

# Home Insurance

## Information document on the insurance product

BBVA SEGUROS, S.A. DE SEGUROS Y REASEGUROS  
with registered office in Spain (code DGSFP C-0502)

Product: Seguro Vivienda BBVA

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 an insurance policy for tenants living in rented accommodation who want to protect against any damage caused to their belongings due to an event covered by the contract, and any damage the tenant may cause to the property, in accordance with the terms and conditions of the contract.

The insurance is only available in one type of contract.

The insured amount is specified in the Specific Terms and Conditions of your contract.



### What is insured?

#### ✓ Furniture and insured objects

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

- Compensation for the stolen amount in the event of stolen or lost credit cards.
- *Replacement personal identity documents* (DNI, driving licence, etc.).
- *Cost of changing the lock* if your keys are stolen.
- Damage to your insured goods during your move and/or stay of up to three months outside your habitual home.

### 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. Home unsuitable for habitation or cost of replacement housing. Extra-contractual Civil Liability.

#### ✓ Tenant Protection

- *Rental Liability*: Accidental damages that you, as the tenant, cause to the property owner's belongings, and which are inside the building.
- *Special damages cover in the home*: The property owner shall receive compensation for accidental damages caused to his/her property due to events covered under the Basic Protection benefit.
- *Accidental Damages to the Insured/Tenant's Owned Property*: This covers damages to the part of the Property that you own, caused by Breakage, Electrical Damages or any risks under the Basic Protection benefit.
- *Damages caused by electricity* to your belongings inside the property.
- *Damages to food, medicine or drugs* stored in your fridge or freezer due to the appliance breaking down or a power cut.
- *Theft* with or without forcible entry in the property.
- *Robbery outside the insured main home*.
- Damages caused by robbery to *the Insured furniture and objects*.

### CONTRACT TYPES AVAILABLE

#### ✓ Tenant Protection

Includes Basic Protection and Civil Liability. Tenant Protection.

### ASSISTANCE AND ADDITIONAL SERVICES INCLUDED

#### ✓ Home Assistance

Support network available 24/7.

#### ✓ Handyman Service

Professional help for taking care of minor domestic DIY tasks.

#### ✓ 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, tenants of a property, labor defense...).

### 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.

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### 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.
- ✗ Property in an unpopulated area: any residential building located at a distance of more than 3 km from the limits of an urban settlement that does not satisfy the conditions and characteristics of a housing development, understood as a building or a set of buildings that have all the following public utilities: lighting, water, and sewage systems.
- ✗ Properties that have been vacant for over 12 consecutive months.
- ✗ All damage occurring since the start date of the contract.
- ✗ 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.
- ✗ Any loss suffered due to risks inherent in Information Technology.
- ✗ Damage caused by civil or international war and armed conflicts, irrespective of whether war has been declared or not.
- ✗ Any damage related to nuclear radiation or radioactive contamination, and damage resulting from pollution and contamination.
- ✗ Damage resulting from voluntary infringement or non-compliance with the regulations governing the insured activities, 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.
- ✗ Damage occurring to objects that are still under the manufacturer's guarantee or which have their own insurance.
- ✗ 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/m<sup>2</sup> per hour is not covered.
- ! If your insured property is not your habitual residence:
  - The maximum capital covered for Special goods (jewelry over 3,000 euros, collectors' items, games, etc.) is 6,000 euros.
  - You are not covered for robbery outside your home.
- ! 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.
- ! The compensation limit for the *Special damage guarantee in the home* is 1,000 euros.
- ! The maximum compensation for the *guarantee of Accidental Damage to the Property Owned by the Insured Party/Tenant* is 10% of the insured capital in Furniture.
- ! 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 proceedings deriving from damage covered during the period of validity of the contract will expire two years after their occurrence. The maximum insured capital is 200,000 euros and 45,000 euros for claims from domestic employees.

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! 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 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 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.
- If any damage occurs, you must notify BBVA Seguros within in 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 on the starting date of the insurance policy by means of direct debit, in your preferred payment format: 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 Seguros at the address shown in the Specific Conditions at Calle Azul, 4 - 28050 Madrid - or in any of the branches of the BBVA Group, or to the email address ([seguros@bbvaseguros.es](mailto:seguros@bbvaseguros.es)), one month prior to the date of termination and/or annual renewal of the contract.