annual renewal of the contract.

If it is because you are selling your home, you can request to cancel at any time and in this case we will return the proportional amount of the paid receipt.