

INFORMATION DOCUMENT ON THE INSURANCE PRODUCT

COMPANY: Insurance company "Reale Seguros Generales, S.A.", Spain (authorisation no.: C-0613)

PRODUCT: Reale Expatriate Home Contract (817)

This document contains summarised general information about the insurance product. Full pre-contractual or contractual information regarding the product will be provided to the client in other documents. For more information, see the section for this product at www.reale.es.

What does this type of insurance consist of?

Insurance of the habitual residence of owners and tenants, for any type of home.



What is insured?

Main risks covered (sum insured as agreed in contractual terms):

- Fire, explosion, lightning, expenses up to the amount established in the Specific Conditions.
- Extensive and Meteorological damage up to the amount established in the Specific Conditions.
- Electrical damage up to the amount established in the Specific Conditions.
- Aesthetic Damage (Options: €1,500, €3,000, €6,000, €12,000).
- Breakages up to the amount established in the Specific Conditions.
- Water damage including location and repair: (up to 10% of the insured property).
- Theft, Damages caused by theft, up to the amount established in the Specific Conditions.
- Chilled Goods: (Options: €300, €600, €900, €1,800, €3,600).
- Civil Liability (options: €150,000, €300,000, €450,000, €600,000, €750,000).
- Servihogar up to the established amount.
- Handyman Service: 2 services / year.

The main optional guarantees are:

- Storerooms and Gardens (up to 5% furniture and insured objects, max. €1,500 extension up to €4,500).
- Pets (up to a limit of €900).
- CL Dangerous dogs (up to the amount established in the Specific Conditions).
- Accidental All Risk Extension (up to €6,000 up to the amount established in the Specific Conditions).
- Breakdown/failure of computer equipment (options: €1,000, €2,000, €3,000).



What is not insured?

The main excluded risks are:

- Fraud or bad faith of the Insured or the (Contract Holder).
- When the insured dwelling is used for a different purpose or is used for another activity that has not been declared.
- Dwellings that do not meet the standards of habitability in accordance with current housing legislation.



Are there restrictions with regard to coverage?

The main restrictions are:

- Acts of vandalism
- Rain: must be over 40 l/m²; Wind speed must be over 90 km/h.
- Water damage: Damage caused by water as a result of omitting to carry out repairs that are essential for the ordinary state of conservation of the facilities.



Where am I covered?

The applicable territorial scope for all cover is Spain.

The 'Third Party Liability arising out of Content and relating to persons' cover extends to the whole World, except the United States, Canada and Mexico, Puerto Rico, Australia and New Zealand.



What are my obligations?

Declaration, including during the term of the contract, of all known circumstances that may influence the risk assessment.

Signing of the contract.

Payment of the insurance price.

Communication to the insurer of the occurrence of the accident within a maximum period of 7 days.



When and how do I need to make the payments?

The price of the insurance is an amount of money which the Policy Holder must pay in accordance with the conditions agreed to in the contract.

Depending on the agreed payment method, the price can be Annual, Semi-annual or Quarterly.

This price must be paid upon signing the contract.

This price must be paid through your bank or according to the alternative methods indicated in the contract.



When does coverage begin and end?

The contract is finalised with your signature.

The contract comes into force on the day indicated on the start date, once finalised, and with the first receipt of the price paid.

The contract ends on the indicated end date. And, unless otherwise agreed, it will be automatically extended for a period of one year; and successively at the end of each one-year period



How can I terminate the contract?

The contract may be terminated on the annual termination date, by giving the insurer one month's written notice.

This document is a document containing summarised general information about the insurance product. It is not an insurance proposal and does not entail the issue of any contractual offer whatsoever, and the information contained herein may be modified at any time for technical or market-related reasons.

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