

Allianz Seguros

# Allianz Hogar

Live your home; enjoy it  
without worrying about  
anything else.

[www.allianz.es](http://www.allianz.es)



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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 

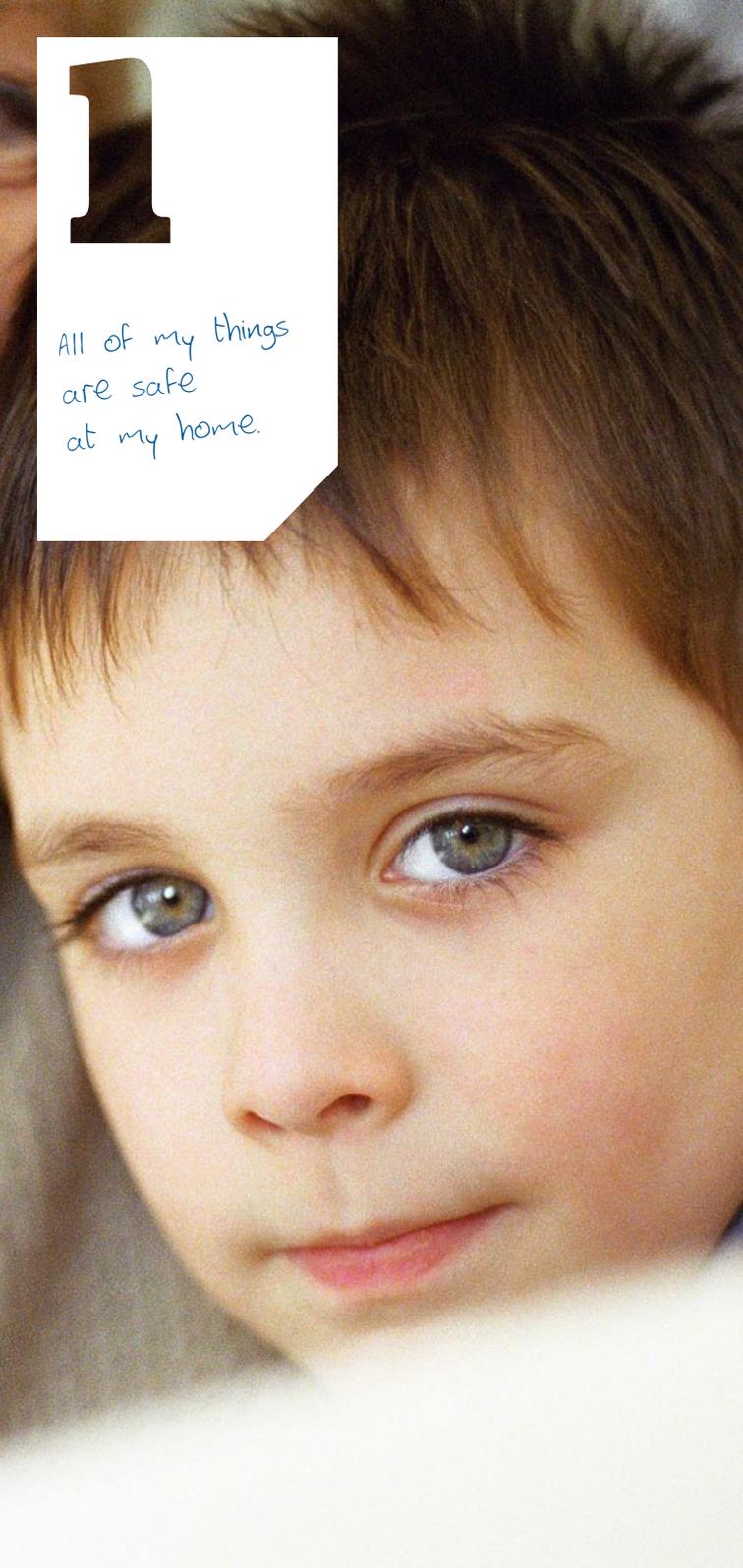
# Contents

Allianz **Hogar** is a multi-risk insurance policy designed to provide protection against a wide range of risks related to your home and against the liabilities arising therefrom and from the people living therein.

This policy offers a set of covers and benefits that make it adaptable to the special coverage needs of any type of home.

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# 1

All of my things  
are safe  
at my home.

## Insured Risks

The covers provided by the policy can be grouped into four different types:

### Material damage

Repair or replacement of the property insured under the insurance and the costs directly related thereto.

### Theft

Repair or replacement of the property insured under the insurance in the event of theft, robbery, burglary, vandalism, disloyalty of employees or street robbery.

### Liability

Compensation to a third party for damage and/or harm caused by our insured party when he or she is civilly liable.

### Services

This area includes domestic emergencies, home support, legal advice and protection, a medical advice hotline, remote computer support and computer data recovery, pet and plant support, Bricofácil DIY service and home appliance repair service. Using these services is as simple as making a single phone call.

