

# Home Insurance

## Insurance product information document



Insurance company: **Generali Seguros y Reaseguros, S.A.U. (DGSFP C-0467)**

Product: **Generali ON Home**

This document provides a summary of the information regarding our product. **The precontractual information is sent to you together with the project, and the complete contractual information is provided to you in the insurance contract.**

### What is this type of insurance for?

Product aimed at people who own or rent a home and want to protect themselves against any damage that may occur to it, against any economic loss generated from an unexpected incident and against liability for damages caused to third parties.

It can insure: An apartment or flat, a terraced or a detached house. The policy holder may be the owner (primary residence, secondary residence or rented) or a tenant.



#### What is covered?

- ✓ Fire, explosion and lightning.
- ✓ Water damage.
- ✓ Risks caused by natural events (atmospheric phenomena).
- ✓ Flooding, including the cost of removing mud and extracting sludge.
- ✓ Smoke and soot.
- ✓ Vandalism and malicious acts.
- ✓ Animal or vehicular impact.
- ✓ Fire department assistance.
- ✓ Demolition and debris removal costs.
- ✓ Salvage and fire extinguishing expenses.
- ✓ Document replacement expenses.
- ✓ Uninhabitability of the home.
- ✓ Broken windows and porcelain sanitary ware.
- ✓ Electrical damage.
- ✓ Theft and damage due to theft.
- ✓ Public liability.
- ✓ Family legal defence and claim for damages and IT assistance.
- ✓ Home assistance, emergencies and DIY.

#### Optional cover:

- Broken plumbing with no damage.
- Blocked pipes.
- Broken glass on induction hob.
- Broken glass on solar panels.
- Theft of valuable objects and jewellery.
- Mugging outside the home.
- Aesthetic restoration.
- Loss of refrigerated goods.
- Hunter public liability cover.

- Public liability for personal mobility vehicles.
- Public liability cover for owners of dangerous dogs.
- All risk insurance against accidental damage.
- Personal accidents.
- Excess water consumption.
- Complete building collapse.
- Acts of vandalism by tenant against owner.
- Repair of appliances with parts.
- Pest control.
- Electrical Charger.



#### What is not covered?

- ✗ Damage caused intentionally by the policy holder, their family or anyone living with them.
- ✗ Indirect damage.
- ✗ Damage through lack of repair, preservation or maintenance, as well as through manufacturing or construction faults and/or defects.
- ✗ Damage derived from use of the home for purposes other than that of a place of residence.
- ✗ Damage from the softening, detachment or sliding of the land.
- ✗ Damage caused by the mechanical, thermal or radioactive effects of nuclear reactions.
- ✗ Damage caused by political or social acts, disturbances, armed conflicts, uprisings, insurrections and military operations, including manoeuvres.
- ✗ Risks covered by the Insurance Compensation Consortium.
- ✗ Liability for damage caused to the environment.
- ✗ Radiation, noise, vibrations, smells, heat, changes in temperature or electromagnetic fields.
- ✗ Toxic or contaminating fumes stemming from a fire or explosion.



## Are there restrictions to this cover?

- ! If, at the time at which the damage occurs, the insured sum is less than the value of the goods, the compensation will be reduced in the same proportion.
- ! For some guarantees, a maximum amount is covered, regardless of the insured sum.
- ! For some guarantees, the policy holder must pay part of the compensation (excess).



## Where am I covered?

- ✓ Risks on Spanish territory and claims for liability derived from damage anywhere in the world (except USA, Canada and Mexico) submitted to Spanish courts.



## What are my obligations?

- To provide the information on risks requested by the insurer before taking out the policy.
- To notify of any changes in the information provided initially: for example, if your house stops being occupied, if you change address or if you carry out structural changes to your home.
- To pay the full price of your insurance on time.
- To notify of any loss, damage or accident and provide us with all the relevant information.



## When and how do I make the payments?

The first payment must be made when the policy is taken out and the following payments must be made before the start of each insurance period.

You may pay by direct debit, credit card or debit card.

You may pay the total all at once or, depending on the amount, in semi-annual instalments (payment every six months) or quarterly instalments (payment every three months).



## When does the cover begin and end?

The contract shall take effect on the date and at the time indicated in the contract terms and conditions.

It will end after 12 months, unless otherwise arranged.



## How can I cancel the contract?

Immediately after taking out the contract: in the event of distance contracting (telephone, Internet, e-mail or similar), withdrawal from the contract may be made by sending written notice to the insurer within a maximum of 14 days following receipt of the preliminary information and contractual documents.

Prior to renewal: if automatic renewal of the policy has been agreed at the end of each insurance year, you may object to such renewal by notifying the insurer in writing at least one month before the date of the next renewal.