

## Insurance Product Information Document

Company: NorteHispana de Seguros y Reaseguros, S.A.U.

Registered in: Spain. Insurance Company Authorisation no.: C0275

**Product: Home Plus Community insurance**

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 multi-risk insurance for buildings and householder associations whose aim is to complement home insurance. It has been particularly designed to cover the insurance needs of apartment blocks, whether in the form of a condominium of owners or rented out.



### What is insured?

**Summary of the main covers provided by the insurance policy and the risks that can be insured by the party to the contract depending on the type of cover chosen in the contract.**

- ✓ Fire, explosion and lightning strike.
- ✓ **Extensive risks:** Direct material damage caused by vandalism or malicious acts, rain, wind, hail, snow, flooding, due to breakage, overflowing, accidental deviation, expenses for debris removal and sludge extraction, smoke, spillage, leakage or accidental seepage from automatic fire extinguishing installations.
- ✓ Demolition and clearance.
- ✓ Loss of rent.
- ✓ Forced ejection.
- ✓ Aesthetic damage.
- ✓ Damage due to collision.
- ✓ Sound waves.
- ✓ **Water damage:** Civil liability for water and location and repair costs.
- ✓ **Burglary and robbery:** Damages and faults in the premises due to burglary.
- ✓ Breakage of windows, glass objects and mirrors.
- ✓ **Non-contractual civil liability, bail, defence and claims:** Civil liability defence costs.
- ✓ **Complementary guarantees:** Reduction of claims and salvage.



### What isn't insured?

- ✗ Any expense or cover not contained in the general or particular conditions of the contract.
- ✗ Elements added individually by the co-owners or users unless as a replacement of some original element. This being the case, it will be taken into account that the difference in price or value between the reinstated elements and the original elements will not be covered.



### Are there any restrictions to the cover?

- ! The contract details the scope of each cover, as well as some cases that are not covered. Apart from this, and as a general rule, it should be noted that the following will never be covered: malicious acts carried out by the insured, normal wear and tear, inherent defect or defective conservation of the goods, events classified by public authorities as a national disaster or catastrophe, as well as subsidence or landslides.



### Where am I covered?

- ✓ The covers contained in this Contract are effective throughout the European Economic Area and the states belonging to the Multilateral Guarantee Agreement, as well as the Principality of Andorra.
  - ✓ However, some covers have a different geographical scope. In such cases, that specified for each cover shall apply.
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### **What are my obligations?**

- Provide true, accurate information when taking out the insurance policy and provide notification, throughout the life of the contract, of any variations that occur in the risk, as soon as possible.
  - Attend to the payment of the insurance policy invoice at the time this is presented to you for payment.
  - Inform the insurer that an incident has occurred within a maximum period of seven days from the date on which it became known, unless a longer period is agreed in the contract.
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### **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 has been extended, on the renewal date. Payment may be made by direct debit or, where appropriate, in cash.

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### **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.

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### **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.

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