

Information document about the insurance product

Company: Occident GCO, S.A. de Seguros y Reaseguros, Sociedad Unipersonal

Registered in: Spain. Insurance Company authorisation no.: C0468

Product:
All-risk insurance for communities and residential buildings

The full pre-contractual and contractual information relating to the insurance product is provided in other documents such as the briefing note, as well as the general, individual and—where applicable—special terms and conditions of the insurance contract.

What does this type of insurance include? Designed as a complement to the All-risks Family-Home Insurance and designed especially to cover the insurance needs of residential buildings, either distributed in co-ownership or for rent.

The insurance is also available for office complexes and garage complexes, provided that the vehicles belong to the co-owners of the building and the garage is not used as a business.

The insurance includes services such as Legal Expenses and claims, Technical Advice for Buildings, Pest Control Service and 24-hour emergency service for plumbing, electricity and locksmith.



What does the insurance cover?

Summary of the main insurance cover and risks that can be insured by the contracting party according to the modality chosen in the contract.

- ✓ The structural elements and the building itself, the installations of water, gas, electricity, solar energy, air conditioning, antennas, lifts and other installations fixed to the building, wall tiles, easements, gardens and sports facilities, storage rooms, garages and annexes, are protected from the following coverage:
- ✓ Fire and complementary
- ✓ Weather phenomena
- ✓ Vandalism or malicious acts, impact of vehicles
- ✓ Damage from water-related civil liability
- ✓ Demolition and debris removal, salvage of building contents, loss of use, aesthetic renovation
- ✓ Electrical Damage
- ✓ Burglary, robbery, and theft
- ✓ Civil liability of the Building, Employers, Governing Board,
- ✓ Breakage. Glass and mirrors, Toilets
- ✓ Assistance and Technical Advice Service for Buildings
- ✓ Claims and legal defence
- ✓ Pest control



What is not covered by the insurance?

- ✗ Any expenses or cover not included in the general or specific terms and conditions of the policy.
- ✗ Elements incorporated individually by the co-owners or users, except for the replacement of any original element. It is thus understood that the difference between the price or value of the reformed elements and the original elements will not be covered



Are there any restrictions on the cover?

- ! The scope of each coverage is set out in each contract, as well as some cases that are not covered. Besides all the foregoing and as a general rule, it must be considered that malicious acts carried out by the Insured Party, normal wear and tear, own defect or incorrect conservation of property, events classified by the Public Authorities as a national catastrophe or calamity, as well as subsidence or landslides, except if they arise from works carried out by third parties on neighbouring property or in the basement of the home.



Where am I covered?

- ✓ **Damages and services:** In the situations of risk declared in the policy and for the coverage purchased.
 - ✓ **Civil liability:** Extra-contractual civil liability that may arise from the Insured will be covered, in accordance with the current laws, for personal or material damage caused accidentally to third parties or that arise from the ownership of the property described in the Particular Terms and Conditions.
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What are my obligations?

- The policyholder or the insured party must communicate and declare the damages to the company, preserving all the remains and remnants and ensuring that no further imperfections occur.
 - In the event of robbery, burglary or acts of vandalism, you must provide a declaration to the local police authority, within forty-eight hours of its occurrence.
 - In cases resulting in liability covered by the insurance, all types of notices and summons received by the Insured party must be sent to the company immediately.
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When and how should I make the payments?

When taking out the insurance contract and according to the payment method stated therein. If the contract is extended, on the start date of the renewal. You can make the payment by direct debit or credit or debit card.



When does the cover start and end?

Once the first premium has been paid, the cover begins, and it ends at the time and date indicated in the contract.



How can I cancel the contract?

By sending written notice to the insurance company at least one month before the end of the current insurance period.
