

## Insurance Product Information Document

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

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

**Product: Universal home multi-risk 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?** Multi-risk insurance that offers the insured parties complete protection for their home through guarantees that cover, at the best price, the main eventualities that might occur, offering peace of mind and protection for the homes and families insured. The client can choose from three types of insurance contract (Basic, Plus and Tenant) to ensure the insurance policy is better suited to their needs.



### 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 and additional cover.
- ✓ **Extensive risks:** direct material damage caused by acts of vandalism, rain, wind, hail, snow, smoke, flooding and damage caused by spacecraft and aircraft.
- ✓ Water damage and civil liability resulting from this.
- ✓ Electrical damage.
- ✓ Aesthetic damage.
- ✓ Burglary, theft, larceny and attack outside the home, as well as damage caused by a burglary or attempted burglary.
- ✓ Civil liability for family, civil liability defence and bail.
- ✓ Broken glass, sanitary fittings, glass ceramic, marble and granite items.
- ✓ Legal defence.
- ✓ **Other covers:** garden reconstruction, dwelling uninhabitable, loss of rent, temporarily displaced goods, fire brigade, demolition, debris removal, document replacement, refrigerated goods, belongings of domestic staff, change of locks.
- ✓ Assistance.
- ✓ **Services:** Home repairs, computer assistance, domestic appliance repair.



### What isn't insured?

- ✗ Any expense or cover not contained in the general or particular conditions of the contract.
- ✗ Indirect injury or losses of any kind occurring due to damages.



### 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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