Allianz **Hogar** meets the coverage needs that any home may have.

# Policy Types

The **Standard** policy is directed at customers for whom the premium is a top priority but who nevertheless do not want to sacrifice a range of the most complete covers on the market for this segment. In other words, it is a “beyond basic” insurance option at a very good price. This policy type is designed to insure homes whose legal regime is “owner that uses as own home” and specifically caravans and mobile homes.

The **All-risk** option offers a policy directed at the highest, most demanding market segments for whom price is of secondary importance and whose priority is what is covered and how it is covered. In other words, it is the most complete Allianz Hogar option.

Between them lies the **Customised** policy, which, as its name implies, allows us to adapt the policy to any situation or need required by the customer. In other words, it is the most flexible option in the Allianz Hogar range.



## STANDARD

- There are predetermined sums insured based on the square metres of the home, with the possibility of varying sums for building and furnishings.
- Package of covers relating exclusively to building, furnishings, money, jewellery and liability, with the option of taking out optional liability cover for ownership of dogs requiring compulsory insurance and/or that are potentially dangerous.
- Waiver of the condition of average if the Insured accepts or increases the values recommended by the Company.
- Exceptionally simple to issue.

## CUSTOMISED

- Valid for any type of home, except caravans and mobile homes.
- The customer determines the sums insured.
- Covers may be arranged based on the customer’s needs.
- Waiver of the condition of average if the Insured accepts or increases the values recommended by the Company.

## ALL-RISK. ACCIDENTAL MATERIAL DAMAGE

- Valid for any type of home that is a primary residence that has minimum sums insured designated by the policy rules.
- The customer determines the sums insured.
- All-risk coverage.
- Waiver of the condition of average



## New Covers and Services

### Breakage of piping without damage

Coverage of costs to locate and repair the breakage of pipes that does not cause any other material damage other than the actual break.

### Increased provision of services

With this new Allianz Hogar policy, Allianz provides the most extensive range of services on the market:

- Domestic Emergencies and Assistance Service.
- Legal Advising and Defence.
- Medical Advice Hotline 24 hours a day 365 days a year.
- Home Support Service: helps customers arrange all kinds of services for dependent individuals and young families (cleaning services, nursing care, homes for the elderly, etc.).
- Remote Computer Support and Computer Data Recovery.
- Bricofácil (Easy DIY Service).
- Pet and Plant Support.
- Appliance Repair Service.

## Commitment to Quality

At Allianz, we want to meet our customers' needs and we therefore pledge that our Support Service will provide you with **Personalised Attention with the Highest Quality in Service.**

We promise to fulfil the following service timelines from your first telephone call notifying us about the incident:

- In less than **1 hour**, an appointment will be set up for a professional to visit your home.
- In less than **24 hours**, a professional will make the first visit to your home. If the day after your call is a Sunday or bank holiday, the period will be extended to the end of the following business day.

For any kind of incident covered by your insurance policy, except:

- Repairs handled by Technical Support Services (TSS).
- Services provided at the request of the Insured for benefits not directly related to a loss covered by this policy.

### And if we fail to do so, we will refund your money

If we not comply with the stipulated timeframes, on the bill for the next year of your insurance policy, we will refund you the equivalent of the amount of the net premium paid in the policy year in which the incident is reported.

This compensation may only be received once per policy year, and it will not be provided in those cases in which the Company's failure to comply with the timeframes is due to causes of force majeure not attributable to the Company.

# How much does it cost?

As you know, there are various factors affecting the final price of the insurance policy based on:

## Type of home

The type of dwelling must be taken into account: penthouse, flat, ground floor flat, single-family semi-detached home, village home, detached home, caravan or mobile home.

## Use

Primary, secondary, secondary with primary insured by Allianz, or home currently for sale and uninhabited.

## Regime

Owner who lives in the home, owner who rents the home out, or tenant.

## Location of the risk

Location of the home determined by the post code, specifically identifying if it is located in a housing development more than 500 metres from the built-up area.

## Year built

Identify the year the home was built.

## Quantification of square metres

In flats, ground floor flats and penthouses, it is necessary to specify the built square metres of the home not including balconies, terraces, patios, parking spaces, storage spaces and the like located in the same building (although they are insured).

In single-family homes (semi-detached houses, detached houses, village homes), it is necessary to specify the built square metres of the home and the square metres of annexed facilities (swimming pools, garages, storage spaces).



Allianz provides its customers with Personalised Attention with the Highest Quality and Service.

## Protection

Specify the home's protection measures/systems based on those listed in the application.

## Supplementary Liability Covers to be arranged

For owning dogs that require compulsory insurance and/or that are potentially dangerous or for engaging in fishing or hunting:

- Dog Owner Liability
- Fisherman Liability
- Hunter Liability

## Method of payment and splitting payments

Payment is annual, but it is possible to split payment into half-yearly or quarterly instalments. We recommend that payments be directly debited and paid annually, as this allows for a discount on the premium.