

Information document about the insurance product

Company: OCCIDENT GCO, S.A. DE SEGUROS Y REASEGUROS,
SOCIEDAD UNIPERSONAL

Product: Home

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

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 conditions of the insurance contract.

What does this type of insurance include? Occident's Home Insurance product offers comprehensive protection to its insured parties, allowing them to live with the peace of mind that both their home and their family are protected against the main contingencies that may arise. Also included are pets, special family members, who also benefit from the best protection. It also includes a whole range of exclusive services intended to make life much easier for our insured parties: 24-Hour Home Assistance, Computer Assistance, Telephone Medical Guidance Service, Legal Advice, Urgent boiler repair service and BricoHogar household improvement.



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.

- ✓ Fire and complementary.
- ✓ Atmospheric damage.
- ✓ Impacts, vandalism and other material damage.
- ✓ Damage from water-related civil liability.
- ✓ Expenses arising from the incident.
- ✓ Electrical damage to installations.
- ✓ Faults in electric and/or electronic equipment (includes domestic appliance repair service).
- ✓ Robbery, burglary and theft.
- ✓ Family civil liability.
- ✓ Employers' civil liability.
- ✓ Environmental civil liability.
- ✓ Breakages: glass and mirrors, toilets, worktops, vitroceramic hobs, solar panels, and mobile phone screens.
- ✓ Refrigerated goods.
- ✓ Goods temporarily moved.
- ✓ Material for professional use.
- ✓ Pets.
- ✓ Fully comprehensive insurance against accidental risk.
- ✓ Tenancy agreement defence.
- ✓ Comprehensive protection for the landlord.
- ✓ Home assistance.
- ✓ BricoHogar household improvement service.
- ✓ Urgent boiler repair service.



What is not covered by the insurance?

- ✗ Any expenses or cover not included in the general or specific conditions of the contract.



Are there any restrictions on the cover?

- ! The scope of each coverage is set out in the 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.

- ✓ Online IT assistance.
- ✓ Claims and legal defence.

As an Occident customer, these courtesy services are available:

- ✓ Legal advice helpline.
- ✓ Telephone medical advice.



Where am I covered?

- ✓ For the cover that refers to the person, the company's geographical scope of protection is worldwide. For instance, in the case of civil liability, liability for damages occurring worldwide would be covered, obviously claimed by Spanish courts. Robbery outside the home would also be covered anywhere in the world, upon presenting the timely report of the events that have occurred.



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.



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 payment has been made, the cover begins and ends at the time and date indicated in the "Duration of the insurance" section in the contract.



How can I cancel the contract?

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