



To calculate the premium for your Comunidad insurance policy and obtain a custom estimate, please contact your insurance agent or broker.

¿How much will it cost me?

The information needed to give you an estimate for a Homeowners' Association policy is:

- **Year of construction:** Allianz offers a highly competitive rate for risks up to 15 years old.
- **Year of restoration:** If the Homeowners' Association has restored the water installations that it wishes to insure, the restoration year will be taken into account to calculate the premium.
- **Number of floors above street level.**
- **Annex installations such as swimming pools, recreation areas, etc.:** With the inclusion of this variable, only associations that have them will have to pay for this cover.
- **List of Owners / tenants:** Indicate the % of both owners and tenants.

Allianz, Compañía de Seguros y Reaseguros, S.A.

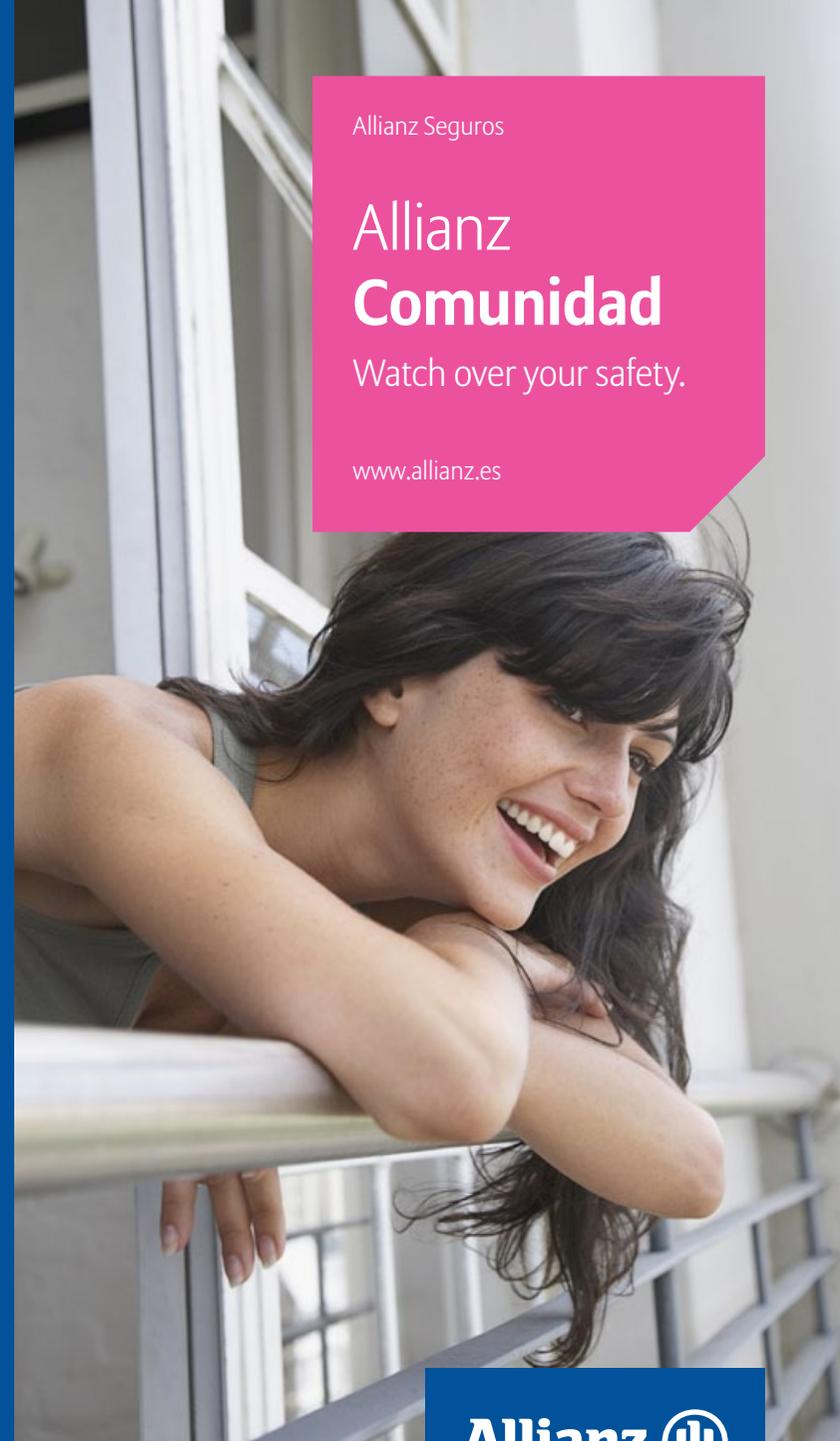
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Quality certificate in the design and contracting of insurance and the management.



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Allianz

Allianz Comunidad

Allianz Comunidad is a fully comprehensive insurance especially designed to provide protection for the majority of risks related to your building.

The set of guarantees and service benefits offered by Allianz Comunidad meets the large part of cover needs that could be required for blocks of flats, single family homes, both semi-detached and detached (cottages) or buildings with shops.



Allianz Comunidad meets the cover needs that could arise in a property owners' association.

- Basic covers

- A) Building.
Fire, theft, civil liability (except for water action), vandalism and others.
- B) Assistance (included in all policies).
- C) Legal advisory services.
- D) Technical Building Inspection, Energy Efficiency and Accessibility service.

- Optional covers

- E y F) Water action and civil liability stemming from this (common, or common and proprietary).
- G) Broken windows (common, or common and proprietary).
- H) Breakage of machinery and breakdown of electronic equipment.
- I) Claim for non-payment of building owners' fees.
- J) Expenses for unblocking common building pipelines.



Insurable goods:

The Allianz Comunidad guarantees are developed based on a comprehensive set of the assets that comprise the building to be insured, and are broken down into these sections:

- a) The foundations, structures, walls, ceilings, floors, doors, windows and other construction elements, including glass panes, of:
 - The buildings.
 - Outbuildings, such as garages, parking spaces, storage rooms and similar that are located on the same property.
- b) Walls and other independent enclosures.
- c) Conduits, installations, machinery and fixed service devices integrated into the construction: water, gas, electricity, heating, cooling, solar energy, drains, telephone, alarms, radio, television and other communication devices; although the machinery and fixed apparatuses must be shared use.
- d) Lifts and service lifts.
- e) Swimming pools and other recreational and/or sports facilities (provided that they are declared in the policy).
- f) Decorative elements that are permanent on the buildings, such as paint, parquet, carpeting, wallpaper and fitted wardrobes.
- g) Furniture with shared ownership, as well as the tools and implements at the service of the community.